



# HARDIN DISABILITY



The Newsletter for Claimants, Support Persons, and Disability Advocates.

## Tips of the Month

### ♥ Apply:

If you have "good" and "bad" days, describe both when answering questions about your daily activities. Include details about how they differ and how often you have the "bad days."

### ♥ Appeal:

DO NOT RELY ON SSA to gather all of your medical records! If you do not have an attorney, be sure that you gather all of your own records, letters from doctors, witness letters, etc. Submit all to SSA, and keep copies for yourself.

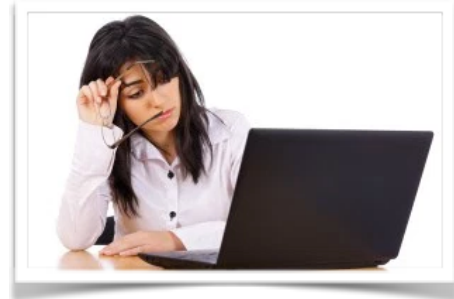
### ♥ Hearing:

The judge will want to know about your work history for 15 years before you became too disabled to work. Be ready to explain (in a sentence or two) why your impairments would prevent you from being able to do the same kinds of jobs now.

## Work Credits

### What are they? And why do I care?

You may know that SSDI stands for "Social Security Disability Insurance." To qualify for benefits under SSDI, you must: (1) have enough work credits and (2) be found "disabled."



### What is a work credit?

When you work and pay taxes, you accumulate "work credits" with Social Security. If you earned \$1,260 in 2016 (and reported and paid taxes on that amount), then you will have earned ONE work credit with Social Security. You can earn up to FOUR credits per year.

If you earned this much money in 2016, you will have this many work credits for the year:

- \$1,260 = ONE work credit
- \$2,520 = TWO work credits
- \$3,780 = THREE work credits
- \$5,040 = FOUR work credits

It doesn't matter if you earn the entire amount in one month or throughout the year.

### Why do I need work credits?

Social Security requires that you have earned a certain amount of work credits before you can qualify for some types of benefits. The number of credits required depends on your age and what type of benefits you seek. The credits required for SSDI disability benefits are different than those required for retirement benefits.

**Community Resource:**

The Lonoke County Housing Authority provides public housing and Section 8 housing vouchers to those who qualify.

Learn about the application process here:

<http://www.lonokepha.com/application>

Don't live in Lonoke County? Call your local housing authority office to learn about programs in your area.

**How many work credits do I need to qualify for SSDI?**

The general rule is that you must have earned at least 20 credits in the 10 years before you became disabled. So, if you worked for 5 years and earned 4 credits per year, then you will have earned 20 credits.

However, like everything with Social Security, it isn't always that simple. To learn more about how many work credits you need, visit: <http://www.hardindisability.com/work-credits/>

**No work credits needed for SSI.**

You do NOT need to have work credits for Supplemental Security Income (SSI). The SSI program is separate from the SSDI program that is discussed above. For SSI benefits, you must have (1) limited resources and (2) be found "disabled."

**If you need to know more about how the SSDI and SSI programs differ, please do not hesitate to contact our office or [visit our website](#) for more information.**



*You are not alone!*

**Visit our online Support Group**

Open to:

- Arkansas SSDI/SSI Claimants
- Friends and Family Members
- other disability advocates

*Questions always welcome!*

<https://www.facebook.com/groups/hardindisability/>

♥ *Best wishes for a happy Valentine's Day and a blessed February!* ♥

*From attorney Deborah L. Hardin  
and the rest of your disability team at The Hardin Law Firm, PLC.*

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