



Reporting Tips for Social Security Disability Beneficiaries

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What information am I supposed to report to Social Security?

The answer depends on the type of benefits you get. The Supplemental Security Income (SSI) program involves a lot more reporting than the Social Security Title II disability programs like Social Security Disability Insurance (SSDI) because the SSI program has strict rules about how much income and resources you can have and still be eligible. Keep in mind that for the SSI program, these reporting requirements apply not only to the SSI eligible individual, but also to the parents of SSI recipients under 18 and to the spouses of SSI eligible individuals. Here are the things you need to report to Social Security sorted by benefit type:

Supplemental Security Income (SSI)

- Unearned income including things like other Social Security payments, child support payments, or any other cash received that isn't earned income.
- Any gross wages/earnings and net earnings from self-employment. This includes in-kind items received instead of wages (like room and board).
- In-kind support and maintenance received from others. This includes any assistance with food and shelter provided by another person.
- Change of address.
- Changes in living arrangements.
- Changes in marital status.
- Resources or assets received that cause total countable resources to be over the \$2,000 limit.
- Use of any specific work incentives.

Title II Disability Programs (SSDI, CDB, DWB)

- Any gross wages/earnings and net earnings from self-employment. This includes in-kind items received instead of wages (like room and board).
- Changes in marital status (only applies to CDB and DWB – not SSDI).
- Change of address.
- Receipt of any public disability benefit such as Worker's Compensation.

- Use of any specific work incentives.

NOTE: The title II disability programs don't count unearned income (with the exception of workers' compensation or other public disability benefits) or resources so beneficiaries are not required to report this information to Social Security.

How am I supposed to report this information?

Theoretically, there are many ways to report information to Social Security, but some methods are more reliable than others. Tips for reporting relevant information include:

- SSI recipients may report earned income using a special toll free automated telephone system. To access the system, SSI recipients may call 1-866-772-0953. You can report wages using this method any day during the current month, but report during the first 6 days of each month to prevent improper payment of SSI benefits. When calling the automated system, recipients must be ready with their Social Security number and the total amount of gross wages for the month. If you miss reporting wages during the first 6 days of the month, you can report the wages directly to your local Social Security office. You can't use this line to report anything except wages and if you use work incentives such as Impairment Related Work Expenses (IRWEs), you can't use the Telephone Wage Reporting System.
- SSI recipients may also use a new mobile application for monthly wage reporting. You can download and install the SSI Mobile Wage Reporting (SSIMWR) application for free on an Apple or Android mobile device. It works the same as the telephone reporting system, except you submit wage data by entering it on the application screens instead of using the telephone. You can find more information about [SSI reporting options at ssa.gov](https://www.ssa.gov/disabilityssi/ssi-wage-reporting.html) (https://www.ssa.gov/disabilityssi/ssi-wage-reporting.html)
- As of January of 2018, both SSI recipients and Title II disability beneficiaries may report earned income using a wage reporting application behind the "my Social Security" online portal. Social Security calls this application my Wage Reporting or myWR. When you sign up for or log in to your my Social Security account, you'll have access to this application on your desktop, laptop, and mobile device. After you report your wages online, you can save or print a copy of your receipt. [To sign up for an account, go to ssa.gov](https://www.ssa.gov/myaccount/) (https://www.ssa.gov/myaccount/).
- Title II disability beneficiaries (SSDI, CDB, DWB) may not use the SSI telephone wage reporting system. If not using myWR to report, Title II disability beneficiaries should either mail written information to the local field office, or visit the local field office and deliver the information in person. While it's possible to report earnings by calling Social Security's main toll free line, we don't recommend doing that. The best way to report earnings is to provide written information to Social Security so that a paper trail of documentation is established.
- SSI recipients should follow-up phone or mobile application reporting by sending a hard copy of all wage documentation to the local Social Security field office. This provides an important back-up just in case information is lost.
- SSI recipients who need to report something other than wages, or who use work incentives, have to report their information directly to the local Social Security field

office. You may submit the information in writing through the mail or visit the field office and deliver the information in person.

- Federal law requires Social Security to issue a receipt when they receive a report of a change in work activity or earnings status from a disabled beneficiary, or their representative. The receipt acknowledges that the beneficiary (or representative) gave Social Security information about a change in his or her work or earnings, and documents the date that we received the report. Be sure to request a receipt whenever you report work activity to your local field office.
- Keep a copy of all correspondence you send to or receive from Social Security.
- When reporting employment initially, or when your earnings change for any reason, always send a letter describing the critical information Social Security needs or report it in person to the local office. This information includes:
 - Your name, address, phone number, and Social Security Number
 - Type of Social Security benefits you are receiving
 - Name, address, and phone number of employing company
 - Name of direct supervisor
 - Date of hire/date of termination
 - Pay rate and average number of hours worked per week
 - Pay dates
 - Job title
- After you initially report an employment change to Social Security (either in writing or in person), keep all of your pay stubs or other wage documentation. If you send wage documentation to Social Security by mail, you need to send originals, not copies. Social Security will return this documentation to you, but you should make a copy of the pay stubs before you mail them in as a back-up.
- SSI recipients generally have to report earnings more frequently than Title II beneficiaries. To avoid potential overpayments, SSI recipients should submit their pay stubs to the local Social Security office by the 6th day of the month after the month in which the wages were paid. Some field offices may ask you to mail pay stubs less often. If you don't report each month, Social Security will use a wage estimate to adjust your monthly payment. It's important to make sure your earnings estimate is accurate so you won't be overpaid.
- Don't assume that the check you receive from Social Security is correct and has had wages accounted. You need to know what your check should be and watch to make sure Social Security makes the necessary adjustments.
- If you receive both SSI and a Title II disability benefit, make sure both programs are aware that you are working. Your report of earnings receipt should indicate both benefits. If your receipt doesn't mention both benefits, contact your local office immediately.

- If you are receiving checks or direct deposits that you think you may not be entitled to – don't spend the money. Deposit it in the bank or keep it in the bank (if direct deposit) while you work with Social Security to update the record.
- If you are self-employed, you need to report that to Social Security – even if you aren't making a profit. Be sure to file your taxes promptly with the IRS and send a copy of your tax returns to the local field office. Reach out to your local WIPA project to make sure you are keeping proper records.
- Keep receipts for all of the specific work incentives you are claiming. SSI recipients should submit receipts during periodic redeterminations. Title II beneficiaries should submit receipts when Social Security conducts a work review.

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