



# Quarter of Coverage



## Amount of Earnings needed to earn one quarter of coverage

### Latest amount & QC explanation

The amount of earnings required for a quarter of coverage (QC) in 2015 is \$1,220. "Quarter of coverage" is a legal term, but you may also see the term "Social Security credit" (or just "credit") used elsewhere. A QC is the basic unit for determining whether a worker is insured under the Social Security program. No matter how high your earnings may be, you can not earn more than 4 QC's in one year.

Year	Earnings	Year	Earnings	Year	Earnings
1978	\$250.00	1991	\$540.00	2004	\$900.00
1979	\$260.00	1992	\$570.00	2005	\$920.00
1980	\$290.00	1993	\$590.00	2006	\$970.00
1981	\$310.00	1994	\$620.00	2007	\$1,000.00
1982	\$340.00	1995	\$630.00	2008	\$1,050.00
1983	\$370.00	1996	\$640.00	2009	\$1,090.00
1984	\$390.00	1997	\$670.00	2010	\$1,120.00
1985	\$410.00	1998	\$700.00	2011	\$1,120.00
1986	\$440.00	1999	\$740.00	2012	\$1,130.00
1987	\$460.00	2000	\$780.00	2013	\$1,160.00
1988	\$470.00	2001	\$830.00	2014	\$1,200.00
1989	\$500.00	2002	\$870.00	2015	\$1,220.00
1990	\$520.00	2003	\$890.00		

### History

See historical series of earnings needed to earn one quarter of coverage, 1978-2015.

For years before 1978, an individual generally was credited with a quarter of coverage for each quarter in which wages of \$50 or more were paid, or an individual was credited with 4 quarters of coverage for every taxable year in which \$400 or more of self-employment income was earned. Beginning in 1978, employers generally report wages on an annual, instead of quarterly, basis. With this change to annual reporting, the law provided that a quarter of coverage be credited for each \$250 of an individual's total wages and self-employment income for calendar year 1978 (up to a maximum of 4 quarters of coverage for the year). After 1978, the amount of earnings needed for a quarter of coverage changes automatically each year with changes in the national average wage index.

### Determination of the quarter of coverage amount for 2015

The law specifies that the quarter of coverage (QC) amount for 2015 is equal to the 1978 amount of \$250 multiplied by the ratio of the national average wage index for 2013 to that for 1976, or, if larger, the 2014 amount of \$1,200. If the amount so determined is not a multiple of \$10, it shall be rounded to the nearest multiple of \$10.