

EARNINGS REPORTING FACT SHEET

If you receive Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) benefits, the Social Security Administration (SSA) has good news for you! You can work and use work incentives which allow you to keep all or more of your monthly benefits. However, you (or your representative payee) are required to report your earnings from a job to SSA.

Reporting your earnings is important for your future financial health and for your dependents or survivors who will receive a benefit on your record. By reporting your earnings each month, you can reduce the chance of an [overpayment](#). An overpayment is when SSA pays you more benefits than you should have been paid. By [reporting employment earnings](#) monthly, it helps you to receive the correct payment amount.

The reporting rules are different for SSI and SSDI and some people receive both benefits. It is important to know which benefit(s) you receive so that you know how to report. SSI beneficiaries [report the gross earnings paid](#) in the prior month. This would include paystubs for each payday that month. SSDI beneficiaries [report the gross earnings earned/worked](#) in that month. For example, an SSDI beneficiary who worked five (5) days in a week, with two (2) days in May and three (3) days in June, would report the two (2) days for May. Three days would be reported with June's earnings. When you submit your paystubs to SSA, they will use their internal calculators to accurately post and calculate the use of work incentives. If you report electronically, the computer will do the calculations when the information is shared with SSA.

FIND WHICH BENEFIT YOU RECEIVE

There are several ways to learn which benefit you receive. Here are three options:

- For an immediate response: Open a [MySocialSecurity Account](#) to find the information and to see yearly updates on your work record.

[Learn How to Create a My Social Security Account \(ssa.gov\)](#);

- If you have more time:
 - Telephone Social Security at 1-800-772-1213 or 1-800-325-0778 (TTY) and ask.
 - Telephone the Ticket to Work Helpline at 1-866-968-7842 or 1-866-833-2967 (TTY) to obtain information about which type of benefit you are currently receiving from SSA.
- If you have more time, visit your SSA office to ask or make a [virtual appointment](#).

To find your local, SSA office or contact information, use the [Social Security Office Locator](#).

WHEN TO REPORT EARNINGS

When you **start a new job**, you must tell SSA and give them the following information:

- Your name and Social Security number
- Name of your employer and Employer Identification Number (EIN) if you have it
- Number of hours you work each week and hourly rate
- The date you began working

Do not report your work until you have worked at least one workday. Depending upon the benefit you receive, refer to “How to Report” below.

While you are working, you are also required to report these changes:

- When your pay and hours increase or decrease
- When your job ends or when you get a new job
- When you start paying for expenses that you need for work due to your disability. These are called impairment related work expenses (IRWE).

Remember to give SSA copies of all paystubs each month, by the sixth day of the following month. Include receipts for IRWE if you have them. If you have more than one job and report earnings online, be sure to report each job separately. If you are a representative payee (RP), you are required to report for the beneficiary.

If you are reporting self-employment, you will need to call the SSA office at 1-800-772-1213 or 800-325-0778 (TTY).

HOW TO REPORT EARNINGS

Report your earnings each month or as directed by Social Security. Reporting methods may differ depending on the type of benefit you receive. People who assign their

[Ticket to Work with an Employment Network \(EN\)](#) may ask their EN to help them report their earnings to SSA.

Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI) or Both - Earnings Reporting Options:

SSA Preferred Option: If you receive SSDI, SSI, both, or are a RP, you may be able to report earnings through a [MySocialSecurity Account](#). The RP reports using their own Social Security number and account and the beneficiary screens would be visible for reporting. If you have not set up an account, you must [create a MySocialSecurity Account](#) first. If you are reporting work for a new employer, you must telephone SSA to ask them to add the new employer's EIN to the [MySocialSecurity Account](#) so that you can use online reporting. The EIN may appear on paystubs or on a W-2 form or you may need to ask your employer. If you have already reported work to SSA for this employer, you can begin adding earnings.

Earnings received by SSI recipients for the prior month should be reported within the first six (6) days of the current month to avoid incorrect payments, but you may report at any time during the month. If you need to report earnings received before the prior month, you must contact SSA. **Fax or mail copies** of your paystubs to your local SSA office with your Social Security number written on the paystubs. You can also deliver the paystubs to the SSA drop box in their lobby in a sealed envelope. Keep your copies in a safe place with any SSA notices. SSDI beneficiaries can also follow these instructions with paystubs for earnings for the prior month unless advised differently by SSA.

Supplemental Security Income (SSI) - Additional Earnings Reporting Options:

Earnings should be reported during the first six days of the month to prevent overpayments **and** underpayments of benefits. If you miss reporting during this six-day period, you can still report at any time during the month using any of the methods. Don't forget to also [report other changes to your situation while on SSI.](#)

[The SSI Telephone Wage Reporting system](#) is a toll-free system that allows some recipients, their spouses, parents and RPs to report gross monthly earnings from paystubs for the prior month by telephoning 866-772-0953. Call from a quiet location because any background noise will cause the report to fail.

The [SSI Mobile Wage Reporting app](#) is available to Apple and Android smartphone users. Users have the option to take a picture, upload or manually enter information for every paystub for the reporting month. Sign up for email or text reminders to report monthly earnings the [SSI Report monthly wages and other income webpage.](#)

EXCEPTIONS TO REPORTING METHODS ABOVE:

- [SSDI OR SSI: Impairment Related Work Expenses \(IRWE\)](#). If you are claiming out-of-pocket expenses for disability-related items or services (IRWEs) that you need in order to work, write your Social Security Number on each receipt and attach them to [Form SSA-795](#) asking SSA to consider the expenses. Send to SSA with copies of your paystubs. You may also deliver them in a sealed envelope to the drop box in the SSA office. IRWEs may reduce the earnings SSA counts.
- [SSI: Student Earned Income Exclusion \(SEIE\) or Blind Work Expenses \(BWE\)](#). Include receipts or documentation with the paystubs and [Form SSA-795](#) asking SSA to consider these. If SSA does not know that you are still under age 22, and regularly attending school and working, give them the name, address and telephone number of the school, a person to contact for verification and information on the course of study, enrollment date and hours attended each week. Both may reduce the earnings SSA counts.

- SSDI Reinstatement of Payments. If you were receiving an SSDI benefit because your earnings were above the substantial gainful activity level, but they dropped to under this level, you should contact SSA directly and request that your payments start again. Once they start, you may again report your earnings using the method you choose.

IF YOU ARE SELF-EMPLOYED

In addition to reporting to SSA, it is important to file your income tax return with the IRS. The reporting rules are different for people who are self-employed. SSDI and SSI beneficiaries can deduct taxes paid and business expenses from their gross income when they report their net earnings; these deductions reduce earnings but may also reduce retirement or dependent/survivor benefits in the future. SSDI beneficiaries may also need to report the number of hours they work each month. If you have earnings from employment and self-employment in the same month, contact SSA directly.

RECORD KEEPING

SSA is required by law to provide you with a receipt no matter how you report. If they do not send or give you one, request the receipt confirming you have provided proof of your earnings. **Keep the receipts in a safe place with your paystubs.** Remember, if you report using a [MySocialSecurity Account](#), you can download or print out a receipt. If you are overpaid by SSA, the receipts can help you.

FILING U.S. INCOME TAXES

It is important that working beneficiaries, who receive SSI and/or SSDI, file income taxes. By filing income taxes, a person who receives SSI may eventually qualify for SSDI or retirement benefits based upon their work record. Remember, the younger you are, and the more you pay in [Social Security Credits](#), the higher your monthly payment. Free IRS partner [tax preparation services](#) can help you file your state and federal income taxes.

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