**Options for Reporting Wages to the Social Security Administration (SSA)**

**Why Do I Need to Report?**

When a beneficiary goes to work, receives a raise, or works more hours a month, these changes must be reported to the Social Security Administration (SSA). Failure to report income or resources (SSI only) can result in an overpayment of benefits, which the beneficiary is responsible for repaying. For SSI, all earned income and unearned income (SSDI, unemployment insurance, veteran’s benefits, etc.) count against the SSI check that an individual is eligible to receive. For Social Security Disability Insurance (SSDI) benefits, unearned income does not count in most cases (a few rare exceptions apply). Wages are compared to the Substantial Gainful Activity (SGA) figure for a given year. SGA is $2,460 per month if an individual is blind, and $1,470 per month if the person has any other disability.

**How to Report**

There are several options for reporting wages to the Social Security Administration. Clients should report wages by the 6th of the month for SSI and the 10th for SSDI. Local SSA office information can be found at [SSA Field Office Locator](https://www.ssa.gov/locator/).

* Report in person at the local SSA office, by certified mail, or online using [MY SSA ACCOUNT](https://www.ssa.gov/myaccount/).
* SSI wage reporting app, downloadable from the Google Play and Apple app stores.
* SSI wage reporting line- 1-866-772-0953.
* Clients can sign up for monthly text and email alerts for reporting reminders if they are receiving SSI.

**Recordkeeping is Essential!!!**

Save copies of correspondence you send to SSA and correspondence they send you. If reporting wages in person at the local SSA office, the SSA office will issue clients a receipt, which should be maintained for records purposes. If reporting by mail, it’s recommended that the client make copies of anything mailed in and send the report by certified mail so SSA has to sign for it. When reporting online, a receipt will display that can be printed and saved. Clients should keep detailed records of how, when, and where they reported, and who they talked with if applicable. Keeping detailed records helps show that the client has reported income timely if it’s ever questioned!!