To be eligible for Social Security, individuals must have insured status as former employed workers; that is, they have been employed for a specified minimum period in Social Security-covered employment. To establish insured status for disability benefits, individuals need 20 credits in the 10 years prior to the onset of disability. Those disabled before age 31 need less work to qualify. It is possible to earn up to four credits of coverage yearly based on annual earnings. In 2005, employees earn one credit for every $920 of earnings. This amount is automatically increased each year under a formula that takes into account increases in average wage levels nationally. In summary, to be eligible for Social Security individuals must:

- Be determined medically disabled;
- Not be working or earning less than SGA; and
- Have insured status as former workers.

If a person is self-employed, they earn credits the same way employees do. The following chart shows the number of credits a person needs to be eligible for disability benefits, depending on age.