

Social Security Benefits: Your Questions about Social Security Credits

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Q: Social Security tells me that I don't have enough credits to qualify 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: When you work and pay Social Security taxes, you earn credits that are used to qualify you for social security benefits. The number of credits you receive is based on both income and the number of years worked. With each year that passes, the amount of money you need to make in order to earn social security credits rises; in 2008, it is one credit for \$1,050 of earnings. 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. Most people looking to qualify for retirement social security benefits (that is, over the age of 62) will need 40 credits, or 10 years of work, to be eligible for benefits.

It does occur, however, that a person of retirement age who has worked for what seems to be the correct number of years does not have enough credits to qualify him or her 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. Find more [Social security lawyer](#) - [Social security benefits](#) - [Social security benefits](#) - [Veterans disability lawyer](#) -

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