**Social Security Column**

# SOCIAL SECURITY: UNDERSTANDING OVERPAYMENTS AND OUR PROCESS

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Social Security works to ensure that we pay the right person the right amount at the right time. Given the magnitude of the benefits we pay each year—to more than 70 million people—and the complexity of the programs we administer, overpayments can happen.

We’re required by law to adjust benefits or recover debts when people receive payments they aren’t entitled to. We take seriously our responsibilities to our customers and to taxpayers to safeguard the integrity of our benefit programs and be good stewards of the trust funds.

Overpayments can occur for many reasons. For example, when someone does not timely report work or other changes that can affect benefits or when a customer chooses to continue receiving payments during an appeal. Each person’s situation is unique, and we handle overpayments on a case-by-case basis.

Getting an overpayment notice may be unsettling or confusing, and we work with people to navigate the process of addressing that notice. We inform people about the fact and amount of the overpayment, their right to appeal, and the options to repay or, in some cases, receive waivers for the debt.

People have the right to appeal the overpayment decision or the amount. They can also ask us to waive collection of the overpayment, if they believe it was not their fault and can’t afford to pay it back. We examine every waiver request to determine if the person caused the debt and whether they have the ability to repay. If we can’t waive the debt, we have flexible repayment options—including repayment of as low as $10 per month.

We’re working to prevent overpayments and make the process easier.

For more information about the overpayment process, please see our Fact Sheet ***Overpayments*** at [www.ssa.gov/pubs/EN-05-10098.pdf](https://www.ssa.gov/pubs/EN-05-10098.pdf).

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