§ 404.131 When you must have disability insured status.

(a) For a period of disability. To establish a period of disability, you must have disability insured status in the quarter in which you become disabled or in a later quarter in which you are disabled.

(b) For disability insurance benefits. (1) To become entitled to disability insurance benefits, you must have disability insured status in the first full month that you are disabled as described in §404.130(a), or if later—
   (i) The 17th month (if you have to serve a waiting period described in §404.315(d)) before the month in which you file an application for disability insurance benefits; or
   (ii) The 12th month (if you do not have to serve a waiting period) before the month in which you file an application for disability insurance benefits.

(2) If you do not have disability insured status in a month specified in paragraph (b)(1) of this section, you will be insured for disability insurance benefits beginning with the first month after that month in which you do meet the insured status requirement and you also meet all other requirements for disability insurance benefits described in §404.315.

§ 404.132 How we determine fully insured status for a period of disability or disability insurance benefits.

In determining if you are fully insured for purposes of paragraph (b), (c), (d), or (e) of §404.130 on disability insured status, we use the fully insured status requirements in §404.110, but apply the following rules in determining when the period of elapsed years ends:

(a) If you are a woman, or a man born after January 1, 1913, the period of elapsed years in §404.110(b) used in determining the number of quarters of coverage (QCs) you need to be fully insured ends as of the earlier of—
   (1) The year you become age 62; or
   (2) The year in which—
      (i) Your period of disability begins;
      (ii) Your waiting period begins (see §404.315(d)); or
      (iii) You become entitled to disability insurance benefits (if you do not have to serve a waiting period).

(b) If you are a man born before January 2, 1913, the period of elapsed years in §404.110(b) used in determining the number of QCs you need to be fully insured ends as of the earlier of—
   (1) The year 1975; or
   (2) The year specified in paragraph (a)(2) of this section.

§ 404.133 When we give you quarters of coverage based on military service to establish a period of disability.

For purposes of establishing a period of disability only, we give you quarters of coverage (QCs) for your military service before 1957 (see subpart N of this part). We do this even though we may not use that military service for other purposes of title II of the Act because a periodic benefit is payable from another Federal agency based in whole or in part on the same period of military service.
§ 404.140 QUARTERS OF COVERAGE

§ 404.140 What is a quarter of coverage.

(a) General. A quarter of coverage (QC) is the basic unit of social security coverage used in determining a worker’s insured status. We credit you with QCs based on your earnings covered under social security.

(b) How we credit QCs based on earnings before 1978 (General). Before 1978, wages were generally reported on a quarterly basis and self-employment income was reported on an annual basis. For the most part, we credit QCs for calendar years before 1978 based on your quarterly earnings. For these years, as explained in § 404.141, we generally credit you with a QC for each calendar quarter in which you were paid at least $50 in wages or self-employment income of $100 or more. However, if the earnings in any calendar quarter were for agricultural labor, we credit QCs for the quarter only if the total earnings for that calendar year were $400 or more. The credit is as follows:

<table>
<thead>
<tr>
<th>If the wages paid to you in a calendar year for agricultural labor were</th>
<th>We credit you with</th>
<th>And assign: 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>$400 or more .....................................</td>
<td>4 QCs ..........</td>
<td>All.</td>
</tr>
<tr>
<td>At least $300 but less than $400. ...............</td>
<td>3 QCs ..........</td>
<td>Last 3.</td>
</tr>
<tr>
<td>At least $200 but less than $300. ...............</td>
<td>2 QCs ..........</td>
<td>Last 2.</td>
</tr>
<tr>
<td>At least $100 but less than $200. ...............</td>
<td>1 QC ...........</td>
<td>Last.</td>
</tr>
<tr>
<td>Less than $100 ...................................</td>
<td>No QCs. ..........</td>
<td></td>
</tr>
</tbody>
</table>

1. One QC to each of the following calendar quarters in that year.

(c) How we credit QCs based on wages paid for agricultural labor in a calendar year after 1954. (1) We credit QCs based on wages paid after 1954 and before 1978. For these years, if the wages paid to you in a calendar year for agricultural labor were $400 or more, we credit QCs for the quarter in which the wages were paid. If the wages paid to you in a calendar year for agricultural labor were less than $400, we credit QCs for the quarter in which the wages were paid only if the total earnings for that calendar year were $400 or more. The credit is as follows:

(2) When we assign QCs to calendar quarters in a year as shown in the table in paragraph (c)(1) of this section, you might not meet (or might not meet as early in the year as otherwise possible) the requirements to be fully or currently insured, to be entitled to a computation or recomputation of your primary insurance amount, or to establish a period of disability. If this happens, we assign the QCs to different quarters in that year than those shown in the table if this assignment permits you to meet these requirements (or meet...