

Quarter Of Coverage

[Automatic Determinations](#)

[Employment coverage thresholds](#)

[Wage-indexed amounts](#)

Latest amount & QC explanation

The amount of earnings required for a quarter of coverage (QC) in 2024 is \$1,730. "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.

History

See [historical series of earnings](#) needed to earn one quarter of coverage, 1978-2024.

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 2024

The law specifies that the quarter of coverage (QC) amount for 2024 is equal to the 1978 amount of \$250 multiplied by the ratio of the [national average wage index](#) for 2022 to that for 1976, or, if larger, the 2023 amount of \$1,640. If the amount so determined is not a multiple of \$10, it shall be rounded to the nearest multiple of \$10.

Calculation details

Amounts in formula	1978 earnings for one QC	\$250
	1976 average wage index	9,226.48
	2022 average wage index	63,795.13
Computation	\$250 times 63,795.13 divided by 9,226.48 equals \$1,728.59, which rounds to \$1,730	
Higher amount	\$1,730 exceeds the amount for 2023, so the earnings needed to earn one QC in 2024 is \$1,730	

Amount of earnings needed to earn one quarter of coverage

Year	Earnings	Year	Earnings	Year	Earnings
1978	\$250	1998	\$700	2018	\$1,320
1979	260	1999	740	2019	1,360
1980	290	2000	780	2020	1,410
1981	310	2001	830	2021	1,470
1982	340	2002	870	2022	1,510
1983	370	2003	890	2023	1,640
1984	390	2004	900	2024	1,730
1985	410	2005	920		
1986	440	2006	970		
1987	460	2007	1,000		
1988	470	2008	1,050		
1989	500	2009	1,090		
1990	520	2010	1,120		
1991	540	2011	1,120		
1992	570	2012	1,130		
1993	590	2013	1,160		
1994	620	2014	1,200		
1995	630	2015	1,220		
1996	640	2016	1,260		
1997	670	2017	1,300		

Support

- [Contact us](#)
- [Find an office](#)
- [Forms](#)
- [Publications](#)
- [Report Fraud](#)

Languages

- [Español](#)
- [Other languages](#)
- [Plain language](#)

Services for

- [Employers & businesses](#)
- [Representatives](#)
- [Government agencies](#)
- [Other groups](#)

About

- [About SSA](#)
- [Communications](#)
- [Careers](#)
- [Initiatives](#)
- [Research & policy](#)
- [Financial Reports](#)



SSA.gov

An official website of the Social Security Administration. Produced and published at taxpayer expense.



[Accessibility support](#)
[Privacy policy](#)

[FOIA requests](#)
[Civil Rights/Compliance](#)

[Office of the Inspector General](#)
[Office of the Chief Actuary](#)

[Performance reports](#)