What is Representative Payee?

What is a representative payee?
A payee is a person, agency, organization, or institution chosen to receive and help you spend your monthly Social Security benefits, if the Social Security Administration (SSA) determines that you are unable to do so yourself.

Who decides if I need a representative payee?
The SSA decides if you need a payee, but you have the right to tell the SSA if you want a payee or not. You can ask the SSA to decide if you should have a payee.

Why do I need a representative payee?
The SSA will appoint a payee if they think you need help to manage your money.

Who can be my representative payee?
Your payee can be someone who wants to help you—like a relative, friend, or legal guardian—or it can be an agency, nursing home, or other organization who wants to help you.

How does the representative payee help manage my money?
Your payee receives your monthly check and uses the money to pay for your food, clothing, rent, utilities, medical care, insurance, and your personal care items.

What if I have money left over after my monthly expenses are paid?
Your payee should put extra money into a savings or investment account for you. You can use this money for special purposes. Depending on your situation, there may be limits on how much you can have in savings and still receive your Social Security benefits.

What about personal spending money?
Your payee can also give you money not needed to pay bills or basic living expenses so you can use it for personal spending of your choice.

What should I do if my payee doesn't give me enough money?
Talk with your payee and ask them to show you how much money you get each month and how much is spent for your basic needs. Then you should tell your payee how you want to use any leftover money.
Who should I call if I think my payee is stealing my money?

Contact the SSA right away so they can investigate the problem. If the SSA discovers your payee is stealing or misusing your money, they will take appropriate action and will appoint another payee to help you manage your money. Call Social Security at (800) 772-1213 for more information. You can also call the Disability Law Center at (800) 662-9080 for more information.

Is there ever a time when I won't need a payee?

If you need a payee because you have a disability, you must show Social Security that your condition has improved and you are now able to manage your money.

How do I show Social Security that my condition has improved?

A doctor, judge, or other professional must state in writing that you are able to manage your own money.

What if I don’t agree with the decision?

You have the right to appeal the decision. You can contact your local Social Security office or call (800) 772-1213 for more information on how to appeal the decision.

For More Information

If you have further questions, or would like more information regarding representative payees, please contact the Disability Law Center (DLC). Our services are available statewide and free of charge. Materials are also available in alternative formats such as audio, large-print, Braille and Spanish. Call (800) 662-9080 or visit our office. Office hours are Monday-Friday, 9:00 AM to 4:00 PM.

Disability Law Center
205 North 400 West
Salt Lake City, UT 84103
(800) 662-9080
disabilitylawcenter.org/contact
disabilitylawcenter.org/employment

Helpful information on Social Security’s Representative Payment Program: https://www.ssa.gov/payee/
Frequently Asked Questions for when a payee manages your money: https://www.ssa.gov/payee/bene.htm#&sb=2

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