Supplemental Security Income and Reporting Requirements

Social Security Advisory Board
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Executive Summary

Accurate SSI payments depend on recipients promptly reporting changes in income, resources, and living arrangements. Recipients can submit reports by phone, in person, or in writing, and may go online to report wages. Each service channel has limitations which affect the recipient's experience and success in submitting a report.

SSI change reports generate heavy workloads for SSA. Over ten million SSI changes per year must be manually processed by SSA staff. When changes are reported late, received without sufficient detail, or processed too slowly, improper payments may occur. SSA issues billions in improper payments each year.[1]

SSA 's new SSI Improvement Team was created to modernize the SSI program and provide digital solutions to the public. Strengthening user friendly digital self-service options, improving transparency, and enabling more automated processing for SSI reporting could significantly enhance accuracy, efficiency, and the recipient experience.

Challenges in the Current SSI Reporting Processes

During its review, the Board identified the following challenges in SSI reporting processes:

- Recipients are unable to review their SSI record for accuracy and completeness, or to verify when a report of a change has been received and processed at SSA;
- There is no mechanism to support recipients in making complete and accurate reports of SSI changes and inform them when supporting documentation is required;
- Online tools for reporting changes are limited to monthly wage report submissions; other changes must be made by phone, office visit or in writing; and
- When SSA does not process all SSI reports promptly, avoidable improper payments may occur.

Recommendations

To support accurate, timely reporting, the Board makes the following recommendations:

- Develop a user-friendly SSI snapshot that displays case facts currently on the SSI record that recipients and their representatives can view;
- Develop an SSI mobile app that enables SSI recipients and their representatives to easily fulfill reporting responsibilities in addition to those methods now available;
- Consider enhancing the existing SSI monthly wage reporting tools to accept additional types of income-related reports; and
- Evaluate the feasibility and risks of introducing auto-processing of other categories of SSI change reports to reduce SSA staff workloads.

[1] FY2025 Agency Financial Report, page 183

Acronyms and Abbreviations

Acronyms & Abbreviations	Term
Agency	SSA – Social Security Administration
Board	Social Security Advisory Board
ISM	In-kind support and maintenance
FY	Fiscal Year
MWR	Mobile Wage Reporting app
PIE	Payroll Information Exchange
POMS	Program Operations Manual System
RMA	Retrospective Monthly Accounting
SSA	Social Security Administration
SSAB	Social Security Advisory Board
SSI	Supplemental Security Income
TWR	Telephone Wage Reporting

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INTRODUCTION

A majority of Americans have become accustomed to managing daily life tasks through technology that is intuitive, interactive, and available around the clock. Banking, insurance, healthcare, and other systems give users real time visibility into their accounts, provide automated alerts when changes occur, and enable secure self-service capabilities to update information and upload documentation - all from a mobile device. These capabilities are no longer exceptional; they are the baseline for effective service delivery in 2026.

Despite widespread adoption of these tools in the public and private sectors, SSI recipients and their representatives do not experience that baseline service when they interact with SSA, even though they must interact frequently with SSA to report changes that might affect their eligibility or payment amount. Most of the options for reporting to SSA still center on paper mail, phone calls, faxes, and in-person visits. These mechanisms have changed little in decades despite advances in technology and lack interface with the structured data that supports modern automated processing.

Delays in adopting modern tools and expanding automated processing have significant consequences for SSI recipients, SSA staff, and taxpayers, in the form of improper payments, workload impacts, and administrative costs. SSA has determined that "the major causes of improper payments in the SSI program are changes in financial accounts, wages, and in-kind support and maintenance (ISM). The improper payments occur due to recipients' failure to report or our [SSA's] failure to update payments in a timely manner."[2] These improper payments persist, even as SSA expends over 30% of its administrative budget on the SSI program.

In September 2025, the Commissioner created a new SSI Improvement Office dedicated to identifying opportunities to accrue efficiencies and reduce improper payments. If these efforts are successful, SSA may be better able to correct inefficient processes and prevent improper payments that can degrade the quality of SSA's service delivery to SSI recipients.

This Statement makes recommendations for improving how SSI recipients report changes in their circumstances to comply with existing requirements and improve the recipient experience. It reviews how SSI reports are currently submitted and processed and recommends a path to bring SSA's tools up to modern standards so recipients can meet

[2] FY2025 Agency Financial Report, page 184

their statutory reporting responsibilities more quickly, easily, and confidently. Consistent with the Commissioner's digital-first strategy to improve service delivery, adding online options for recipients to keep their information current would be a win for recipients, SSA's workforce, and taxpayers.

SSI Reporting: An Essential Component of Accurate SSI Payments

Unlike Social Security benefits, SSI payments are means-tested and recalculated each month based on a recipient's circumstances. Accurate SSI payments depend on SSA maintaining up-to-date information about each recipient's circumstances. Thus, SSA must keep records current using three primary sources: 1) reports submitted by recipients, 2) data received from third-party computer matches, and 3) periodic redeterminations of eligibility.

Recipients and SSA both expend time and resources on SSI change reports. Recipients must report any changes in their circumstances, such as income, resources and living arrangements. Reports about wage income can be submitted online and processed automatically. However, upwards of ten million SSI changes per year must be manually processed by SSA technicians. For example, if manually processing one of these transactions averages 10 minutes, the SSI change report workload would represent over 800 full-time-equivalent work years.

The overwhelming majority of SSI payments are accurate. Of the approximately $63 billion SSA paid to SSI recipients in FY 2024, $6.3 billion (10.0 percent) were overpayments and $1.0 billion (1.55 percent) were underpayments. Out of the $6.3 billion in overpayments, $5.8 (more than 90 percent) were determined to have occurred "outside the Agency's control."[3]

Who must report? And whose changes must be reported?

As required by statute, each month all SSI recipients[4] are legally required to report any changes that may affect eligibility or payment amount. The current population of 7.4 million SSI current recipients includes:

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[3] FY2025 Agency Financial Report, page 183

[4] Recipients who are determined not capable of managing their benefits (e.g., children, incapable individuals with disabilities) have representative payees who fulfill these reporting obligations on their behalf.

- 2.5 million (33.3 percent) Adults age 65 or older
- 3.9 million (53.2 percent) Adults who have blindness or disabilities
- 1.0 million (13.5 percent) Children who have blindness or disabilities[5]

Changes in a recipient's own circumstances as well as certain other household members' (e.g., spouse or parents living in the home, ineligible children living in household) must be reported.

What must be reported?

SSI recipients must report changes that may affect their SSI eligibility or payment amount. This includes major life events like relocation, marriage, death, and divorce, but also financial events like the start, stop or fluctuation in an income stream, or acquisition or transfer of a countable resource. In guidance issued to new recipients, SSA lists 21 areas of reporting that recipients must keep updated[6]:

- Relocation, address change
- Change in direct deposit account
- Someone moves into or out of the household
- A job begins or ends
- Change in income or the income of family members
- Change in resources
- Help with living expenses
- Institutionalization (placed in a hospital, nursing home or prison)
- Marriage, separation, or divorce
- Name change
- Birth or adoption of a child
- Leaving the United States
- Outstanding felony or arrest warrant
- Confinement in a correctional facility
- Sponsorship change (for noncitizens)
- SSI recipient becomes unable to manage their funds
- Death of an SSI recipient

[5] Fast Facts & Figures About Social Security, 2025, page 19
[6] What You Need to Know When You Get Supplemental Security Income (SSI), page 5

- Change in student status (for individuals age 18 to 22)
- Immigration-status changes (for non Citizens)
- Medical improvement (for individuals with disabilities)
- Special rules for people in some states

Even changes that may seem minor or insignificant to the recipient (e.g., small fluctuations in monthly income or someone moving into/out of the household) can result in payment inaccuracies. Additional specialized reporting rules apply to noncitizens and individuals with disabilities. A complete report must include identifying information about the affected person or people, a description of the change, and the date the change occurred.

When Must Changes Be Reported?

SSA policy states that recipients must report any change as soon as possible, and no later than the tenth day of the month after the change.[7] For example, a change in April must be reported by May 10. Late reports may not be processed in time to prevent incorrect payments. As explained below, even some timely reports cannot prevent some overpayments.

SSA's publications and online postings provide conflicting information concerning reporting timeframes and frequency. For example, while most resources cite the "10th day of the next month" rule found in SSA's policy manual, some postings state that reports are due on the 6th of the month.[8] Also, one website instructs recipients to make monthly reports for child support and unemployment benefits, whereas this requirement does not appear in agency policy.[9] In another example, SSA's guidance says to report self-employment earnings "by January 10th", monthly, or as changes occur.[10] These inconsistencies may confuse recipients and lead to inaccurate reporting.

Why Does Timely Reporting Matter?

The type of circumstance change affects when SSI payments need to be adjusted. SSI generally uses retrospective monthly accounting (RMA), meaning the payment issued on

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[7] SI02301.005 SSI Post-eligibility – Recipient Reporting

[8] Report monthly wages and other income while on SSI | SSA; see expanded content under "Income you need to report"

[9] SSA - POMS: SI 00820.143 - Monthly Wage Reporting - 09/26/2013; no such instruction exists for other types of income

[10] Report monthly wages and other income while on SSI | SSA; see expanded content under "Income you need to report" and the linked Reporting Responsibilities | Supplemental Security Income (SSI) | SSA

the first day of a month is usually based on income received during the month before the previous month. For this reason, a report made by the 10th day of the month after an income change occurs is usually sufficient to prevent an over- or underpayment.

> RMA Example: An income increase in April causes a decrease in the individual's SSI payment amount for June, paid June 1st.

However, changes that result in ineligibility – even temporary ineligibility – take effect immediately or the very next month, depending on the type of change.[11] In such cases, an improper payment is generally unavoidable.

The following table outlines the effects of several common changes that require reporting:

Type of Change	When Eligibility or Payment Amount are Affected	Reporting Considerations
Most income fluctuations	SSI payment amount is adjusted the second calendar month after the change.	A report by 10th of the month after the change can prevent improper payment.
Income rises above the SSI income limit	Ineligibility is immediate, retroactive to first day of the same month the income increase occurs.	A report by 10th of the month after the change will not prevent an improper payment but may prevent additional months of improper payment. Improper payment is only avoidable if the change is anticipated and reported the month *before* the change occurs. In many situations, this is not possible.
Other changes that cause ineligibility	Ineligibility generally takes effect the month after the change occurs	Improper payment is avoidable only if the change

[11] Code of Federal Regulations § 416.420 offers a complete description of how and when RMA applies and how payments are calculated when a month or more of ineligibility occurs.

(excess resources, absence from the US, incarceration, and others)		occurs early in the month and is reported right away.

Facilitating timely reporting and processing of changes may prevent incorrect payments, reduce retroactive adjustments and overpayment debt, and require less effort for SSA staff. When recipients report changes quickly, SSA is better positioned to issue the correct payment the first time. Even when the reporting is timely and accurate, improper payments may still occur if SSA does not record the information in a timely way or makes an error in recalculating the benefit. Appendix A outlines examples of the steps in the process that can lead to overpayments and underpayments.

How Recipients Make Their Reports

SSI recipients can report changes to SSA through several channels. All reporting methods allow recipients to submit information, but each varies in convenience, speed, and the likelihood that SSA can process the report promptly. Below is an overview of the current reporting options available to recipients: phone calls, office visits, written reports, and online tools.

Phone Calls and Field Office Visits

Recipients may report any type of change by calling SSA's teleservice center or calling or visiting a field office. These channels allow recipients to ask questions, clarify whether a change is reportable, and provide details that SSA may need to update the record.

Generally, employees in the teleservice centers and the field offices attempt to act upon incoming phone and in-office reports as they are received, often during interviews. However, SSA's teleservice agents are not trained or authorized to handle complex SSI changes, resulting in handoffs between technicians. The handoff happens in real time, when possible, but often these incomplete change reports are added to an inventory that can take time to process.

Another barrier to first-contact resolution arises when additional documentation or information is needed to complete an action. If this need is not recognized during first contact, SSA must later make the request via a phone call or a letter to the recipient, which delays processing as SSA awaits a response.

In Writing

Recipients may also make their reports in writing. They may send written reports, including statements and supporting documents to SSA via mail, field office drop-box, or fax. Recipients may also send images of their written documents or forms to SSA via *my* Social Security's "Upload Document" utility. These images are routed into the queue with the mail and drop-box items. Email submission is discouraged due to security concerns.

SSA does not have a specific form for SSI recipients for reporting changes. Written reports are generally handwritten. Without a form to guide the collection of information, these written reports may lack necessary detail and documentation, which can cause processing delays.

When written material is received, it is scanned, categorized, and associated with the right case, then assigned for processing. Completion can take weeks or months, depending upon mail delivery issues, SSA's workload prioritization, and the recipient's responsiveness when more information is needed.

Automated and Online Wage Reporting Tools

SSA offers several tools specifically for reporting monthly wages. Reports of a job beginning or ending must still be made by phone, in-person visit or in writing. The available tools are:

- *my* Social Security **Wage Reporting (myWR):** Requires *my* Social Security.
- **SSI Mobile Wage Reporting App (SSI MWR)**: Requires *my* Social Security; users key in or upload images of paystubs; app lists all employers on record.
- **SSI Telephone Wage Reporting (SSI TWR):** Users call a dedicated line to report total monthly gross wages via automated phone prompts; does not require *my* Social Security.

Additionally, recipients can agree to SSA using Payroll Information Exchange (PIE)[12] to obtain their monthly wage data from participating employers[13] in lieu of making monthly wage reports themselves. PIE participation is voluntary and revocable for both recipients

[12] SSA - POMS: SI 00820.148 - Automated Wage and Employment Information from Payroll Data Providers (PDP) Received through the Payroll Information Exchange (PIE) - 03/25/2025

[13] According to Equifax, the PIE data provider, over 5M employers contribute income and employment data for use in their income verification services. See Income & Employment Verification Services | The Work Number.

and employers. A recipient's participation does not eliminate their obligation to report to SSA when a job stops or starts or to make monthly reports when their employer does not participate in PIE.

Wage reports that SSI recipients make through the digital wage reporting tools are received as structured data and processed automatically, without SSA employee intervention. Similarly, wage data that SSA obtains through PIE is processed automatically whenever possible. Automated processing enables the data to flow to the SSI record in time to prevent improper payment in most cases and frees SSA employees to perform other tasks.

Shared Responsibilities for Maintaining Accurate Records

Keeping SSI records accurate is a shared responsibility between SSA and the individuals who receive payments. SSA has a responsibility to clearly explain reporting requirements, provide accessible ways for recipients to update their information, and process recipients' reports timely and accurately. Recipients, in turn, have a responsibility to recognize when a change affects eligibility or payment amount, report it promptly, and provide sufficient detail and documentation for SSA to act.

SSA informs recipients about their reporting responsibilities during application and redetermination interviews and through a range of public materials, including online resources, publications, notices, and informational videos. Employees can tailor these explanations to each case - for example, reminding someone with earned income to report wage changes or advising households near the resource limit to monitor balances closely. However, SSI recipients cannot easily view their record, making it difficult for recipients to keep their records current. No customer-facing and accessible version of the SSI record is available on demand for recipients and their representatives to view, either online or on paper. The SSI case printouts produced at the end of interviews are lengthy, dense, and provided only on paper, and are mailed as follow up. Further, when making reports between reviews, recipients may not receive confirmation that their report has been received until SSA has acted on the report. As a result, months of payment errors can accumulate unbeknownst to the recipient.

Opportunity: The SSI Improvement Effort

In September 2025, the Commissioner created a new SSI Improvement Team, stating the intention to "make SSI processing more efficient, reduce improper payments, speed up automation, and help SSI recipients comply with program requirements."[14] With designated executive leadership, this newly created office has taken the following actions:

- Updated instructions for SSA technicians to clarify procedures for explaining reporting responsibilities during claims and post eligibility interviews. SSA technicians now inform claimants of SSI reporting responsibilities up front, rather than at the end of the interview,
- Updated information on SSA's website regarding program eligibility and reporting requirements, and
- Identified ways intended to make it easier for technicians to complete their work, such as expanding the case processing system's library of standard language that is commonly used to document cases.

In its FY 2027 budget justification, SSA announced its commitment to "providing SSI recipients digital options to update their record and submit documents through their *my* Social Security account".[15]

Recommendations to Support Accurate, Timely Reporting

During the review of SSI reporting processes, the Board identified the following challenges:

- Recipients are unable to review their SSI record for accuracy and completeness, or to verify when a report of a change has been received and processed at SSA.
- There is no mechanism to support recipients in making complete and accurate reports of SSI changes and inform them when supporting documentation is required.
- Online tools for reporting changes are limited to monthly wage report submissions; other changes must be made by phone, office visit or in writing.
- When SSA does not process all SSI reports promptly, avoidable improper payments may occur.

To address these challenges, the Board makes the following recommendations.

Recommendation 1. Develop a user-friendly SSI snapshot that displays case facts currently on the SSI record for recipients and their representatives to view.

[14] New Supplemental Security Income Improvements Team | News | SSA
[15] FY27_The_Justification_of_Estimates_for_Appropriations_Committees.pdf, page 9.

SSA should develop a straightforward, easy-to-read SSI case snapshot that can be accessed fully and on demand by recipients and those assisting them. The snapshot should list basic case facts currently used to determine the recipient's eligibility and monthly payment amount, such as income types and amounts, resource valuations, and living arrangement details. With clear information in hand, recipients can more confidently verify the accuracy of their record, identify issues and meet their reporting obligations, improving both accuracy and accountability.

The snapshot should include information about recent SSA notices and the ability to track the progress of pending actions to help manage expectations, reduce follow-up phone calls and improve responsiveness to agency requests.

Recommendation 2. Develop a SSI mobile app that enables SSI recipients and their representatives to easily fulfill reporting responsibilities, in addition to those methods now available.

SSA should develop a comprehensive SSI mobile app that would support recipients throughout the reporting process, with the following baseline capabilities:

- **On-demand access to the aforementioned case snapshot.** Knowledge of the information on the record is foundational to recipient's identification of when a correction or update is required.

- **Ability to submit reports of change in the mobile app, associated with the case snapshot**. Enable recipients to submit reports of common change events such as moves, income fluctuations, and resource changes, by including an "edit" function alongside material case facts displayed on their case snapshot. Selecting the edit function would lead users to a guided, tailored data-collection path (a digital "form") that elicits all necessary facts, and ensures a complete, actionable report. This should improve ease, efficiency and compliance with reporting, reducing avoidable over- and underpayments.

- **Direct upload of documentation associated with a report when required.** The mobile app should notify the user when a supporting document is needed for SSA to complete a change report and offer an in-app opportunity to securely upload it where use of a scanned document is permissible under the statute and regulations. This unifies the reporting and documentation steps in support of first-contact resolution. Direct upload capacity reduces staff workloads by eliminating time-consuming steps related to requesting and handling physical documents.

These baseline capabilities would be familiar to Americans who utilize mobile apps and similar online customer-facing tools for everything from banking and insurance services to take-out food and buying merchandise online.

According to SSA, more than a third of all adult SSI recipients had a *my* Social Security account as of the end of FY 2025[16] which suggests many SSI recipients are able to use online services to conduct business with SSA. Supporting recipients with a robust, secure, user-friendly mobile app tailored to their broader reporting needs would satisfy the essential requirements for successful SSI reporting: insight into the current record, ability to report corrections and updates fully and completely, and a digital option for submitting the documents SSA requires to process these reports. This should lead to greater efficiency and improved payment accuracy, for the benefit of recipients and SSA alike.

Recommendation 3. Consider enhancing the existing SSI monthly wage reporting tools to accept additional types of income-related reports.

SSA should consider enhancing the existing online monthly wage-reporting tools, currently used by recipients to report their prior month's paychecks, to accept additional income-related reports. The tools could be modified to accept reports of the loss of a job, as well as monthly income reports for certain non-wage income streams. Income from child support and unemployment benefits tend to fluctuate from one month to the next, similar to wages, and recipients of these income streams would benefit from the ability to report those fluctuations online.

These enhancements could potentially expedite the expansion of online reporting options and could later be incorporated into the more robust SSI mobile app when it is released. Their early deployment could help build recipients' familiarity and trust in SSA's online reporting tools.

Recommendation 4. Evaluate the feasibility and risks of introducing auto-processing of other categories of SSI change reports to reduce SSA staff workloads.

As online SSI reporting options are added, SSA should evaluate the feasibility and advisability of automatically processing other categories of recipient-submitted change

[16] FY27_The_Justification_of_Estimates_for_Appropriations_Committees.pdf, page 9.

reports directly to the SSI record, where it is not now done, with SSA employees reviewing exceptions rather than all changes. Cost-benefit analysis, risk assessments, and legal review can inform SSA's decision making for those types of reports that could responsibly be auto-processed with manual review only needed where the system flags an issue.

SSA auto-processes most online wage reports made by recipients, because the risk of errors on the part of the reporter is mitigated by the existence of SSA's computer matching agreements. A large share of the wage submissions that SSA obtains through PIE are passed directly to the SSI record when a robust set of criteria is met, while others must first be reviewed by an employee based on specified criteria. Similarly, SSA recently implemented technology-assisted adjudication of certain online Medicare applications, after evaluating the costs, benefits and risks involved. SSA is actively working to expand this approach to other types of benefit applications.

Auto-processing certain recipient change reports to the SSI record could reduce the handoffs and processing steps that often delay manual processing, increasing the likelihood that the record is updated in time for an accurate payment the next month, provided the report itself is timely and accurate. Additionally, removing these actions from the employees' work stream would free up time for other workloads.

Conclusion

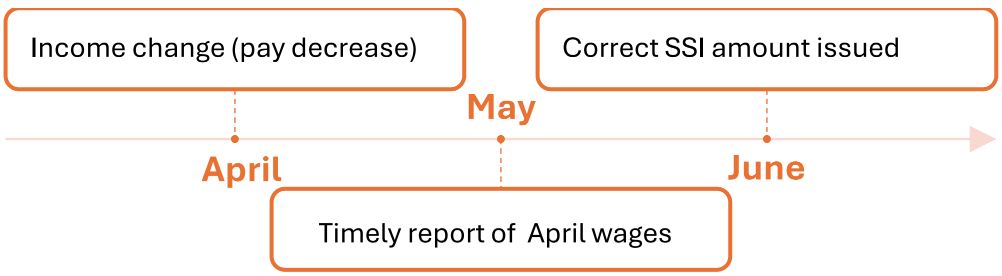
SSI recipients are among the nation's most economically disadvantaged, and both they and SSA share responsibility for keeping benefit records accurate and stable. However, recipients and the people who support them —representative payees, family members, attorneys, and community organizations—struggle to meet the SSI program's extensive reporting requirements due, in part, to outdated processes and limited digital tools. Modernizing these processes and tools has the potential to improve SSA's operational efficiency, strengthen program integrity, and increase recipient satisfaction. Collectively, our recommendations could transform how at least some SSI recipients and SSA interact to make timely changes to recipients' records and increase payment accuracy

APPENDIX A: SSI Change Reports - Case Examples

1. Retrospective Monthly Accounting (RMA) Case: An income fluctuation is reported timely (no payment error)

In April, Mark (SSI recipient) learns his hours at work are being decreased to 10 hours per week. He uses SSITWR to report his April gross wages in early May, and SSA auto-processes the report.

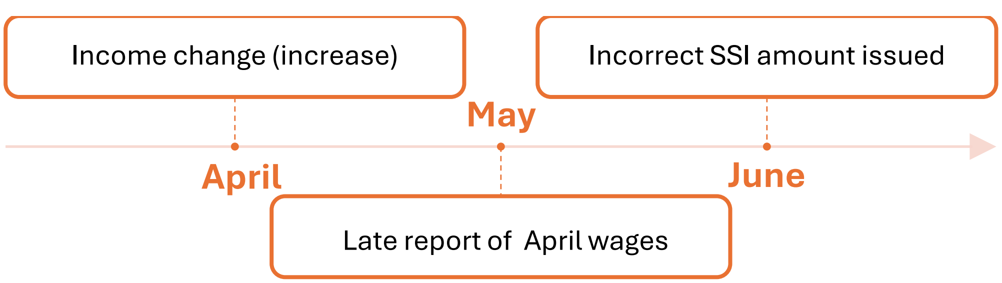
RESULT: On June 1, SSA issues the correct (increased) SSI amount based on Mark's lower April wages two months earlier.



2. RMA Case: An income fluctuation is reported late (avoidable overpayment occurs)

In early April, Pat (parent and payee of a child SSI recipient) is paid a small bonus at work, which is not significant enough to cause ineligibility, but should cause a decrease in the child's SSI in June. Pat reports the April income five days late, on May 15. It is too late for SSA to adjust the June SSI benefit before it is issued by the Treasury.

RESULT: An avoidable overpayment occurs outside of SSA's control.



3. **RMA Exception: A windfall is reported timely (unavoidable overpayment)**

In late April, Mary (SSI recipient) receives $1500 as a gift from her grandmother. She calls SSA right away to report the gift and learns that the windfall caused her to be ineligible for the check she received April 1, and she must repay it to SSA.

RESULT: Mary's income exceeded the SSI income limit during the month of April, so the April check received on April 1 is retroactively determined to be an overpayment, which was unavoidable due to the timing of the event.

4. **RMA Exception: Release from an institution is reported timely (unavoidable underpayment)**

Gary (SSI recipient) is ineligible for SSI while he is in jail. He is released from jail in early May. He immediately visits SSA with his discharge papers. SSA reinstates his payments. Gary learns he is due an SSI payment for May because he was not incarcerated the entire month.

RESULT: An unavoidable underpayment occurred, because Gary became due payment for May only after SSA had issued the May 1 SSI payments. His RMA cycle was interrupted by a period of ineligibility (due to incarceration), so the prorated May SSI amount is based on his May income and living arrangements.

5. **Complex Case (RMA and Non-RMA): New income stream begins and a windfall is received; report is timely, but SSA delays occur (overpayment is partly avoidable)**

In April, Lisa's $500/month workers compensation (WC) begins, along with a $4000 back payment, which Lisa uses to pay down her credit card. She calls SSA's 800# and reports the new income. The agent is unable to process the action. Instead, the case is referred to the local field office. Lisa's change report is ultimately processed by SSA in July, following a handoff, a request for documentation, and time spent waiting to be processed.

RESULTS: Multiple months of overpayment occurred, both avoidable and unavoidable, despite Lisa's timely report. Meanwhile Lisa was unaware that work on her case was incomplete.

- April payment was recalculated from $994 to $0 (too much income)
- May and June payments were recalculated from $994 to $514 (new $500/mo. income)
- **Total overpayment: $1954**
- **Avoidable overpayment: $480 –** June overpayment could have been prevented had SSA been able to act promptly
- **Unavoidable overpayment: $1474 –** Lisa's SSI eligibility for April was lost due to the windfall she received unexpectedly late that month. Also, her call in late April was too late

for SSA to adjust her May SSI payment because the May SSI data had already been sent by SSA to the Treasury.