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Durational Work Test to be eligible for Social Security Disability

To give you a general idea of how much work you would need to meet the durational test I have provided you a list below which shows generally how many years you must have worked to meet the durational test if you became disabled at a certain age. This list will not cover every situation and the best way to find out if you meet the requirement is to contact Social Security at 1-800-772-1213 because they will have your work record on file.

If one becomes disabled before age 28 then one would generally need 1.5 years of work
If one becomes disabled before age 30 then one would generally need 2 years of work
If one becomes disabled before age 34 then one would generally need 3 years of work
If one becomes disabled before age 38 then one would generally need 4 years of work
If one becomes disabled before age 42 then one would generally need 5 years of work
If one becomes disabled before age 44 then one would generally need 5.5 years of work
If one becomes disabled before age 46 then one would generally need 6 years of work
If one becomes disabled before age 48 then one would generally need 6.5 years of work
If one becomes disabled before age 50 then one would generally need 7 years of work
If one becomes disabled before age 52 then one would generally need 7.5 years of work
If one becomes disabled before age 54 then one would generally need 8 years of work
If one becomes disabled before age 56 then one would generally need 8.5 years of work
If one becomes disabled before age 58 then one would generally need 9 years of work
If one becomes disabled before age 60 then one would generally need 9.5 years of work

Recent Work Test to be eligible for Social Security Disability

As stated above, you must not only meet the durational test for work but also the recent works test to be eligible for Social Security disability benefits. The amount of work you need depends upon the age in which you became disabled. The rules are based on the quarter in which you turned or will turn a certain age. A year is separated into four quarters. In other words, there are three months in each quarter. The first quarter would be from January 1 to March 31. The second quarter is from April 1 through June 30. The third quarter is from July 1 until September 30. The fourth quarter is from October 1 through December 31.

If one becomes disabled in or before the quarter you turn 24 years old, then you would generally need one and half years of work during the three-year period ending with the quarter your disability began.

If one becomes disabled in the quarter after you became 24 years old but before the quarter you turned 31 years old. Then you would generally need, work during half the time for the period beginning with the quarter after you turn 21 and ending with the quarter you became disabled.

If one becomes disabled in the quarter they turned age 31 or later. Then you would generally need work during five years out of the 10 year period ending with the quarter your disability began.

It is important to note that this is general information and the best way to find out if you meet the test for recent work is to contact SSA at 1-800-772-1213 since they will have your work record available to them. I should also mention that the only work that counts is work in which you paid taxes into the Social Security System. In other words, on the books work.