

## **How Long Must You Have Worked Under Social Security?\***

Not all disabled people who have been in work covered by social security are eligible to get disability benefits.

### *To be eligible—*

You must have worked under social security for at least 5 years—  
or, since social security credits are counted in units of calendar  
quarters of the year, in at least 20 calendar quarters.

\*The disabled son or daughter of a retired, disabled, or deceased worker does not need to have any record of work under social security to get payments as a disabled child.

The 20 calendar quarters need not be consecutive, but they must all have been during a 10-year period ending in or after the calendar quarter in which you became disabled.

*Note:* If you become disabled after 1971, you may need more than 5 years of work.

Active military service at any time after September 15, 1940, and work in the railroad industry can count toward this work requirement for the purpose of freezing your social security record, (protecting your future benefit rights), but can count toward disability insurance payments only in the following situations:

- Active military service can count toward disability benefits only if no monthly payments, based in whole or in part on the same period of service, are payable by the military organization or by a Federal agency other than the Veterans Administration.

*Exception:* Where a person has active military service after 1956, his active service from January 1951 on may count toward social