

Issue Brief: Representative Payee Trends

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Introduction

The Social Security Amendments of 1939 authorized the Social Security Administration (SSA) to appoint representative payees for beneficiaries who cannot manage their own finances. SSA determines payee need on an individual basis. Some decisions are automatic—minors under age 15 and adults legally declared incompetent must have payees—while others rely on medical evidence, observation, and input from caregivers. When a beneficiary is found incapable of managing their benefits, SSA selects a suitable payee, prioritizing close family members. Since 2020, individuals have been able to designate in advance up to three people who might serve as their payee should the need arise.

This issue brief analyzes trends among adult Title 2 beneficiaries and SSI¹ recipients with payees from 2010 to the present, focusing on how demographic changes intersect with declining payee utilization among the oldest beneficiaries. The use of the new advance designation process is also discussed.

SSAB analysis of representative payee data identified the following trends in payee utilization during the 2010-2025 period:

- The overall Title 2 adult population expanded dramatically, while the percentage of Title 2 adult beneficiaries with payees declined.
- The steepest decline in percentage of Title 2 adults with payees occurred among the oldest cohorts.
- The percentage of disabled adults (SSI and Title 2) and SSI-Aged recipients with payees remained stable.
- Advance designation makes SSA's payee selection process more efficient and better aligned to the beneficiary's preferences.

While this work does not explore reasons for the difference between the number of older Americans who would seem likely to be unable to manage their benefits and the number of those with payees, these trends highlight the need for additional analysis. Possible factors might include increased opportunities for family members to help their loved ones informally, reduced personal interaction between SSA and older beneficiaries, fewer nursing home admissions, and lack of public awareness of the representative payee program, among others.

¹ Throughout this brief, "Title 2" refers to benefits paid under Title II of the Act. "Disabled adults" refers to adults receiving SSI prior to age 65 and/or Title 2 benefits based on a disability (including disabled workers, widow(er)s, and adult children). The "Title 2 retired population" refers to workers, spouses, and survivors receiving benefits based on age and not disability. Note that SSA automatically converts individuals receiving Title II disability benefits to retirement upon attainment of full retirement age.

Trends in the Representative Payee Program (2010-2025)

The 65-and-older population grew by nearly 13.8 million people between 2010 and 2019, faster than any other age group in the US.² The trendlines for SSA's population of beneficiaries aged 65 and older mirror national population trends.

The roughly 68 million Baby Boomers alive today are now aged 62 to 80, and their risk of cognitive decline increases as they age.³ Dementia risk rises significantly after age 65, doubling roughly every five years. Although the percentage of adults with dementia is declining with medical advances - from 13% in 2011 to 10% in 2019 – the number of people with dementia continues to grow. In 2025, Duke University Population Research Institute estimated around 6 million Americans live with dementia, and this number is expected to double by 2055.⁴

In May 2015, SSA's Office of Research, Evaluation and Statistics published *Adult OASDI Beneficiaries and SSI Recipients Who Need Representative Payees: Projections for 2025 and 2035*, examining “how changing demographics might affect the number of adult OASDI beneficiaries and SSI recipients who need a representative payee to manage their benefit payments.”⁵

The Title 2 adult population expanded dramatically, while the percentage of Title 2 adult beneficiaries with payees declined.

In the 2015 study, SSA estimated that after 2013, the population of adults needing payees would grow by 11.2 percent through 2025 and 21.1 percent through 2035. SSA assumed the population proportion of adult Title 2 beneficiaries and SSI recipients needing a payee would remain the same as 2013 with the increase being driven by greater numbers of aged individuals.⁶

The trends have not matched SSA's projections. According to SSA's data, the number of people with payees rose by over one million (14.5%) between the years 2010 and 2014 but *declined* almost fully back to the 2010 level by 2024.⁷ During the same period, the overall number of individuals receiving benefits from SSA's programs increased by 13.7 million (23%).

² Population Reference Bureau, [Fact Sheet: Aging in the United States](https://www.prb.org/resource/fact-sheet-aging-in-the-united-states/)<https://www.prb.org/resource/fact-sheet-aging-in-the-united-states/> ; United States Census Bureau, [American Community Survey: Table S0103](#) ; United States Census Bureau, [65 and Older Population Grows Rapidly as Baby Boomers Age](#)

³ United States Census Bureau, [By 2030, All Baby Boomers Will Be Age 65 or Older](#)

⁴ Duke University Population Research, [Duke Researchers Point out Error in U.S. Estimates of Dementia](#)

⁵ SSA's [Social Security Bulletin, Vol. 75, No.2](#)

⁶ Ibid. Note: Insufficient detail in publicly available SSA data prevents us from replicating SSA's reported estimates. Hence, we report percentage increases rather than volume increases to describe SSA's projections.

⁷ Many past editions of the *Annual Report on Results of Periodic Representative Payee Site Reviews and Other Reviews* are not readily available. We located reports for 2010, 2014, 2018, 2021, 2022, and 2024.

Table 1. Overview of Beneficiaries and Recipients with Payees, in Millions

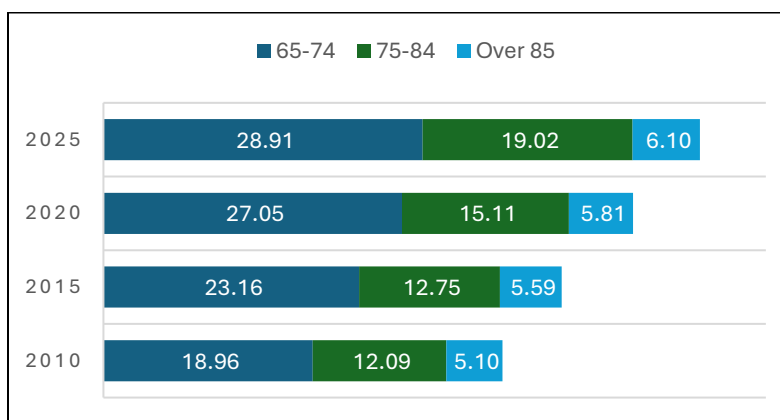
	2010	2014	2019	2024
Beneficiaries and Recipients Total	59.2	64.2	69.1	72.9
All individuals with Payees	7.6 (12.8%)	8.7 (13.6%)	8.0 (11.6%)	7.7 (10.5%)
Adults (age 18 and older) with Payees	3.3 (5.6%)	4.3 (6.7%)	3.8 (5.5%)	3.8 (5.2%)

Source: Annual Report on the Results of Periodic Representative Payee Site Reviews and Other Reviews ⁸

The unexpected decline in adults with payees occurred mostly in the Title 2 program, where adults with payees decreased by nearly 20 percent, from 1.6 million in 2015 to 1.3 million in 2025.⁹

The steepest decline in percentage of Title 2 adults with payees occurred among the oldest cohorts.

To understand trends in the payee program among older adults, it is important to distinguish between two groups within SSA's programs: retired Title 2 adult beneficiaries and aged SSI recipients. Although both are older adults, they differ significantly in the program rules that apply to them, and the frequency with which SSA reassesses their eligibility.¹⁰ SSA provides data about Title 2 beneficiaries in various age cohorts, while data about older SSI recipients is limited to "65 and above" as one broad category.

Figure 1. Title 2 Beneficiaries Age 65 and Above, in Millions

Source: Aggregated from Annual Statistical Supplement, Table SS5L1 ¹¹

⁸ Annual Report on the Results of Periodic Representative Payee Site Reviews and Other Reviews [2010](#), [2014](#), [2019](#), and [2024](#)

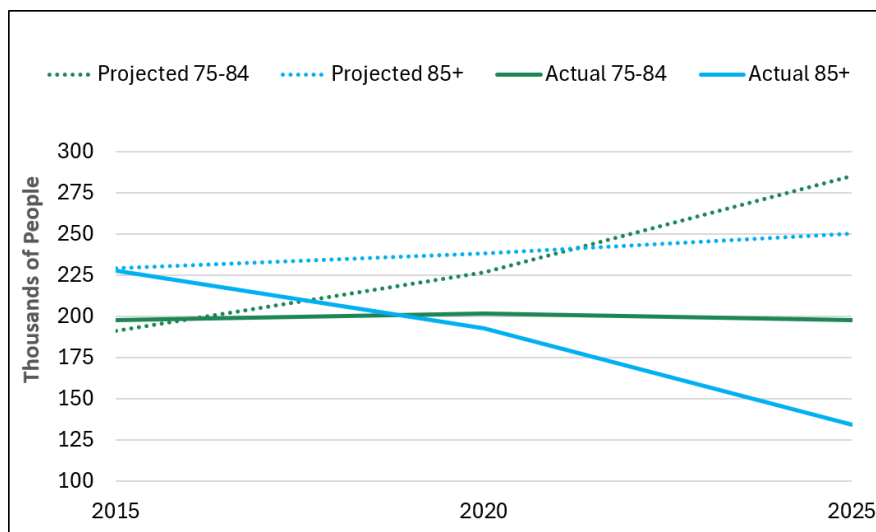
⁹ SSA's Annual Statistical Supplement, Table SS5L1 [2015](#) and [2025](#)

¹⁰ SSA does not reassess eligibility for Title 2 retired workers, survivors, or spouses unless a life changing event is reported. However, SSA periodically redetermines eligibility for all SSI recipients. An SSA employee interviews the recipient to review SSI eligibility factors (income, resources, living arrangements) and the record is updated as needed. If the recipient demonstrates confusion or difficulty understanding or answering questions during the process, SSA takes additional steps to determine if a payee is needed.

¹¹ Aggregated from Annual Statistical Supplement, Table SS5L1 [2010](#), [2015](#), [2020](#), and [2025](#)

While SSA's 2015 study assumed that the proportion of program participants needing payees would remain stable, the percentage of older Title 2 beneficiaries *having* payees has decreased for the two older age groups, as illustrated by Figure 2 and Table 2.

Figure 2. Projected and Actual Title 2 Beneficiaries Aged 75 and Above with Payees



Source: Aggregated from Annual Statistical Supplement, Table SS5L1 ¹²

Table 2. Number and Percentage of Title 2 Beneficiaries by Age with Payees

	2010	2015	2020	2025
65-74	179,137 (0.9%)	227,221 (1.0%)	269,554 (1.0%)	264,932 (0.9%)
75-84	194,366 (1.6%)	197,593 (1.5%)	201,810 (1.3%)	197,685 (1.0%)
85+	220,815 (4.3%)	227,874 (4.1%)	192,641 (3.3%)	134,227 (2.2%)

Source: Aggregated from Annual Statistical Supplement, Table SS5L1 ¹³

From 2015 through 2025, the number of Title 2 beneficiaries aged 85 or older increased by over half a million. However, the number of those in this age group with payees decreased by 93,647, a drop of 41%, during the same period.

¹² Ibid.

¹³ Ibid.

The percentage of SSI-Aged recipients and disabled adults (SSI and Title 2) with payees remained stable.

The SSI-Aged population shows a notably different pattern. SSI recipients aged 65 and older have increased 23.07% over the past 15 years¹⁴ while the percentage of SSI-Aged recipients with payees has remained stable at approximately 9.3% to 9.4% since 2015.

Table 3. SSI Aged Adults, in Millions

	2010	2015	2020	2025
Over 65	2.0	2.2	2.3	2.5
Over 65 with Payees	0.17 (8.4%)	0.20 (9.3%)	0.22 (9.4%)	0.23 (9.3%)

Source: Aggregated from Annual Statistical Supplement, Table SS7E4¹⁵

Disabled Title 2 beneficiaries and SSI recipients are far more likely to have payees than retired adults. During the initial disability application process or a subsequent continuing disability review, medical evidence may expose the need for a payee. SSA estimates 70% of SSI adult recipients have a documented mental disorder diagnosis, which can also indicate need for a payee.¹⁶

Table 4. Disabled SSI and Title 2 Adults, in Millions

	2010	2015	2020	2025
Disabled Adults Total	13.6	15.1	14.3	12.5
Disabled Adults with Payees	3.2 (23.4%)	3.4 (22.4%)	3.3 (22.8%)	3.0 (24.3%)

Sources: Aggregated from Annual Statistical Supplement, Tables SS5L1 and SS7E4¹⁷

The number of people receiving disability benefits through the Title 2 or SSI programs increased beginning around 2008 through 2014, but has since decreased due to a variety of factors. Many individuals approved in the 2008-2014 period have aged into retirement, while disability applications

¹⁴ Individuals age 65 or above may qualify for SSI as an “aged individual” regardless of disability status, provided they meet the program’s other eligibility requirements such as income and resource limits.

¹⁵ Data concerning recipients of SSI Aged benefits does not include detailed age breakouts. Additionally, SSA excludes a very small number of disabled non-citizens over the age of 65 from the SSI Aged counts aggregated from Annual Statistical Supplement, Table SS7E4 [2010](#), [2015](#), [2020](#), and [2025](#)

¹⁶ SSA’s [SSI Annual Statistical Report, 2025](#)

¹⁷ Aggregated from Annual Statistical Supplement, Table SS5L1 [2010](#), [2015](#), [2020](#), and [2025](#), and Table SS7E4 [2010](#), [2015](#), [2020](#), and [2025](#)

have dropped off and approval rates have fluctuated. Today, slightly fewer people receive disability benefits than in 2010, a trend also seen in the number of disabled adults with payees.

Advance designation makes SSA’s payee selection process more efficient and better aligned to the beneficiary’s preferences.

Since 2020, a beneficiary or recipient has the option to name up to three individuals to potentially serve as their payee if the need arises. Authorized in 2018 in the Strengthening Protections for Social Security Beneficiaries Act, advanced designation has become increasingly popular, rising from 827,000 uses in 2020 to almost 2 million uses in 2024.

When SSA determines that a beneficiary requires a payee, individuals listed as designees must still apply for the position, but payee applications filed by individuals who were designated in advance are approved over 90% of the time. This suggests that beneficiaries who make advance designations tend to name suitable candidates, which in turn simplifies and expedites SSA’s process of locating a payee candidate when needed.

Table 5. Overview of Advance Designation Elections and Payee Selection

	2020	2021	2022	2023	2024
Total Advance Designation Elections Per Fiscal Year	826,953	1,486,237	1,717,868	1,888,537	1,997,301
Total Number of Payee Applications Filed by a Designee	5,404	15,673	19,431	23,244	28,074
Designee Selected	4,854	14,178	17,506	21,070	25,468

Source: 2025 Advance Designation of Representative Payee Report to Congress ¹⁸

¹⁸ [2025 Advance Designation of Representative Payee Report to Congress](#)