



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 receive. The SSI program involves a lot more reporting than the Social Security Title II disability programs like SSDI because the SSI program has strict rules about how much income and resources you can have. 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.

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: Unearned income and resources aren’t considered by the Title II disability programs, thus aren’t required to be reported 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 line by calling 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. 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. Recipients may also use a new mobile application for monthly wage reporting. The SSI Mobile Wage Reporting (SSIMWR) application can be downloaded and installed free on an Apple or Android mobile device. It works the same as the telephone reporting system, except the individual submits wage data by entering it on the application screens instead of using the phone. Always follow-up phone or mobile application reporting with written wage information sent to the local Social Security Field Office. While the automated wage reporting system is a convenient way for some SSI recipients to report wages, it is still important to provide written verification of wages.
- 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 in person.
- Title II disability beneficiaries (SSDI, CDB, DWB) shouldn’t report any essential information by phone, but rather should either mail written information to the local Field Office, or visit the local Field Office in person.
- Keep a copy of all correspondence you send to or receive from Social Security!
- When reporting employment initially, or employment changes, always send a letter describing the critical information Social Security needs. This 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 the initial letter reporting employment or an employment change, keep all of your pay stubs. Local Social Security Field Offices vary in terms of how frequently they want you to mail in your pay stubs to verify your earnings. Check with your Claims Representative BEFORE you start mailing in pays stubs. Be sure to make a copy of the pay stubs before you mail them in!
 - SSI recipients generally have to report earnings more frequently than Title II beneficiaries. SSI recipients should submit their pay stubs to the local Social Security office by the 10th 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, make sure your estimated earnings are correct so you won't be overpaid.
 - Don't assume that the check you receive from Social Security is correct and has had wages accounted for. You need to know what your check should be and watch to make sure adjustments are made.
 - 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 getting checks or direct deposits that you think you may not be entitled to – don't spend them! Deposit them in the bank while you work with Social Security to get the record updated.
 - 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 Social Security. Get assistance from 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 the annual redetermination. Title II beneficiaries should submit receipts when a work CDR is being conducted.