2026

Securing today and tomorrow

How You Earn Credits

SSA.gov

You may be eligible 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. We cannot pay benefits if you don't have enough credits.

In 2026, you receive one credit for each $1,890 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 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 $1,890 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 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 be eligible 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 your disability began.

- If you develop a disability before age 24, you generally need 1½ years of work (six credits) in the three years before your disability began.
- If you are between ages 24 through 30, you generally need credits for ½ of the time between age 21 and the time your disability began.
- A person with a qualifying disability at age 31 or older generally needs at least 20 credits in the 10 years immediately before their disability began. The following table shows examples of how many credits you would need if you develop a disability at various selected ages. This table does not cover all situations.

Developed a disability at age	Credits needed	Years of work
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 are 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 their death.

Social Security survivors benefits can be paid to:

- A surviving spouse — full benefits at full retirement age, or reduced benefits as early as age 60
- A surviving spouse with a disability — as early as age 50
- A surviving spouse of any age who takes care of the deceased's child. This child must be younger than age 16 or have a disability, and receive Social Security benefits
- Surviving 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
- Unmarried children age 18 or older who developed a disability before age 22 and whose condition(s) remains the same
- 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 have a qualifying disability. People who have permanent kidney failure and need kidney dialysis or a kidney transplant may be eligible for Medicare at any age. This is based on a spouse's or parent's earnings as well as their own. If you would like 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 us. 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 us. We compare your name and Social Security number (SSN) on the W-2 with our records. Your earnings shown on the W-2 are recorded on your permanent earnings record. Your earnings record is what we use to figure whether you can get future benefits and the benefit amount.

Your name and SSN 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 or SSN is incorrect on the employer's record. If your Social Security card is not correct, contact any Social Security office.

Contacting Us

The most convenient way to do business with us is to visit ***www.ssa.gov*** to get information and use our online services. There are several things you can do online: apply for benefits; start or

complete your request for an original or replacement Social Security card; 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 (Social Security beneficiaries only), and get a replacement SSA-1099/1042S. If you live outside the United States, visit ***www.ssa.gov/foreign*** to access our online services.

If you don't have access to the internet, we offer many automated services by phone, 24 hours a day, 7 days a week, so you may not need to speak with a representative.

If you need to speak with someone or if you need to make an appointment to come into an office, 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 8 a.m. to 7 p.m., Monday through Friday. We provide free interpreter services upon request. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.**

Notes

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