



Securing today  
and tomorrow

# How You Earn Credits

[SSA.gov](https://www.ssa.gov)



---

You qualify for Social Security benefits by earning Social Security credits when you work in a job and pay Social Security taxes.

We base Social Security credits on the amount of your earnings. We use your earnings and work history to determine your eligibility for retirement or disability benefits or your family's eligibility for survivors benefits when you die.

In 2021, you receive one credit for each \$1,470 of earnings, up to the maximum of four credits per year.

Each year the amount of earnings needed for credits goes up slightly as average earnings levels increase. The credits you earn remain on your Social Security record even if you change jobs or have no earnings for a while.

## Special rules for some jobs

Special rules for earning Social Security coverage apply to certain types of work.

If you are self-employed, you earn Social Security credits the same way employees do (one credit for each \$1,470 in net earnings, but no more than four credits per year). Special rules apply if you have net annual earnings of less than \$400. For more information, read *If You Are Self-Employed* (Publication No. 05-10022).

---

If you are in the military, you earn Social Security credits the same way civilian employees do. You may also get additional earnings credits under certain conditions. For more information, read *Military Service and Social Security* (Publication No. 05-10017).

We also have special rules about how you earn credits for other kinds of work. Some of these jobs are:

- Domestic work.
- Farm work.
- Work for a nonprofit or religious organization that does not pay Social Security taxes.

Contact us if you have a question about how you earn credits in your job.

## How long you must work to qualify for Social Security

The number of credits you need to be eligible for benefits depends on your age and the type of benefit.

### **Retirement benefits**

Anyone born in 1929 or later needs 10 years of work (40 credits) to be eligible for retirement benefits.

### **Disability benefits**

How many credits you need for disability benefits depends on how old you are when you become disabled.

- If you become disabled before age 24, you generally need 1½ years of work (six credits) in the three years before you became disabled.
- If you are 24 through 30, you generally need credits for half of the time between age 21 and the time you became disabled.
- If you are disabled at age 31 or older, you generally need at least 20 credits in the 10 years immediately before you became disabled. The following table shows examples of how many credits you would need if you became disabled at various selected ages. This table does not cover all situations.

<b>Disabled at age</b>	<b>Credits needed</b>	<b>Years of work</b>
31 through 42	20	5
44	22	5 ½
46	24	6
48	26	6 ½
50	28	7
52	30	7 ½
54	32	8
56	34	8 ½
58	36	9
60	38	9 ½
62 or older	40	10

## **Survivors benefits**

When a person who has worked and paid Social Security taxes dies, certain members of the family may be eligible

---

for survivors benefits. Up to 10 years of work is required to be eligible for benefits, depending on the person's age at the time of death. Survivors of very young workers may be eligible if the deceased worker was employed for 1½ years during the three years before his or her death.

Social Security survivors benefits can be paid to:

- A widow or widower — full benefits at full retirement age, or reduced benefits as early as age 60.
- A disabled widow or widower — as early as age 50.
- A widow or widower of any age who takes care of the deceased's child who is younger than age 16 or disabled, and receiving Social Security benefits.
- Divorced spouses under certain conditions.
- Unmarried children younger than age 18, or up to age 19 if they attend elementary or secondary school full time. Under certain circumstances, benefits can be paid to stepchildren, grandchildren, or adopted children.
- Children who were disabled before age 22 and remain disabled.
- Dependent parents age 62 or older.

Contact us if you need more information about your family's situation.

---

## Medicare

The Social Security credits you earn also count toward eligibility for Medicare when you reach age 65. You may be eligible for Medicare at an earlier age if you get disability benefits for 24 months or more. Those who have permanent kidney failure or get disability benefits because of amyotrophic lateral sclerosis (Lou Gehrig's disease) do not have to wait 24 months to receive Medicare coverage. Your dependents or survivors may also be eligible for Medicare at age 65 or earlier if they are disabled. People who have permanent kidney failure and need kidney dialysis or a kidney transplant may be eligible for Medicare at any age based on a spouse's or parent's earnings as well as their own. If you would like to have more information about Medicare, read *Medicare* (Publication No. 05-10043).

## Not every kind of work counts toward Social Security benefits

Not all employees work in jobs covered by Social Security. Examples of some of these employees are:

- Most federal employees hired before 1984 (since January 1, 1983, all federal employees have paid the Medicare hospital insurance part of the Social Security tax).
- Railroad employees with more than 10 years of service.

- Employees of some state and local governments that chose not to participate in Social Security.
- Children younger than age 21 who do household chores for a parent (except a child age 18 or older who works in the parent's business).

## Make sure your records are accurate

Each year, your employer sends a copy of your W-2 (Wage and Tax Statement) to Social Security. Social Security compares your name and Social Security number on the W-2 with our records. Your earnings shown on the W-2 are recorded on your lifelong earnings record. Your lifelong earnings record is what we use to figure whether you can get future benefits and the benefit amount.

Your name and Social Security number on your Social Security card must agree with the information on your employer's payroll records and W-2. Protect your future benefits by making sure both records are correct. Tell your employer if your name and Social Security number are incorrect on the employer's record. If your Social Security card is not correct, contact any Social Security office.

## Contacting Social Security

The most convenient way to do business with us from anywhere, on any device, is to visit **[www.ssa.gov](http://www.ssa.gov)**. There are

several things you can do online: apply for benefits; get useful information; find publications; and get answers to frequently asked questions.

When you open a personal *my* Social Security *account*, you have more capabilities. You can review your *Social Security Statement*, verify your earnings, and get estimates of future benefits. You can also print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, get a replacement SSA-1099/1042S, and request a replacement Social Security card (if you have no changes and your state participates).

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at **1-800-772-1213** or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing.

A member of our staff can answer your call from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a high rate of busy signals and longer hold times to speak to us. We look forward to serving you.

**Social Security Administration**

Publication No. 05-10072

January 2021 (Recycle prior editions)

How You Earn Credits

Produced and published at U.S. taxpayer expense