PacificCPE

COURSE
82252A

Social Security Disability, Dependents, and Survivors Benefits

Beyond retirement, Social Security provides critical income protection for workers who become disabled and for families who lose a breadwinner. This course covers the eligibility rules and benefit calculations for disability, dependents, and survivors programs. Whether your clients are dealing with a disability claim, supporting a family member, or planning for what happens if the unexpected occurs, understanding these programs helps you provide more complete and informed advice. A solid grasp of these benefits can make a meaningful difference for clients in vulnerable situations.

CREDIT HOURS 2 | FIELD OF STUDY BUSINESS | EXAM QUESTIONS 10

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LEARNING ASSIGNMENTS AND OBJECTIVES

Assignment

- Study the full course materials included here.
- Complete the review questions after each chapter.
- Answer 10 final exam questions.
- Final exam is scored immediately, 70% or better passes.
- Certificate of completion is available in your account.
- Failed exams can be retaken free of charge.

Course Objectives

- Identify the eligibility requirements for disability benefits.
- Identify the eligibility requirements for dependents benefits.
- Identify the eligibility requirements for survivors benefits.

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TABLE OF CONTENTS

CHAPTER 01

Social Security Disability Benefits 5

1.01 Who Is Eligible 5

1.02 What Is A Disability? 9

1.03 Amount Of Disability Benefit Payments 17

1.04 Collecting Additional Benefits 20

1.05 Continuing Eligibility Review 23

1.06 Returning To Work 24

Test Your Knowledge 27

CHAPTER 02

Social Security Dependents Benefits 31

2.01 Who Is Eligible 31

2.02 Calculating Dependents Benefits 34

2.03 Eligibility For More Than One Benefit 36

2.04 Working While Receiving Benefits 37

2.05 Government Pension Offset Eliminated 38

Test Your Knowledge 39

CHAPTER 03

Social Security Survivors Benefits 42

3.01 Work Credits Required For Eligibility 42

3.02 Who Is Eligible 43

3.03 Amount Of Survivors Benefits 46
3.04 Eligibility For More Than One Benefit 49
3.05 Working While Receiving Benefits 50
3.06 Government Pension Offset Eliminated 51
Test Your Knowledge 52

Final Exam Copy 58
Glossary 55
Index .....

Chapter 1: SOCIAL SECURITY DISABILITY BENEFITS

Chapter Objective

After completing this chapter, you should be able to:

- Identify the eligibility requirements for disability benefits.

About 8 million disabled workers and their families receive Social Security disability insurance (SSDI) benefits. These people developed severe injuries or illnesses when they weren't old enough to collect retirement benefits, but Social Security disability benefits provided a financial cushion.

If you find it very difficult to work because of a physical or mental condition that isn't likely to resolve itself within a year—and you haven't yet reached retirement age—read this chapter carefully. If you have enough work credits for your age, you might be eligible for monthly SSDI benefits. And if you're eligible to receive disability benefits, your spouse and minor or disabled children may also be eligible to collect benefits. (See Chapter 2 for more information about dependents benefits.)

WHO IS ELIGIBLE

Social Security disability benefits are paid to workers and their families only when workers have enough work credits to qualify. Work credits for SSDI benefits are calculated in the same way as for retirement benefits, although the number of credits required to qualify for the disability program depends on a person's age. A person can earn up to four work credits per year, and anyone who works part time, even at a very low-paying job, easily accumulates them. (See Chapter 1 of course 82251A for a discussion of how work credits are earned.)

Work Credits Required

The number of work credits you'll need to qualify for SSDI disability benefits depends on your age when you become disabled.

The "Work Credits Required to Qualify for Disability Benefits" chart below provides a quick reference to see how many work credits you need to qualify for disability benefits.

There are also rules that make it easier for younger workers and people who become blind to qualify for disability benefits. (See "Young Workers" and "Blind Workers," below.)

Work Credits Required to Qualify for Disability Benefits	
If you became disabled at age: before age 24	You need this many work credits: 6
24 through 30	6 to 18
31 through 42	20
44	22
46	24
48	26
50	28
52	30
54	32
56	34
58	36
60	38
62 or older	40

Help From the Americans with Disabilities Act

A federal law called the Americans with Disabilities Act, or ADA, prohibits employment discrimination on the basis of a worker's disability. The ADA is intended to help people with disabilities who want to work but are frustrated by noncooperative employers.

In general, the ADA prohibits employers from discriminating against disabled people when hiring, promoting, and making other job decisions. It also requires employers to maintain a workplace that doesn't have substantial barriers to people with disabilities. Under the ADA, employers must make reasonable job accommodations for qualified workers with disabilities, unless that would cause the employers undue hardship.

Unfortunately, the ADA is full of vague language. Disability rights advocates, lawyers, employers, and courts are still wrangling over precisely what terms like "reasonable accommodations" and "undue hardship" mean. So, there's no simple set of guidelines about how the ADA works in actual practice.

For information about how the ADA is being enforced and where you can go for help in seeking its protection, contact the U.S. Department of Justice's ADA Information Line at 800-514-0301 (voice) or 833-610-1264 (TTY). The Justice Department also has an ADA website at www.ada.gov.

Requirement of Recent Work

In order to qualify for SSDI disability benefits, you must have earned at least 20 of the required work credits within the 10 years just before you became disabled, unless you qualify under one of the special rules for young or blind disabled workers. In other words, you need to have worked at least 5 of the last 10 years.

Example

Monica worked for 10 years before she had children, earning 40 work credits during that time. After her children were in high school, she went back to work. That was in 2021, and, at the end of 2025, she became disabled with a back injury.

Although she had more than the 40 total credits required for disability benefits, she couldn't collect them because she had only worked 4 years—earning 16 credits—within the 10 previous years (2016 through 2025). She would need to work enough during the year to earn four more credits before she could qualify for disability benefits. In 2026, that means she would need to earn $7,560 during the year (four credits at $1,890 per credit) before she could qualify.

Young Workers

If you were disabled between the ages of 24 and 31, you need only half of the work credits (2 per year instead of 4 per year) that you could have earned between age 21 and the time you became disabled.

If you become disabled before age 24, you would need only 6 credits in the 3-year period immediately before you became disabled. These special rules exist because workers who become disabled at a young age obviously don't have the opportunity to acquire many work credits.

Example

Boris became disabled at age 29. There were 8 years between when he was age 21 and the time he became disabled. During those years he could have earned 32 work credits: 4 per year. But under the special rule for young workers, Boris needs only half, or 16 credits, to qualify for disability benefits.

Blind Workers

If you're disabled by blindness, you must have the same number of work credits as anyone else your age. However, you don't need to have earned 20 of your work credits within the 10 years immediately preceding your disability, as required for other workers. Your work credits can be from any time in the past.

For the purposes of Social Security disability benefits, being blind generally means having no better than 20/200 vision in your better eye, with glasses or other corrective lenses, or having a visual field of 20 degrees or less (or a combination of the two). (See "What Is a Disability?" below, for more information on blindness as a disability.)

Disabled Widows and Widowers

If you're a widow or widower age 50 or older and disabled, you might be able to receive SSDI disability benefits even though you don't have enough work credits to qualify. The amount of these benefits depends entirely upon your deceased spouse's average earnings and work record. Because they're based on your spouse's work record, you would lose eligibility for these benefits if you remarry before age 50.

You must meet a number of qualifications:

- You must be disabled as defined by Social Security rules. (See "What Is a Disability?" below for more on these rules.)
- Your spouse, at death, must have been fully insured—meaning they had enough work credits to qualify for disability benefits based on their age.

- You must have been married for at least nine months before your spouse's death, unless the death was accidental or occurred on active duty, you'd already been previously married to your spouse for nine months, or (in some cases) your spouse had been institutionalized.
- Your disability must have started no later than seven years after your spouse's death.
- If you already receive Social Security benefits as a surviving spouse with children (called "mother's or father's benefits"), your disability must have begun no later than seven years after these benefits ended. (See Chapter 3.)
- If you divorced before your former spouse died, you'll be eligible for these benefits only if the two of you were married for 10 years or more.

WHAT IS A DISABILITY?

To receive Social Security disability benefits, you must have a physical or mental disability that both:

- Is expected to last (or has lasted) at least one year, or to result in death, and
- Prevents you from doing any "substantial gainful work."

This section explains the regulations developed by Social Security regarding qualifications for disability benefits.

Marital Status Does Not Affect Disability Benefits Based on Your Own Work Record

If you collect Social Security disability insurance (SSDI) benefits based on your own work history and earnings record, neither your right to collect those benefits nor the benefit amount would be affected if you get married or divorced. Your spouse's prior, current, or future earnings or assets aren't considered by Social Security when you apply for or collect SSDI disability benefits based on your own work record.

Note: This isn't the case, however, if you're a widow or widower collecting disability benefits based on your prior spouse's work record (see "Disabled Widows and Widowers," above) or disability benefits through the Supplemental Security Income (SSI) program, for which total household income and assets are considered (see Chapter 2 of course 82253A).

If you're collecting SSDI benefits based on your own work record, marriage might actually have a positive effect. If you get married and become entitled to Social Security dependents benefits (see Chapter 2) or survivors benefits (see Chapter 3) based on your spouse's retirement or disability, and those benefits would be higher than your own disability benefits, then you can collect the higher amount (but not both). Also, your spouse might be entitled to Social Security dependents or survivors benefits based on your eligibility for Social Security disability benefits. Your spouse getting these benefits wouldn't cause any reduction in your own benefits.

Conditions That May Qualify

Social Security keeps a list of medical conditions it considers automatically disabling. (See "Listed Impairments," below.) But every person's physical and mental state is different, and the human mind and body can be very complex. So you might well have a condition that prevents you from working but is not included on the list of impairments. Don't let that discourage you from filing for disability benefits.

But to get past one of the first steps of the disability determination process, your impairment must be "medically determinable," meaning that it can be discovered and verified by doctors. Lab reports, medical imaging (such as MRIs or X-rays), and cognitive functioning tests are examples of evidence that proves you have a disease, disorder, or illness.

If you're considering making a claim for disability benefits, examine the requirement that the disability must prevent you from performing substantial gainful work, as described below. Discuss the matter thoroughly with your doctor or doctors.

Must Be Expected to Last One Year