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## Quarter Of Coverage

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### 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.

### 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.

#### Calculation details

<b>Amounts in formula</b>	1978 earnings for one QC	\$250
	1976 average wage index	9,226.48
	2013 average wage index	44,888.16
<b>Computation</b>	\$250 times 44,888.16 divided by 9,226.48 equals \$1,216.29, which rounds to \$1,220	
<b>Higher amount</b>	\$1,220 exceeds the amount for 2014, so the earnings needed to earn one QC in 2015 is \$1,220	

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

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