

**Supporting Statement for Electronic SSDI and SSI Wage Reporting:
myWageReport, SSA Mobile Wage Reporting, and Supplemental Security
Income Telephone Wage Reporting
20 CFR 404.1520(b), 404.1571-1576, & 404.1584-1593, 20 CFR 416.701-416.732
OMB No. 0960-0715**

A. Justification

1. Introduction/Authoring Laws and Regulations

The Social Security Administration (SSA) requires Social Security Disability Insurance (SSDI) beneficiaries or their representative payees to report when beneficiaries return to work, when their amount of work increases, or when their earnings increase. Similarly, SSA requires recipients of Supplemental Security Income (SSI), their deemors, and representative payees to report changes in work and monthly wages. SSA allows SSDI beneficiaries, SSI recipients and deemors, and representative payees to report earnings via electronic means, though the methods available depend on the type of benefits received. SSDI users may report wages using an Internet reporting system called myWageReport. In addition to myWageReport, SSI users have two other electronic options, the SSA Mobile Wage Reporting application (SSAMWR) and the SSI Telephone Wage Reporting System (SSITWR).

Statutes and regulations authorize SSA to collect information about earnings and work. Sections 205(a) and Section 1631(d)(1) of the *Social Security Act (Act)* authorize the Commissioner of the Social Security Administration (SSA) to conduct quality review processes. Section 20 CFR 416.701-416.732 of the *Code of Federal Regulations (Code)* require SSI recipients to report changes such as changes in income, resources, and living arrangements, which could affect the receipt and amount of their SSI payments. Section 223(d)(4) of the *Act* provides the Commissioner of SSA with the authority to provide regulations for administering the disability provisions of the law. The associated regulations are found in Sections 20 CFR 404.1520(b), 404.1571-1576, and 404.1584-1593 of the *Code*. Section 826 of the *Bipartisan Budget Act of 2015, P.L. 114-74*, requires SSA to offer SSDI beneficiaries similar electronic or automated receipt wage reporting methods available to SSI recipients. Section 202 of the *Social Security Protection Act (42 USC 902 of the United States Code)* requires SSA to issue receipts to SSI recipients, or their representatives, when they report wages.

2. Description of Collection

SSA receives yearly earnings information from employers through our Integrated Registration Services (IRES) System (OMB No. 0960-0626). We also receive earnings information via data exchanges with the IRS and the Office of Child Support Enforcement (OCSE). However, we do not receive this information until many months after the individual worked and these sources do not provide monthly earnings information. To ensure proper payment, it is ultimately the responsibility of the beneficiary, recipient, or representative payee to report wage and employment information. To make wage reporting easier, SSA created several semi-automated

electronic methods through which beneficiaries, recipients, and representative payees may report:

- **myWageReport** is a secure Internet reporting tool within the [my Social Security](#) portal that enables SSDI beneficiaries, SSI recipients, and representative payees to submit pay stub information to SSA. For SSDI, SSA's system screens the myWageReport submission to determine the need for additional employment information. If the monthly earnings indicate that the individual completed the trial work period (TWP) or has substantial gainful activity (SGA) level earnings after the TWP, SSA systems alert the technician to conduct a work review to determine if the individual is performing SGA. The technician reaches out to beneficiaries or their representative payees, using Form SSA-821, Work Activity Report (OMB No. 0960-0059) to collect information about possible work incentives and non-work-related income. For SSI recipients, myWageReport calculates a monthly total for the wage submission and automatically sends the information to the appropriate record, preventing improper payments and virtually eliminating the need for SSA staff to intervene manually. It also generates a receipt for SSDI and SSI wage reports, thus providing confirmation that SSA received the earnings report.
- **SSAMWR** is an application available for download on smartphones or other Android and iOS devices, which allows users to submit pay stub information in a similar manner to myWageReport. SSAMWR streamlines the wage reporting process using Optical Character Recognition and Intelligent Document Processing technologies. Users are able to upload pay stub images, which the app screens and transcribes to data fields for user review. These technologies reduce the number of entries respondents must manually input.
- The **SSITWR** system is an automated 800 number that allows users to submit monthly gross wage information by speaking their responses through voice recognition technology, or by keying in responses using a telephone keypad.

Note: To ensure the security of the information provided, SSAMWR and SSITWR ask respondents to provide information SSA can compare against our records for authentication purposes. Once the system authenticates the identity of the respondents, they can report their wage data. Both SSAMWR and SSITWR feed wage reports to SSA systems and generate a receipt for the report. We transmit SSI wages submitted via electronic reporting methods to the SSI system to immediately affect monthly payments without the need for SSA technician intervention.

Respondents submit reports generally on a monthly basis. SSA allows individuals to report earnings using the electronic methods above. However, respondents who prefer not to use electronic options are also able to use conventional methods to report wages. SSA accepts wage reports by means of calls to our 800 number, calls or visits to a local field office (FO), or mailing or faxing pay stubs and earnings information to local FOs. However, per our current management information data, a majority of respondents use the electronic options.

Beneficiaries, recipients, and representative payees learn about these electronic wage reporting tools through interaction with our SSA staff as recruitment discussions for use of these tools are mandatory for SSA technicians. SSA instructs our staff to recruit all recipients, their representative payees, and deemors to report monthly wage amounts using automated reporting tools during in-office and telephone contacts. Individuals may choose their reporting method and we do not require them to report using an automated reporting method; however, the suggested wage reporting method depends on the case characteristics (e.g. records outside of the system, one versus multiple employers, etc.) and the reporter's proficiency with technology.

Once the SSA staff determines that a potential reporter is a good candidate to submit automated monthly wage reports, they train the potential reporter on how to use the selected electronic wage reporting tool to ensure the reporter understands how to use it and when they need to report their wages using the tool. We also encourage reporters to pick one method and continually report using that method.

We identified the following psychological costs based on the requirements for this information collection:

- **Psychological Costs:**
 - **Requirement for the Program:** We require SSA technicians to recruit recipients, deemors, and representative payees to use SSA's electronic wage reporting collection tools. myWageReport and SSAMWR specifically require an individual to sign up for an account online or use a smart device or phone to submit their wages to the agency, preferably between the 1st and 6th of each month for the previous month.
 - **Psychological Costs:** As SSA accepts evidence of wages through the mail, phone, and in person, the respondent may perceive the extra steps to submit wages electronically to be too difficult or stressful to complete. These factors can lead to individuals choosing to delay or abandon using the information collection tool, potentially opting for another method of submission. Also, when problems occur, the lack of clear feedback or human support adds stress, since wage reporting affects benefit eligibility and payment amount.

We understand these psychological costs may cause respondents to delay their completion of the information collection or cause them to abandon the electronic information collection entirely, but the use of these automated reporting methods is voluntary, and we believe our recruitment methods and training minimize this psychological burden. However, we understand that a person may feel differently when they are faced with completing the information within these tools alone, so we have taken this psychological cost into account when calculating our burden in #12 below.

The respondents for this collection are SSDI beneficiaries, SSI recipients, SSI deemors, or representative payees.

3. Use of Information Technology to Collect the Information

We collect wage information electronically in accordance with the agency's Government Paperwork Elimination Act plan. The respondents initiate electronic wage reporting options from our website, an application, or via a toll-free 800 number.

myWageReport is available through SSA's public facing *my Social Security* account portal via the SSA website: www.socialsecurity.gov. The myWageReport application allows users to access the application on their desktop, laptop, or mobile device(s). We obtained OMB approval for the authentication for this service through our eAccess Authentication (OMB No. 0960-0789) through the respondent's *my Social Security* account.

The SSAMWR application is available for free download in the Apple App and Google Play stores on smartphones or other Android and iOS compatible devices. Using myWageReport and SSAMWR, respondents provide information by making selections via dropdown boxes; radio buttons; and keying specific paystub information. Additionally, SSAMWR uses Optical Character Recognition and Intelligent Document Processing technologies to streamline the reporting process by using pay stub images to fill in data fields.

The SSITWR system is an automated toll-free 800 number that uses voice recognition technology to receive and transmit wage reports to SSA. Respondents using SSITWR speak their gross wage total for the month into the telephone or use the telephone keypad to enter in the wage amount. We authenticate respondents through telephone speech technology authentication, covered under OMB No. 0960-0596.

SSA receives the information we collect over secure channels. Accordingly, we estimate 100% of respondents under this OMB number use these electronic versions. We can also collect wage reports through mail; or in-person for those who cannot, or choose not to, submit wages using electronic methods. However, as mentioned above, our current data shows that a majority, if not all, respondents for this collection, use the electronic versions.

4. Why We Cannot Use Duplicate Information

This information collection does ask for information we could potentially receive elsewhere through the Payroll Information Exchange (PIE), covered under OMB No. 0960-0870. We do not restrict the individual's ability to report their wage and employment information through the other available channels since not all employers participate in PIE. However, we inform the individual when they no longer need to report wages to us because we are receiving them through PIE so this should minimize any duplicate information with regard to this information collection.

5. Minimizing Burden on Small Respondents

This collection does not affect small businesses or other small entities.

6. Consequence of Not Collecting Information or Collecting it Less Frequently

If we did not collect this information, or fail to collect it timely, unreported work and wages would cause substantially more improper payments in both the SSDI and SSI programs. Not offering the electronic and semi-automated methods to collect wage information described under this OMB Control number would leave the public with fewer options to comply with their reporting responsibilities. The public would need to report wages directly through SSA's toll free 800 number or field offices, resulting in additional burden and processing delays. Additionally, if we did not use the myWageReport application, we would not comply with Section 826 of the *Bipartisan Budget Act of 2015*. Since we collect the information on an as-needed basis, we cannot collect it less frequently. There are no technical or legal obstacles to burden reduction.

7. Special Circumstances

There are no special circumstances that would cause SSA to conduct this information collection in a manner inconsistent with 5 *CFR* 1320.5.

8. Solicitation of Public Comment and Other Consultations with the Public

The 60-day advance Federal Register Notice published on March 23, 2026, at 91 FR 13915, and we received public comments from one commenter. Please see the Addendum for the summary of the public comments and SSA's responses.

The 30-day FRN published on May 22, 2026, at 91 FR 30360. If we receive any comments in response to this Notice, we will forward them to OMB. We did not consult with the public in the development revision of this form.

9. Payment or Gifts to Respondents

SSA does not provide payments or gifts to the respondents.

10. Assurances of Confidentiality

SSA protects and holds confidential the information we collect in accordance with 42 *U.S.C.* 1306, 20 *CFR* 401 and 402, 5 *U.S.C.* 552 (Freedom of Information Act), 5 *U.S.C.* 552a (Privacy Act of 1974), and OMB Circular No. A-130.

Additionally, SSA protects and holds confidential the information it receives by adhering to our Internet Privacy Policy, which stipulates:

- The public does not need to give us personal information to visit our site;
- We collect personally identifiable information (name, social security number, date of birth, or e-mail) only if we know beneficiaries, recipients, or their representatives provided it;
- We only use personal identifying information in conjunction with services beneficiaries and recipients requested at the time they submitted the information to us;

- We sometimes perform statistical analyses of user behavior in order to assess customer interest in the various areas of our site. We will disclose this information to third parties only in aggregate, never specific form; and
- We never give, sell, or transfer any personal information to a third party.

We also take the following measures to ensure the confidentiality of applicants' personal information:

- We encrypt all electronic requests using the Secure Socket Layer (SSL) security protocol. SSL encryption prevents a third party from reading the transmitted data even if they intercept any data. This protocol is an industry standard used by banks such as Wells Fargo and Bank of America for Internet banking;
- We give applicants adequate warnings that the Internet is an open system, and there is no absolute guarantee others will not intercept and decrypt the personal information the applicants submitted. We advise applicants about alternative methods of requesting personal information, i.e., personal visit to a field office or a call to the 800 number; and
- We will only allow requestors access to additional screens used for making changes to personal information or requests to SSA once we verify requestor identity.

11. Justification for Sensitive Questions

The information collection does not contain any questions of a sensitive nature.

12. Estimates of Public Reporting Burden

Please see the burden chart below:

Method of Completion	Number of Respondents	Frequency of Response	Number of Responses	Average Burden Per Response (minutes)	Estimated Total Annual Burden (hours)	Average Theoretical Hourly Cost Amount (dollars)**	Total Annual Opportunity Cost (dollars)***
Training / Instruction ⁺	129,032	1	129,032	35	75,269	\$23.91*	\$1,799,682**
myWageReport	37,425	12	449,100	22	164,670	\$23.91*	\$3,937,260**
SSITWR	8,678	12	104,136	20	34,712	\$23.91*	\$829,964**
SSAMWR	82,929	12	995,148	20	331,716	\$23.91*	\$7,931,330**
Totals	258,064		1,667,416		606,367		\$14,498,236***

⁺ SSI respondents complete training and a method of collection. SSA is not able to break down the number of new wage reporters who receive training and longtime wage

reporters who did not receive training; therefore, the actual number may be less than the estimate we provided. SSA collects management information data based on the number of transactions; the number of respondents has been extrapolated from that number. We do not collect MI on unique reporters.

* We based this figure by averaging both the average disability payments based on SSA's current FY 2026 data ([Effect of COLA on Average Social Security Benefits](#)), and the average U.S. worker's hourly wages, as reported by Bureau of Labor Statistics data ([Occupational Employment and Wage Statistics](#)).

** This figure does not represent actual costs that SSA is imposing on recipients of Social Security payments to complete this application; rather, these are theoretical opportunity costs for the additional time respondents will spend to complete the application. **There is no actual charge to respondents to complete the application.**

We did not calculate a travel cost burden for this information collection as respondents submit their responses 100% electronically through the Internet, a mobile device, or via telephone.

Note: We included the Learning Cost burden for this information collection in the chart above (“Training/Instruction”); therefore, we are not including a separate chart here.

We base our burden estimates on current management information data, which includes data from actual interviews, as well as from years of conducting this information collection. Per our management information data and the estimated psychological burden, we believe that the **35, 22, and 20** minutes accurately show the average burden per response for reading the instructions, gathering the facts, and answering the questions. These new times reflect an estimated 15-minute psychological burden per response based on the requirement to include any potential psychological burden this information collection could provide. Explanation of the details surrounding the psychological burden estimate is provided in “description of collection” in #2 above. The total burden for this collection instrument is **606,367** burden hours (reflecting SSA management information data and psychological burden estimates), which results in an associated theoretical (not actual) opportunity cost financial burden of **\$14,498,236**. SSA does not charge respondents to complete our applications.

13. Annual Cost to the Respondents (Other)

This collection does not impose a known cost burden on the respondents.

14. Annual Cost To Federal Government

The annual cost to the Federal Government is approximately **\$2,819,466**. This estimate accounts for costs from the following areas:

Description of Cost Factor	Methodology for Estimating Cost	Cost in Dollars*
Designing and Printing the	Design Cost + Printing	\$0*

Form	Cost	
Distributing, Shipping, and Material Costs for the Form	Distribution + Shipping + Material Cost	\$0*
SSA Employee (e.g., field office, 800 number, DDS staff) Information Collection and Processing Time	GS-9 employee administering participant training x # of responses x processing time	\$1,881,725
Full-Time Equivalent Costs	Out of pocket costs + Other expenses for providing this service	\$0*
Systems Development, Updating, and Maintenance	GS-9 employee x man hours for development, updating, maintenance	myWR - \$243,000 SSAMWR - \$684,741 SSITWR - \$10,000 Total - \$937,741
Quantifiable IT Costs	Any additional IT costs	\$0*
Total		\$2,819,466

* We have inserted a \$0 amount for cost factors that do not apply to this collection.

SSA is unable to break down the costs to the Federal government further than we already have. It is difficult for us to break down the cost for processing a single form, as field office staff often help respondents fill out several forms at once, and the time it takes to do so can vary greatly per respondent. As well, because so many employees have a hand in each aspect of our forms, we use an estimated average hourly wage, based on the wage of our average field office employee (GS-9) for these calculations. However, we have calculated these costs as accurately as possible based on the information we collect for creating, updating, and maintaining these information collections.

15. Program Changes or Adjustments to the Information Collection Request

When we last cleared this IC in 2023, the burden was 190,542 hours. However, we are currently reporting a burden of 606,367 hours. This change stems from an increase in the number of responses from 1,407,640 to 1,667,416 as well as an increase to the burden per response minutes which increased by 15 minutes for each modality based on the request to include estimated psychological burden costs. Although we changed the completion time of the SSAMWR from 6 to 5 minutes as per our current management information data for the mobile application, the added psychological burden still had an increasing effect on the overall burden for SSAMWR. These figures represent current management information data.

16. Plans for Publication Information Collection Results

SSA will not publish the results of the information collections.

17. Displaying the OMB Expiration Date

SSA is not requesting an exception to the requirement to display the OMB expiration date.

18. Exception to Certification Statement

SSA is not requesting an exception to the certification requirements at 5 *CFR* 1320.9 and related provisions at 5 *CFR* 1320.8(b)(3).

B. Collection of Information Employing Statistical Methods

SSA does not use statistical methods for these information collections.