

# Understanding Supplemental Security Income Representative Payee Program -- 2014 Edition

## Social Security

[Official Social Security Website](#)

Go to: <http://www.socialsecurity.gov/>

[file:///D:/Transition%20Toolkit/Section%206 %20Social%20Security/Understanding%20Supplemental%20Security%20Income%20%28SSI%29--%20Representative%20Payee%20Program.htm](file:///D:/Transition%20Toolkit/Section%206%20Social%20Security/Understanding%20Supplemental%20Security%20Income%20%28SSI%29--%20Representative%20Payee%20Program.htm)

## **REPRESENTATIVE PAYEE PROGRAM**

### **WHAT IS A REPRESENTATIVE PAYEE?**

A representative payee is a person, agency, organization or institution we select to manage your funds when we determine that you are unable to do so yourself. For more information on representative payees you can view the publication “When a Representative Payee Manages Your Money” at [www.socialsecurity.gov/pubs/10097.html](http://www.socialsecurity.gov/pubs/10097.html).

Before appointing a representative payee, we must evaluate medical and other types of evidence about your ability to manage your SSI benefits.

### **WHO MUST HAVE A REPRESENTATIVE PAYEE?**

- most children under the age of 18;
- legally incompetent adults; and
- anyone we determine to be incapable of managing or directing the management of his or her funds.

## **WHO CAN SERVE AS YOUR REPRESENTATIVE PAYEE?**

- someone who is concerned with your welfare, usually a parent, spouse, close relative, guardian, or friend;
- an institution, such as a nursing home or health care provider;
- a public or nonprofit agency, social service agency, or financial organization;
- providers or administrative officers at homeless shelters; or
- a community based non-profit agency that has been approved by SSA to charge a fee for its service as a payee.

## **WHAT ARE YOUR REPRESENTATIVE PAYEE'S DUTIES?**

The most important duty of a representative payee is to know your needs and to use the benefits in your best interests. Your representative payee must first use your Supplemental Security Income (SSI) benefits for your current basic needs for food, clothing, housing, medical care and personal comfort items. After paying for your needs your representative payee must save for you any money left, preferably in an interest-bearing bank account.

Each year, we will ask your representative payee to complete a representative payee accounting report showing how they spent and saved the money they received for you.

Your representative payee should respond on your behalf to any of our requests for action or information. Common requests are the annual representative payee accounting report, the SSI redetermination of eligibility or request for a continuing disability review.

Your representative payee's authority is limited to matters between you and us. A power of attorney does not give someone authority to act as your representative payee. A representative payee has no authority to enter into any binding contracts on your behalf.

Your representative payee is responsible for reporting to us any changes in your circumstances that could affect your eligibility to benefits (income, resources, change of address, living arrangements, return to work, etc.).

You or your representative payee may, at any time, request that we change or terminate the payee arrangement. Following such a request, we will investigate the situation and make a determination.



If you are a representative payee for a child under age 18, see

- [SSI for Children](#);
- [SSI Spotlight on Dedicated Accounts for Children](#) ; and
- [How Do We Do Continuing Disability Reviews for Children](#).

**IMPORTANT: Social Security needs volunteers to serve as representative payees.**

**If you would like more information, please visit our website at [www.socialsecurity.gov/payee](http://www.socialsecurity.gov/payee) or call your local Social Security office.**

Also, please see the booklets, **A Guide for Representative Payees** at

**[www.socialsecurity.gov/pubs/10076.html](http://www.socialsecurity.gov/pubs/10076.html) and Guide for Organizational Representative Payees at [www.socialsecurity.gov/payee/NewGuide/toc.htm](http://www.socialsecurity.gov/payee/NewGuide/toc.htm).**