

How To Correct Your Social Security Earnings Record



If you are 18 years or older, you can create a **my Social Security** account. At www.socialsecurity.gov/myaccount, you can get your *Social Security Statement* to check your earnings record and see estimates of future retirement, disability and survivor benefits. You should check your account carefully to be sure it shows the correct amount you earned each year and to make sure your name and date of birth are correct.

Why is it important for my earnings record to be correct?

The amount of the Social Security benefit you or your family can receive depends on the amount of earnings shown on your record. If all of your earnings are not shown on your record, this could mean lower Social Security benefits for you or your family.

How could earnings be missing?

If the earnings missing from your Social Security record are for the current year or last year, you do not need to worry. Because these earnings are recent, we may not have recorded them yet. They should appear on a later *Statement*.

However, earnings could be missing from your record for earlier years for one of the following reasons:

- Your employer reported your earnings using the wrong name or Social Security number.
- Your employer reported your earnings incorrectly.
- You got married or divorced and changed your name, but never reported the change to Social Security.
- You worked using a Social Security number that did not belong to you.

What should I do if earnings are missing?

If you discover earnings missing from your record, the first thing you should do is find some proof of those earnings. This proof could be:

- A W-2 form (*Wage and Tax Statement*);
- A tax return;

- A wage stub or pay slip;
- Your own wage records; or
- Other documents showing you worked.

If you cannot find any written documents that show your earnings, try to remember the following facts and write them down:

- Where you worked;
- The name of your employer;
- The dates you worked;
- How much you earned; and
- The name and Social Security number you used when you worked.

How can Social Security help?

After you have gathered your documents or have made a list of all of the information you can remember, contact Social Security. We will work with you to correct your record. This process could take some time, depending on the information you bring us about your missing earnings. We may have to contact your employers or have you contact them.

Contacting Social Security

For more information and to find copies of our publications, visit our website at www.socialsecurity.gov or call toll-free, **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We treat all calls confidentially. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. Generally, you'll have a shorter wait time if you call during the week after Tuesday. We can provide information by automated phone service 24 hours a day.

We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.