

## 1. Question: Does unearned income include child support, foster care and alimony?

### Answer:

Overall, any income that is received that could go to covering the cost of food/shelter would be considered unearned income.

**Child Support:** Remember, SSI (per our topic series) is based on an individual being age 18 or above. If the child is 18 or older and is receiving child support the payment is considered unearned income.

Obtained from: <https://secure.ssa.gov/poms.nsf/lnx/0500830420>

**Alimony:** Alimony would also be considered money to help cover the cost of food and shelter and therefore would be considered unearned income.

Obtained from: [https://www.ssa.gov/OP\\_Home/cfr20/416/416-1121.htm](https://www.ssa.gov/OP_Home/cfr20/416/416-1121.htm)

**Foster Care:** Again, this would need to be based on an individual who is age 18 or above. If the individual is 18 or older they would be seen as a single entity under SSA (not a dependent child). Therefore, if the Foster Care payment was to help cover the cost of their food/shelter it would be considered unearned income.

Obtained from: <https://secure.ssa.gov/POMS.NSF/lnx/0500830410>

## 2. Title II: How do I accrue credits?

- Depends on your age when you become disabled.
- Need 40 credits (20 need to be earned in the last 10 years ending with the year you become disabled).
- 2017 – 1 credit is earned for every \$1300
- 2018 – 1 credit is earned for every \$1320
- 2018 - When you've earned \$5,280, you've earned your four credits for the year.
- If you become disabled before age 24, you generally need 1 ½ years of work (6 credits) in 3 years before you become disabled

- If you are 24-30 you generally need credits for half of the time between age 21 and the time you became disabled
- If you are disabled at 31+ you generally need at least 20 credits in 10 years immediately before you become disabled
- “The number of credits you need to have family members be eligible for survivor benefits depends on the age you die. The younger you are, the fewer credits you need, but nobody needs more than 40 credits (10 years of work).”

Born after 1929, Became Disabled at Age:	Number of Credits You Need
31 through 42 years old	20 Credits needed
Age 44	22 Credits needed
Age 46	24 Credits needed
Age 48	26 Credits needed
Age 50	28 Credits needed
Age 52	30 Credits needed
Age 54	32 Credits needed
Age 56	34 Credits needed
Age 58	36 Credits needed
Age 60	38 Credits needed
62 or older	40 Credits needed

Remember that whatever your age, you must have earned the required number of work credits within a certain period ending with the time you become disabled. If you qualify now but you stop working under Social Security, you may not continue to meet the disability work requirement in the future.

**Retrieved from: <https://www.ssa.gov/planners/disability/qualify.html>**