

Social Security Benefits: Your Questions about Social Security Credits

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Q: According to Social Security, I haven't obtained enough credits to be eligible for benefits. What are Social Security credits, and how can I not have enough of them when I've worked and paid taxes for years?

A: Credits that go towards qualifying you for benefits from Social Security are earned by working and paying your Social Security taxes. The number of credits you receive is based on both income and the number of years worked. The necessary income level for receiving social security benefits credits rises a bit each year; as of 2008, you receive one credit for every \$1,050 you earn. These credits are also called quarters, as you can earn a maximum of four of them a year; any social security "quarters" that you earn during your working career will remain on your record even during times of unemployment.

In order to qualify for social security benefits, you need to reach a certain number of credits. This number is based on age, and is generally calculated by number of years worked. If you're looking to be eligible for social security benefits for retirement (and are of more than 62 years of age), you will need to have 40 credits (the equivalent of 10 years of work).

However, it can happen that a person who has worked a seemingly appropriate number of years does not gain the necessary credits for social security benefits. This occurs to workers who, during their working careers, did not (or do not) have social security taxes taken out of their wages. In general, this sort of situation occurs with Federal employees who were hired before 1984, employees of railroads who have more than ten years of service, and the employees of governments (both state and local) which have chosen not to participate in the social security program. Related info [Orlando social security lawyer](#) ... [Social security lawyer florida](#) ... [Orlando social security attorney](#) ... [Social security lawyer florida](#) ...

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