

Make Sure You Get the Right Amount

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At Social Security, our goal is to make sure you are paid the correct amount, on time, every month.

Some things have made that job easier over our more than 70 years of paying benefits, such as direct deposit and electronic application systems. But some of the factors that determine your payment amount still depend on good old fashioned human intervention. And in some cases, getting the correct payment amount depends on you.

You certainly don't want to be paid less than you're entitled to receive. But what can be even more difficult, in the long run, is to be overpaid — in which case you'll probably have to pay us back, cutting your payment down each month until the debt is repaid.

What can cause an overpayment? Sometimes an overpayment (or even an underpayment) occurs because the person receiving benefits did not report a change to us.

For example, if you receive Social Security retirement or survivors benefits and are under your full retirement age and working, we usually ask you to estimate your earnings for the year. If you realize your earnings will be higher or lower than you estimated, let us know as soon as possible so we can adjust your benefits.

If you receive Social Security disability benefits, you should tell us if you take a job or become self-employed, no matter how little you earn. You also need to report if you begin receiving or have a change in any worker's compensation or other public disability benefits — or if your disabling condition improves.

If you receive SSI, you need to report any changes that can increase or reduce the amount of your benefit, such as changes in address (even if you get electronic payments), changes in living arrangements, income, or increased savings that inch over the resource limit (\$2,000 for an individual, \$3,000 for a couple). Any changes in your living arrangements, income, or resources could change your SSI payment amount.

Learn more about the kinds of things you need to report when you receive Social Security retirement and survivors benefits by reading our online publication: www.socialsecurity.gov/pubs/10077.html

Read about reporting responsibilities for people receiving Social Security disability benefits here: www.socialsecurity.gov/pubs/10153.html

Learn all about the sorts of things to report when you receive SSI by reading over this online publication: www.socialsecurity.gov/pubs/11011.html

If you're underpaid in any given month, once we verify the information that caused you to be underpaid, we will send you any money you are due. If you're overpaid, read our online fact sheet to learn what happens next: www.socialsecurity.gov/pubs/10098.html

With your help and by diligently reporting any applicable changes, we'll achieve a goal we can all agree on: paying you the right amount, on time, every month.

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