



Fact Sheet: Social Security Disability Insurance (SSDI)

Social Security pays benefits to people who can't work because they have a medical condition that's expected to last at least one year or result in death. Certain members of your family may be eligible for benefits based on your work history. They include:

- Your spouse, if he or she is age 62 or older.
- Your spouse at any age, if he or she is caring for a child of yours who is younger than age 16 or who is disabled.
- Your unmarried child, including an adopted child, or, in some cases, a stepchild or grandchild. The child must be younger than age 18 (or younger than 19 if still in high school).
- Your unmarried child, age 18 or older, if he or she has a disability that started before age 22. The child's disability must also meet the definition of disability for adults.

How much can you get?

- Not everyone gets the same amount. The amount you get will depend on how long you worked and your earnings over that time.
- Create a *my* Social Security account at www.ssa.gov/myaccount to see estimates of how much you and certain family members could receive, if eligible.

How do you qualify for SSDI?

- The SSDI program pays monthly benefits to a disabled person and certain family members, if the disabled person is "insured," meaning that person worked long enough — and recently enough — and paid Social Security taxes on those earnings.
- The number of work credits you need to qualify for disability benefits depends on your age when your disability begins. Generally,

you need 40 credits, 20 of which were earned in the last 10 years ending with the year your disability begins. However, younger workers may qualify with fewer credits. For more information about earnings requirements, visit our Disability Benefits webpage at www.ssa.gov/benefits/disability or read *Disability Benefits* (Publication No. 05-10029).

- Create a *my* Social Security account at www.ssa.gov/myaccount to see if you have worked enough to be covered for SSDI.

How do you apply for SSDI?

- You can apply conveniently and securely online at our Disability Benefits webpage at www.ssa.gov/benefits/disability.
- Our webpage tells you how to prepare for filing an application and explains the SSDI application process.

If you cannot apply online, you can call **1-800-772-1213** (TTY **1-800-325-0778**) or your local Social Security office.

When should you apply?

You should apply for disability benefits as soon as you develop a disability. **Processing an application for disability benefits can take on average three to six months.** We may be able to process your application faster if you help us by getting any information we need. For more information, please read *Disability Benefits* (Publication No. 05-10029).

Did you know?

You can check the status of your application for benefits online. Create or sign in to your personal *my* Social Security account to check the status. Visit www.ssa.gov/myaccount.



Securing today
and tomorrow

SSA.gov |     

Social Security Administration
Publication No. 05-11001

September 2022 (July 2022 edition may be used)
Fact Sheet: Social Security Disability Insurance (SSDI)
Produced and published at U.S. taxpayer expense