

# Reporting Wages for Supplemental Security Income (SSI)

**Quick Look:** Reporting wage information to the Social Security Administration can be confusing. There are many processes and forms to keep track of. This fact sheet is designed to take the guesswork out of reporting monthly wages or changes that affect Supplemental Security Income (SSI) beneficiaries.

## What do I report?

- Starting or stopping work
- Changes in income or work incentives
- Any unearned Income: Unemployment insurance payments, child support payments, or cash that was received
- Any earned Income: Monthly gross wages or self-employment income; in-kind items received instead of wages
- Any changes in living arrangements – someone moving in or out of the home
- Any help with living expenses (rent or utility bills)
- Change in marital status (marriage, separation, divorce)
- Resources or assets like a house, car, or other property

## Types of Reporting

After working for one day, you should report your job to Social Security. This is called initial reporting. You can report in-person, by phone at 1-800-772-1213 (TTY-800-325-0778), fax, or mail. Social Security needs the following information: your employer's name and start date. Social Security may ask you for additional information, such as your rate of pay and expected hours. They also may ask for an Employer Identification Number (EIN). If you know this information, it is helpful, but you can add it later after asking your human resources department or manager for the information.

By the 6<sup>th</sup> of every month, but no later than the 10<sup>th</sup>, report your earnings to Social Security. This **ongoing reporting** of wages can be submitted online, in-person, by phone, mail, or by fax. The [Social Security's Office Locator](#) or your Community Work Incentives Coordinator (CWIC) can help you locate the closest office.

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When you submit a report, remember to include a copy of your paystubs and the following information:

- Your social security number and benefit type (SSI).
- Your contact information.
- Employer's name and contact information, your position/title, start/end date, pay rate, and average number of hours per week.

Include your Social Security number on all submitted documents and keep copies of everything you turn in. If submitting documents in person, make sure you receive a receipt from the Social Security office about what was done on your case.

## Methods of Reporting

**Whichever method is used to report wages, SSI recipients should report their wages no later than the 10<sup>th</sup> day of the month. It is best to report wages no later than the 6<sup>th</sup> to make sure changes are made.**

**Social Security online portal:** This is called [my Social Security](#). You create a free account and use "my Wage Report" (MWR) to report wages. The Wage Reporting Screen lists employers you have reported to Social Security. **If you have never used MWR or if your employer is not listed, you must call Social Security to set up/add your employer.** You can then begin to use this reporting method the following month. When reporting your income, make sure to have all your pay stubs.

This method **does not** allow you to report work incentives. You will have to report in person, by mail, or fax if you have work incentives. Also, if you are in the Extended Period of Eligibility (EPE) and not receiving benefits, you should use another tool to report your earnings.

**Mobile App:** You can download the free SSI Mobile Wage Reporting App onto an Apple or Android mobile phone. The app will guide you through the reporting set up. Social Security has app links on their [reporting website](#).

**Phone:** The number for the toll-free automated reporting system is 1-866-772-0953. It is available 24 hours a day, seven days a week.

**In-Person:** Using the [Social Security Office Locator](#), go to your local office and report wages to the SSI side of the office. **You may need an appointment. Call the office before you go to check**

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**if you need to set up a time or if they take walk-in appointments.** If you also receive Social Security Disability Income (SSDI), you will need to report your earnings to that side of the office. Remember to get a receipt showing what happened during your visit that day.

**Mail or Fax:** Send your documents to the local office address or fax number. Keep a copy of whatever you send.

## Work Incentives

Four work incentives you may be receiving when on SSI are an Impairment Related Work Expense (IRWE), a Blind Work Expense (BWE), a Student Earned Income Exclusion (SEIE), or a Plan to Achieve Self Support (PASS). These are decided by Social Security. Once in place, **the same amount is deducted each month unless a change is submitted.**

If there has been a change in the IRWE or BWE, such as an increase or decrease in expenses paid out of pocket, or there have been any other changes on your case, you should submit an [SSA-795](#) form with proof of the change. The SSA-795 form alerts Social Security that something important has happened on the case.

## Other Helpful Information

- **Can I get a reminder to report my wages?** You can [sign up](#) for monthly emails and text messages to remind you to report your wages and any changes.
- **What if I receive other benefits, such as Medicaid or SNAP?** Whatever government benefits you receive, those offices need to know your wages and so you need to report your wages to them.
- **What if there are changes in my household?** You should report any of the following changes to Social Security:
  - Move
  - Marriage
  - Divorce
  - Living with someone as a couple
  - No longer living with someone as a couple
  - Others who move in or out of your house to live with you

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**\*\*\*If you receive both SSDI and SSI benefits, you must report your wages to both SSDI and SSI as they are separate programs. Do not assume that because you have reported your wages to one program that the other program knows your wages.**

### Resources

- Social Security Office Locator: [secure.ssa.gov/ICON/main.jsp](https://secure.ssa.gov/ICON/main.jsp)
- my Social Security: [www.ssa.gov/myaccount/?utm\\_medium=email&utm\\_source=govdelivery](https://www.ssa.gov/myaccount/?utm_medium=email&utm_source=govdelivery)
- Form SSA-795: [www.ssa.gov/forms/ssa-795.pdf](https://www.ssa.gov/forms/ssa-795.pdf)
- Sign Up for Reporting Reminders: [www.ssa.gov/ssi/reporting/wages](https://www.ssa.gov/ssi/reporting/wages)

Sources: [www.ssa.gov](https://www.ssa.gov). Reviewed by the Center on Community Living and Careers.

**For more information, contact the  
Indiana Benefits Information Network  
812-855-6508 | [www.iidc.indiana.edu/cclc](https://www.iidc.indiana.edu/cclc)**

**Indiana's Work Incentive Planning and Assistance Program  
North/Central: 855-641-8382 | Southern: 502-548-4492**