



Research and Statistics Note

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Selected Characteristics and Self-Perceived Performance of Individual Social Security and Supplemental Security Income Representative Payees

*By Rene Parent, Jeffrey Hemmeter, and Nancy Early**

Introduction

The Social Security Administration (SSA) administers two large payment programs. Old-Age, Survivors, and Disability Insurance (OASDI), authorized by Title II of the Social Security Act, has 49 million beneficiaries receiving monthly benefits. The Supplemental Security Income (SSI) program, authorized by Title XVI of the Act, has about 7.2 million monthly recipients.

The law recognizes that some beneficiaries are unable to manage their own benefits and allows a relative, friend, or other interested party to serve as a representative payee. Representative payment has been a part of the Social Security program since 1939. Statutory authority to appoint payees is contained in section 205(j) of the Social Security Act for OASDI, and in section 1631(a)(2)(A)(ii) for SSI. The Act authorizes SSA to determine when representative payment is in the best interest of the beneficiary and to promulgate rules by which the program operates. The agency selects payees based on information provided in a prospective payee's application.

The Social Security Protection Act of 2004 required SSA to study representative payees' performance in managing and using benefits on behalf of beneficiaries. The National Research Council (NRC) of the National Academies conducted the study for SSA. The study included a survey of representative payees and beneficiaries, performed under contract by Westat, Inc.

The NRC Report

The Commissioner of SSA set four objectives for the NRC study: (1) assess the extent to which representative payees are not performing their duties, (2) learn whether the representative payee policies are practical and appropriate, (3) identify the types of payees most likely to misuse benefits, and (4) find ways to reduce misuse and to protect beneficiaries.

As is evident from these objectives, the concern that led to and shaped the study was with misuse of benefits and how this can be detected and prevented. Accordingly, the majority of the NRC report centers on misuse and evaluates current program policies and practices. Although the report found that

* Office of Retirement and Disability Policy, Social Security Administration.

The findings and conclusions presented in this paper are those of the authors and do not necessarily represent the views of the Social Security Administration.

the majority of payees performed their duties well, there were a number of recommendations to prevent misuse and to improve payee selection. The full report is available online at http://www.nap.edu/catalog.php?record_id=11992#toc.

After the NRC report was released, the Commissioner directed relevant agency components to pursue additional research based on the survey data produced for the study. This note represents part of that effort.

Selected Abbreviations

NRC	National Research Council
OASDI	Old-Age, Survivors, and Disability Insurance
SSA	Social Security Administration
SSI	Supplemental Security Income
TANF	Temporary Assistance for Needy Families

Purpose

We analyze data that were not highlighted in the NRC report, although we also report findings in the context of the potential misuse indicators suggested by the NRC. This note seeks to answer questions not directly addressed in the NRC report:

- What are the characteristics of payees? Specifically, are there differences in the characteristics between representative payees of SSI-only recipients, OASDI-only beneficiaries, and concurrent recipients?
- Do payees think they are meeting their beneficiaries' needs? Do payees' views differ according to program type, income, years of service, and potential misuse indicators?
- What are the characteristics of payees who do not think their beneficiaries' needs are met?
- How favorably do payees regard their service?

This note focuses on individual representative payees. Organizational payees, which comprise about 9 percent of the NRC sample, are not addressed in detail.¹

Background

In December 2007, 9.7 percent of OASDI beneficiaries, 44.6 percent of SSI recipients, and 22.9 percent of those receiving both had their benefits managed by representative payees, either individual or organizational (Table 1). SSA regulations require representative payees for nearly all minor beneficiaries, all adult beneficiaries who have been ruled incompetent, and beneficiaries who, while not legally incompetent, nevertheless have a mental or physical condition that prevents them from managing (or directing the management) of their funds. If such a condition is suspected, the field office must develop legal, medical, or other evidence that suggests lack of capability.

Duties of Representative Payees

SSA regulations describe the following duties of a representative payee:

- Use the benefits for the best interests of the beneficiary,
- Keep the beneficiary's funds separate from his or her own (except for certain parents and spouses),
- Treat any interest earned on the benefits as the beneficiary's property,

¹ Organizational payees typically represent beneficiaries who have no family or friend available to represent them in this role. SSA recruits organizations that already provide some case management services, spiritual guidance, or community assistance.

Table 1.
OASDI beneficiaries and SSI recipients with representative payees, December 2007

Program	Age	All beneficiaries	With payees	Percent with payee	Percent of payees that are organizations
OASDI only	All	47,306,343	4,585,691	9.7	10.4
	Under 18	3,041,755	3,035,323	99.8	--
SSI only	All	4,790,888	2,135,859	44.6	10.8
	Under 18	1,040,478	1,039,686	99.9	--
Both OASDI and SSI	All	2,568,637	588,094	22.9	21.7
	Under 18	80,539	80,416	99.8	--

SOURCE: OASDI-only data are from the Master Beneficiary Record 100 percent file; other data are from the Supplemental Security Record 100 percent file. Based on tables prepared by Social Security Administration, Office of Policy, Office of Research, Evaluation, and Statistics, Division of SSI Statistics and Analysis.

NOTES: OASDI = Old-Age, Survivors, and Disability Insurance; SSI = Supplemental Security Income; -- = not available.

- Notify SSA of any change in the beneficiary’s circumstances that could affect the beneficiary’s eligibility for benefits or benefit amount,
- Report, upon request, on how the benefits received were used, and
- Notify SSA of any change in circumstances that could affect performance of the payee’s duties.

According to the Social Security Act, “... misuse of benefits by a representative payee occurs in any case in which the representative payee receives payment under this title for the use and benefit of another person and converts such payment, or any part thereof, to a use other than for the use and benefit of such other person.”² An example of misuse would be the payee using funds for his or her own benefit or the benefit of a family member other than the beneficiary. Representative payees are required to submit a report to SSA annually. If the information in the report is appropriate, there is usually no follow-up unless there is another indicator of misuse such as a complaint from the beneficiary or a third party.

Data

We use data from the NRC study, which addressed how payments being made to representative payees were being used (NRC 2007). The data include interviews, performed under contract by Westat, of about 5,000 representative payees and 2,500 beneficiaries for whom they manage benefits.³ The results of these interviews are contained in a database that is available for study by SSA researchers.

It should be noted that the data are self-reported and may include biases, especially when respondents are asked subjective questions about the perceived needs of their beneficiary. However, subjective responses provide a glimpse of the attitudes toward their roles as representative payees.

Variables

The variables used in this analysis are listed and defined in Table 2. The variables are largely self-explanatory, with the exception of those listed as “potential misuse indicators.” Based on the Westat survey, NRC identified the following 15 potential indicators of misuse:

² Social Security Act, Section 205(j)(9) and Section 1631(a)(2)(A)(iv).

³ Appendix A of the NRC report includes the survey methodology.

1. Payee is a non-relative.
2. Payee does not live with beneficiary.
3. Payee is under 50 years of age.
4. Payee has sources of income other than employment.
5. Payee receives welfare (TANF).
6. Payee lists self-employment income.
7. Payee receives either OASDI or SSI income or both.
8. Payee is a convicted felon.
9. Payee has served time in prison.
10. Payee's mailing and residence addresses differ.
11. Payee has had three or more address changes in the last two years.
12. Payee does not have a phone number in the administrative records.
13. Payee has been terminated two times or more.
14. Payee serves for four or more beneficiaries.
15. Payee lives in a different zip code from beneficiary. (NRC 2007, 67)

NRC attempted to validate these characteristics by conducting an in-depth study of a sample of payees with these characteristics. NRC suggests using these characteristics to detect cases of misuse.⁴ We were able to identify all the potential misuse indicators from the survey data except indicator 15, involving payee and beneficiary living in different zip codes. We include these variables in our tabulations to assist researchers. In addition to reporting the percentage of individual representative payees exhibiting each of the 14 identifiable potential misuse indicators, we report the average number of misuse indicators that apply to each representative payee.

As mentioned above, results are reported for individual payees only. Although organizational payees were also surveyed, they are not studied here. The sample also excludes certain representative payees for whom data on several key variables were missing. Variables affected by missing data included program type, years of service, income, reported ability to help the beneficiary or understand his or her needs, age, conviction status, and reported beneficiary needs.⁵

Discussion of the Individual Representative Payee Characteristics

This note presents representative payee demographic profiles and their views on the services they provide to beneficiaries. Statistics are shown by beneficiary program type (SSI only, OASDI only, and

⁴SSA's Office of Inspector General (OIG) is studying the effectiveness of using a subset of the NRC-identified indicators of misuse, with some variations, as follows: the payee serves between 4 and 14 beneficiaries; at least one beneficiary is not a family relative of the payee; the payee has self-employment income; the payee has no earnings from employment (that is, wages); the payee is under age 50 and has annual earnings of less than \$10,000; and the payee is a convicted felon or has served time in prison. The OIG study will audit the performance of a sample of payees having at least three of these characteristics.

⁵All statistics use the survey weights provided by Westat. No changes were made to the weights to adjust for missing variables; the weighted statistics represent the population with no missing variables. The exclusion of observations with missing data may have an impact on the findings. Standard errors are available upon request.

concurrent), years of service as a representative payee, the representative payee's income, and the presence of potential misuse indicators.

What are the Characteristics of Representative Payees?

Table 3 presents statistics on representative payee personal characteristics, living arrangement, income, years of service, social problems, and potential misuse characteristics, all shown by beneficiary program.⁶ In general, SSI and OASDI representative payees have quite different characteristics.

The majority of payees are female, white, and younger than age 50. An examination by program type shows that payees of SSI recipients tend to be younger and are more likely to be minority or female than payees of OASDI beneficiaries. Most payees are the beneficiary's parent or some other relative. Thus, it is not surprising that most payees live with their beneficiary. Only two-thirds of the payees of concurrent beneficiaries live with the beneficiary, compared with over 80 percent of SSI- and OASDI-only payees.

There are differences in years of service as well. Over 27 percent of SSI payees have been serving for 10 or more years compared with less than 18 percent of OASDI payees. Payees for concurrent beneficiaries have the most experience, with 45 percent serving for 10 or more years.

On the whole, payees tend to have low annual incomes. Over half have annual incomes of \$15,000 or less. OASDI representative payees have higher incomes when compared with SSI and concurrent payees. Over 65 percent of SSI payees have annual incomes of \$15,000 or less, compared with 50 percent of OASDI payees.⁷ Less than half of payees have earnings; the proportion is especially low among the concurrent payees (36 percent).

Regarding government assistance, many payees who serve OASDI beneficiaries receive OASDI benefits themselves. Over 40 percent of OASDI payees receive OASDI benefits, while only 16 percent of SSI payees also receive SSI payments. OASDI payees are more likely than SSI payees to receive a private or government pension or a veteran's benefit, but SSI payees are more likely than OASDI payees to have received Temporary Assistance for Needy Families (TANF) or other program assistance.

Although the percentage differences are small, twice as many SSI representative payees report being addicted to drugs or alcohol (2.3 percent versus 1.1 percent), and they are also more likely than OASDI payees to have had significant involvement with the criminal justice system (5.8 percent versus 3.2 percent). Almost all payees have at least one of the NRC potential misuse indicators. Payees exhibited just over three of these characteristics on average, regardless of program type.

The most common of the potential misuse indicators is serving four or more beneficiaries (78 percent); in addition, many payees are under age 50 (58 percent). The least common indicators are having three or more address changes in the last 2 years (2 percent), having served time in prison (2.5 percent), being a convicted felon (3.4 percent), and being a nonrelative (3.6 percent). SSI payees tend to exhibit potential misuse characteristics more often than OASDI payees.

Do Representative Payees Think They are Meeting the Needs of Their Beneficiary?

Of interest is whether payees think they successfully perform their role by meeting the needs of the beneficiary. Success is measured in their own accounts of whether the beneficiary's needs are met. Although success may not be entirely within the payee's control (for example, the beneficiary may be difficult to

⁶ Even though a representative payee may have more than one beneficiary, only the program of the beneficiary who is matched to the representative payee in the survey is used in this note. It is worth noting that the vast majority of representative payees are responsible for a single beneficiary.

⁷ Only individual income is reported in the survey. This may mask larger representative payee household incomes.

care for, or the available funds may be inadequate), their reports indicate whether payees think they are fulfilling the programmatic intent of their role.

Payees were asked two sets of questions regarding their ability to meet the needs of their beneficiary. The first set addressed whether the beneficiary had ever gone without one of six necessary items (housing, utilities, food, clothing, medical services, or medication). The second set asked how well the payee believed the beneficiary's needs were being fulfilled in each of four basic areas of need (housing, food, clothing, or medical services). The first set of questions measures the payee's perception of absolute gaps in needed support, and the second set allows the payees to indicate if they felt the beneficiary received less support than was needed, but still received some level of support.

Almost all payees report that their beneficiary never went without housing, utilities, food, clothing, medical services, or medication (Table 4). However, almost 12 percent of representative payees think their beneficiary is not receiving all the housing, food, clothing, or medical support he or she needs. Although less than 1 percent of representative payees report their beneficiary has gone without clothing, food, or housing, and less than 3 percent report going without medical services, 7.6 percent feel they were not able to fully meet the beneficiary's clothing needs, 6.3 percent feel they were not able to fully meet the beneficiary's medical needs, 5.4 percent feel they were not able to fully meet the beneficiary's housing needs, and 4.3 percent feel they were not able to fully meet the beneficiary's food needs.

Program Type. There are small differences by program type for those who reported that their beneficiary went without at least one specific need. Table 4 shows that 6.5 percent of SSI payees report that their beneficiary went without one or more of the measured needs, compared with 4.8 percent of OASDI payees. However, when we consider the more subjective measure of whether all of the needs of a given type were fulfilled, more SSI payees reported an unmet need than did OASDI payees (13.8 percent versus 9.5 percent, respectively). Concurrent payees' responses are more closely in line with SSI payees (14.9 percent).

Income and Years of Service. Although the reported ability to meet their beneficiaries' needs is generally similar for SSI and OASDI payees, self-assessed ability to perform their role may differ across other payee characteristics. For instance, income and years of service may both influence payee ability to meet beneficiary needs (or to help beneficiaries meet their own needs). Higher-income payees may be better able to supplement the beneficiary's funds with their own money (that is, non-SSI and non-OASDI money) to support the beneficiary. One might also expect more experienced payees to view themselves as better able to provide for the beneficiary.

Table 5 reports perceived ability to meet the beneficiary's needs, broken down by payee income. The proportion reporting that their beneficiary has always had all needs met generally increases with income. Similar patterns hold for most of the specific need types as well. The percentage of payees reporting a need was not completely met generally declines as income increases, too. Eighty-five percent of payees with annual incomes of \$5,000 or less report all needs were met compared with 96 percent of those with annual incomes of more than \$100,000.

Table 6 does not indicate a clear relationship between years of service and payees reporting that the beneficiary either went without specific support types or needed more supports than were received. Any learning curve may not be evident in the data because the years-of-service measure possibly masks how long an individual has actually been caring for the beneficiary. For example, parents have probably been taking care of their children longer than they have been acting as a payee simply because many of the beneficiaries did not start receiving SSI or OASDI at birth.

Potential Misuse Characteristics. The NRC study’s focus on misuse suggests that payees exhibiting the identified misuse characteristics may be less able to meet the requirements of a payee. Table 7 shows how representative payees think they are meeting the needs of their beneficiaries, broken down for each of the identifiable misuse characteristics.

Among all representative payees, 94.2 percent indicated their beneficiary had never gone without a specific need. Payees in most of the potential misuse indicator categories were less likely to report that all the beneficiary’s needs were met than representative payees as a whole. Two characteristics are associated with less than 90 percent of representative payees reporting all their beneficiary’s needs were met: the payee is not a relative (88.7 percent) and the payee has served time in prison (88.9 percent). As in Tables 4–6, medical care (medical services or medication) was the main support type payees reported the beneficiary not receiving.

Turning to perceptions of whether beneficiaries’ needs were completely met, payees with each of the potential misuse characteristics follow the general pattern of representative payees overall. For all of the potential misuse characteristics, between 85 and 92 percent of the payees believe all the needs have been fully met. Payees who have served time in prison, received TANF payments, and, particularly, have had three or more address changes in the last 2 years report lower levels of being able to meet all the needs of their beneficiary.

What Are the Characteristics of Payees Whose Beneficiaries Have Unmet Needs?

Table 8 presents the characteristics of payees by whether they considered themselves able to meet all the needs of their beneficiaries, according to the two sets of questions described above under “Do representative payees think they are meeting the needs of their beneficiary?” The patterns are similar for both measures of need.

The proportions of payees who are male, white, and live with the beneficiary are higher among payees reporting no unmet needs than among those who do report unmet needs. Those reporting no unmet needs are also more likely to have been payees for shorter periods, have higher incomes, and represent an OASDI beneficiary. Payees who are TANF and SSI recipients are less likely to report all beneficiary needs are met; and those receiving assistance from other sources are more likely to report any, and especially more than one, unmet beneficiary needs. Among payees with a substance addiction or a conviction, a higher percentage report at least one unmet need than report all beneficiary needs are met.

How Favorably Do Payees Regard Their Service?

Most payees are satisfied with their ability to help their beneficiary (Table 9). Eighty-two percent of payees are “very satisfied” and 14.5 percent are “somewhat satisfied.” SSI payees are the most likely to be “very satisfied,” but when “somewhat satisfied” is included, close to 97 percent of payees in all three groups report satisfaction.

Overall, the most common concerns involve the responsibility and the requirements of being a payee. These concerns are greatest for concurrent payees. However, less than 3 percent of all payees have concerns (not reported).

As with the ability to help their beneficiary, most payees are satisfied with their ability to understand their beneficiary’s needs. Fewer SSI payees report being “very satisfied” but as before, when “somewhat satisfied” is included, all three groups report similar levels of satisfaction.

The ability to meet the beneficiary’s need may be influenced by the payee’s income, as suggested above. We find an unexpected, slightly inverse relationship between satisfaction in the ability to help the beneficiary and income level (Table 10). The poorest payees are the most likely to feel “very satisfied”

in their ability to help the beneficiary while the higher income payees are the least likely to report being “very satisfied.” Those with highest income (over \$100,000 per year) are also the most likely to have all types of concerns (except “relationship” concerns) and the least likely to be “very satisfied” in their understanding of the beneficiary’s needs. It should be recalled that these are subjective measures which may reflect the representative payees’ own perceptions about what is required.

Conclusion

These survey data provide us with much information that is not available from SSA administrative records. They help us to understand the characteristics of individuals serving as payees for SSA’s beneficiaries and to identify their perceived needs. With additional analysis and information, these data may be useful in developing and evaluating criteria for payee selection, as well as in providing continued support for representative payees.

Reference

National Research Council. 2007. *Improving the Social Security representative payee program*. Washington, DC: National Academies Press.

Table 2.
Valuation of Variables

Variable	Definition
Personal demographics	
Gender	
Male	Value = 1 if male; 0 otherwise
Female	Value = 1 if female; 0 otherwise
Unknown	
Race	
White	Value = 1 if race is white; 0 otherwise
Black	Value = 1 if race is black; 0 otherwise
Other	Value = 1 if race is other; 0 otherwise
Age	
39 or younger	Value = 1 if age is 39 or younger ; 0 otherwise
40–49	Value = 1 if age is 40–49 ; 0 otherwise
50–59	Value = 1 if age is 50–59 ; 0 otherwise
60–69	Value = 1 if age is 60–69 ; 0 otherwise
70 or older	Value = 1 if age is 70 or older; 0 otherwise
Unknown	
Relationship	
Child	Value = 1 if RP is the child; 0 otherwise
Parent	Value = 1 if RP is the parent; 0 otherwise
Other relative	Value = 1 if RP is another relative; 0 otherwise
Nonrelative	Value = 1 if RP is a nonrelative; 0 otherwise
Unknown	
Residence	
Does not live with beneficiary	Value = 1 if RP does not live with beneficiary; 0 otherwise
Lives with beneficiary	Value = 1 if RP lives with the beneficiary; 0 otherwise
Years of service	
0–2	Value = 1 if length of service is 0–2 ; 0 otherwise
3–5	Value = 1 if length of service is 3–5 ; 0 otherwise
6–9	Value = 1 if length of service is 6–9 ; 0 otherwise
10 or more	Value = 1 if length of service is 10 or more; 0 otherwise
Unknown	
Income (\$)	
5,000 or less	Value = 1 if income is 5,000 or less; 0 otherwise
5,001–15,000	Value = 1 if income is 5,001–15,000; 0 otherwise
15,001–25,000	Value = 1 if income is 15,001–25,000; 0 otherwise
25,001–50,000	Value = 1 if income is 25,001–50,000; 0 otherwise
50,001–100,000	Value = 1 if income is 50,001–100,000; 0 otherwise
100,001 or more	Value = 1 if income is 100,001 or more; 0 otherwise
Unknown	
Type of program	
SSI	Value = 1 if program type is SSI; 0 otherwise
OASDI	Value = 1 if program type is OASDI; 0 otherwise
Both	Value = 1 if program type is concurrent; 0 otherwise

(Continued)

Table 2.
Valuation of Variables—Continued

Variable	Definition
Sources of Income	
Earnings	
Employer	
Yes	Value = 1 if RP receives income from employer; 0 otherwise
No	Value = 1 if RP does not receive income from employer; 0 otherwise
Unknown	
Self-employed	
Yes	Value = 1 if RP is self-employed; 0 otherwise
No	Value = 1 if RP is not self-employed; 0 otherwise
Unknown	
Government assistance	
OASDI	
Yes	Value = 1 if RP receives OASDI benefits; 0 otherwise
No	Value = 1 if RP does not receive OASDI benefits; 0 otherwise
Unknown	
SSI	
Yes	Value = 1 if RP receives SSI payments; 0 otherwise
No	Value = 1 if RP does not receive SSI payments; 0 otherwise
Unknown	
AFDC/TANF	
Yes	Value = 1 if RP receives AFDC/TANF benefits; 0 otherwise
No	Value = 1 if RP does not receive AFDC/TANF benefits; 0 otherwise
Unknown	
Other assistance	
Pension/VA benefits	
Yes	Value = 1 if RP receives a pension or VA benefits; 0 otherwise
No	Value = 1 if RP does not receive pension or VA benefits; 0 otherwise
Unknown	
Other programs	
Yes	Value = 1 if RP receives money from other programs; 0 otherwise
No	Value = 1 if RP does not receive money from other programs; 0 otherwise
Unknown	
Social Problems	
Substance	
No addiction	Value = 1 if RP does not have alcohol or drug addiction; 0 otherwise
Addiction	Value = 1 if RP has alcohol or drug addiction; 0 otherwise
Unknown	
Law	
No convictions	Value = 1 if RP has never been convicted of a felony or served prison time; 0 otherwise
Convictions	Value = 1 if RP has been convicted of a felony or served prison time; 0 otherwise
Unknown	

(Continued)

Table 2.
Valuation of Variables—Continued

Variable	Definition
Misuse index	
0	Value = 1 if RP has 0 of the 15 misuse characteristics; 0 otherwise
1	Value = 1 if RP has 1 of the 15 misuse characteristics; 0 otherwise
2	Value = 1 if RP has 2 of the 15 misuse characteristics; 0 otherwise
3	Value = 1 if RP has 3 of the 15 misuse characteristics; 0 otherwise
4	Value = 1 if RP has 4 of the 15 misuse characteristics; 0 otherwise
5	Value = 1 if RP has 5 of the 15 misuse characteristics; 0 otherwise
6	Value = 1 if RP has 6 of the 15 misuse characteristics; 0 otherwise
7	Value = 1 if RP has 7 of the 15 misuse characteristics; 0 otherwise
8	Value = 1 if RP has 8 of the 15 misuse characteristics; 0 otherwise
9	Value = 1 if RP has 9 of the 15 misuse characteristics; 0 otherwise
10	Value = 1 if RP has 10 of the 15 misuse characteristics; 0 otherwise
Needs met (objective) ^a	
Housing	
Yes	Value = 1 if housing need is met; 0 otherwise
No	Value = 1 if housing need is not met; 0 otherwise
Unknown	
Utilities	
Yes	Value = 1 if utility need is met; 0 otherwise
No	Value = 1 if utility need is not met; 0 otherwise
Unknown	
Food	
Yes	Value = 1 if food need is met; 0 otherwise
No	Value = 1 if food need is not met; 0 otherwise
Unknown	
Clothing	
Yes	Value = 1 if clothing need is met; 0 otherwise
No	Value = 1 if clothing need is not met; 0 otherwise
Unknown	
Medical services	
Yes	Value = 1 if medical services need is met; 0 otherwise
No	Value = 1 if medical services need is not met; 0 otherwise
Unknown	
Medication	
Yes	Value = 1 if medication need is met; 0 otherwise
No	Value = 1 if medication need is not met; 0 otherwise
Unknown	
Meeting needs (objective)	
All needs met	Value = 1 if all specific needs were met; 0 otherwise
One unmet need	Value = 1 if one specific need was unmet; 0 otherwise
Some unmet needs	Value = 1 if more than one specific need was unmet; 0 otherwise
Unknown	

(Continued)

Table 2.
Valuation of Variables—Continued

Variable	Definition
Needs met (subjective) ^b	
Housing	
None	Value = 1 if housing needs were not met; 0 otherwise
Some	Value = 1 if some of the housing needs were met; 0 otherwise
Most	Value = 1 if most of the housing needs were met; 0 otherwise
All	Value = 1 if housing needs completely met; 0 otherwise
Unknown	
Food	
None	Value = 1 if food needs were not met; 0 otherwise
Some	Value = 1 if some of the food needs were met; 0 otherwise
Most	Value = 1 if most of the food needs were met; 0 otherwise
All	Value = 1 if food needs completely met; 0 otherwise
Unknown	
Clothing	
None	Value = 1 if clothing needs were not met; 0 otherwise
Some	Value = 1 if some of the clothing needs were met; 0 otherwise
Most	Value = 1 if most of the clothing needs were met; 0 otherwise
All	Value = 1 if clothing needs completely met; 0 otherwise
Unknown	
Medical	
None	Value = 1 if medical needs were not met; 0 otherwise
Some	Value = 1 if some of the medical needs were met; 0 otherwise
Most	Value = 1 if most of the medical needs were met; 0 otherwise
All	Value = 1 if medical needs completely met; 0 otherwise
Unknown	
Meeting needs (subjective)	
All needs met	Value = 1 if all of the specific needs are met; 0 otherwise
Most needs met	Value = 1 if most of the subjective needs are met; 0 otherwise
Some needs met	Value = 1 if some of the subjective needs are met; 0 otherwise
Fewer needs met	Value = 1 if few of the subjective needs are met; 0 otherwise
Unknown	

(Continued)

Table 2.
Valuation of Variables—Continued

Variable	Definition
RP satisfaction	
Ability to help beneficiary ^c	
Very dissatisfied	Value = 1 if RP is very dissatisfied; 0 otherwise
Somewhat dissatisfied	Value = 1 if RP is somewhat dissatisfied; 0 otherwise
Neither satisfied nor dissatisfied	Value = 1 if RP is neither satisfied nor dissatisfied; 0 otherwise
Somewhat satisfied	Value = 1 if RP is somewhat satisfied; 0 otherwise
Very satisfied	Value = 1 if RP is very satisfied; 0 otherwise
Unknown	
Types of concerns ^d	
Not enough time	
No	Value = 1 if RP is not concerned about time; 0 otherwise
Yes	Value = 1 if RP is concerned about time; 0 otherwise
Unknown	
Requirements	
No	Value = 1 if RP is not concerned about requirements; 0 otherwise
Yes	Value = 1 if RP is concerned about requirements; 0 otherwise
Unknown	
Responsibility	
No	Value = 1 if RP is not concerned about responsibility; 0 otherwise
Yes	Value = 1 if RP is concerned about responsibility; 0 otherwise
Unknown	
Relationship with beneficiary	
No	Value = 1 if RP is not concerned with relationship with beneficiary; 0 otherwise
Yes	Value = 1 if RP is concerned with relationship with beneficiary; 0 otherwise
Unknown	
Understanding of beneficiary's needs ^e	
Very dissatisfied	Value = 1 if RP is very dissatisfied; 0 otherwise
Somewhat dissatisfied	Value = 1 if RP is somewhat dissatisfied; 0 otherwise
Neither satisfied nor dissatisfied	Value = 1 if RP is neither satisfied nor dissatisfied; 0 otherwise
Somewhat satisfied	Value = 1 if RP is somewhat satisfied; 0 otherwise
Very satisfied	Value = 1 if RP is very satisfied; 0 otherwise
Unknown	

NOTES: OASDI = Old-Age, Survivors, and Disability Insurance; SSI = Supplemental Security Income; AFDC = Aid to Families with Dependent Children; TANF = Temporary Assistance for Needy Families; VA = Veterans' Administration; RP = representative payee.

- a. Determined by RP response to the question "Has the beneficiary ever been without X?"
- b. Determined by RP responses to the question "Do you feel that all, most, some, or none of the beneficiary's needs were met in the following areas?"
- c. Determined by RP response to the question "How satisfied or dissatisfied are you with your ability to help the beneficiary as his/her representative payee? Would you say...X?"
- d. Determined by RP response to the question "Why were you reluctant to serve as beneficiary's representative payee? Were you concerned about X?"
- e. Determined by RP response to the question "How satisfied or dissatisfied are you with your ability to understand the beneficiary's needs? Would you say...X?"

Table 3.
Characteristics of representative payees: Percentage of respondents by program type

Characteristic	Total	Type of Program		
		SSI	OASDI	Both
Number of representative payees				
Weighted	3,201,074	1,409,803	1,621,512	169,759
Unweighted	3,523	1,540	1,676	307
Personal demographics				
Gender				
Male	21.1	16.9	24.7	22.1
Female	78.9	83.1	75.3	77.9
Race				
White	60.4	52.8	67.3	57.4
Black	22.2	27.1	17.5	26.7
Other	17.4	20.1	15.1	15.9
Age				
39 or younger	28.3	36.6	22.3	16.2
40–49	29.2	29.8	29.6	20.0
50–59	23.5	20.7	25.8	25.4
60–69	12.8	7.7	15.9	25.1
70 or older	6.2	5.2	6.3	13.3
Relationship				
Child	6.4	4.0	8.0	10.3
Parent	70.6	72.0	71.2	54.5
Other relative	19.4	19.6	18.2	28.9
Nonrelative	3.6	4.4	2.7	6.2
Residence				
Does not live with beneficiary	18.8	17.7	18.3	32.4
Lives with beneficiary	81.2	82.3	81.7	67.6
Years of service				
0–2	31.2	28.4	34.5	23.2
3–5	28.8	26.4	31.5	22.0
6–9	16.3	17.4	16.1	9.4
10 or more	23.7	27.8	17.9	45.4
Income (\$)				
5,000 or less	25.4	31.7	19.9	25.8
5,001–15,000	31.8	33.5	29.9	36.3
15,001–25,000	17.2	15.9	18.0	21.0
25,001–50,000	18.5	14.6	22.5	13.1
50,001–100,000	5.2	3.3	7.1	3.3
100,001 or more	1.8	1.0	2.6	0.6

(Continued)

Table 3.
Characteristics of representative payees: Percentage of respondents by program type—Continued

Characteristic	Total	Type of Program		
		SSI	OASDI	Both
Sources of Income^a				
Earnings				
Employer	48.1	47.9	49.6	36.3
Self-employed	8.8	7.1	10.4	7.0
Government assistance				
OASDI	32.4	20.9	41.0	45.9
SSI	11.2	16.3	5.3	26.1
AFDC/TANF	5.8	8.1	3.9	4.4
Other assistance				
Pension/VA benefits	7.8	4.7	10.5	7.5
Other programs	12.6	14.9	10.7	11.5
Social Problems				
Substance				
Addiction	1.6	2.3	1.1	0.4
Law				
Convictions	4.2	5.8	3.2	1.5
Potential misuse characteristics				
Average number of characteristics	3.2	3.2	3.1	3.3
Payee—				
Is a nonrelative	3.6	4.4	2.7	6.2
Does not live with beneficiary	18.8	17.7	18.3	32.4
Is under 50 years of age	57.5	66.5	51.9	36.2
Has sources of income other than employment	51.1	46.2	54.5	58.3
Receives welfare (TANF)	5.8	8.1	3.9	4.4
Lists self-employment income	8.8	7.1	10.4	7.0
Receives either OASDI or SSI income or both	37.1	28.6	43.0	50.7
Is a convicted felon	3.4	4.8	2.3	1.4
Has served time in prison	2.5	3.0	2.3	0.4
Has differing mailing and residence addresses	14.0	14.4	13.5	15.2
Has had three or more address changes in the last 2 years	2.0	3.0	1.4	0.7
Does not have a phone number in the administrative records	31.0	33.5	29.3	27.1
Has been terminated two or more times	5.0	3.4	6.1	8.9
Serves four or more beneficiaries	78.0	81.1	74.8	82.9

SOURCE: Authors' calculations based on Westat survey of representative payees (NRC 2007).

NOTES: Statistics are based on the weighted population with no missing variables. See text for more details. Standard errors are available upon request.

SSI = Supplemental Security Income; OASDI = Old-Age, Survivors, and Disability Insurance; AFDC = Aid to Families with Dependent Children; TANF = Temporary Assistance for Needy Families; VA = Veterans' Administration.

a. Categories are not mutually exclusive.

Table 4.
Level of unmet needs among beneficiaries as reported by their representative payee: Percentage of respondents by program type

Characteristic	Total	Type of program		
		SSI	OASDI	Both
Number of representative payees				
Weighted	3,201,074	1,409,803	1,621,512	169,759
Unweighted	3,523	1,540	1,676	307
Ever gone without a specific need				
All needs met	94.2	93.5	95.2	90.3
One unmet need	4.4	4.9	3.6	7.9
Some unmet needs	1.4	1.6	1.2	1.7
Specific need				
Housing	99.2	99.1	99.4	98.6
Utilities	99.1	99.1	99.4	95.3
Food	99.3	99.0	99.4	99.6
Clothing	99.5	99.4	99.6	98.7
Medical services	97.2	96.4	97.8	98.1
Medication	98.3	98.5	98.2	98.0
Felt any needs not completely met				
All needs met	88.3	86.2	90.5	85.1
Most needs met	6.7	7.6	5.9	6.9
Some needs met	2.4	3.3	1.3	5.7
Fewer needs met	2.5	2.9	2.3	2.3
Specific needs				
Housing				
None	0.3	0.3	0.3	0.0
Some	1.8	2.4	1.3	1.1
Most	3.3	4.0	2.2	7.8
All	94.6	93.3	96.1	91.1
Food				
None	0.2	0.0	0.2	1.2
Some	1.7	2.0	1.4	2.0
Most	2.5	3.1	1.9	3.3
All	95.7	94.9	96.5	93.5
Clothing				
None	0.2	0.1	0.3	0.3
Some	3.0	3.8	2.2	3.9
Most	4.4	4.6	4.0	7.6
All	92.4	91.5	93.6	88.2
Medical				
None	0.5	0.6	0.4	1.2
Some	3.1	4.4	2.1	1.1
Most	2.7	3.3	2.5	0.5
All	93.7	91.7	95.1	97.2

SOURCE: Authors' calculations based on Westat survey of representative payees and beneficiaries (NRC 2007).

NOTES: Statistics are based on the weighted population with no missing variables. See text for more details. Standard errors are available upon request.

SSI = Supplemental Security Income; OASDI = Old-Age, Survivors, and Disability Insurance.

Table 5.**Level of unmet needs among beneficiaries as reported by their representative payee: Percentage of respondents by annual income**

Characteristic	Total	Annual income (\$)					
		5,000 or less	5,001–15,000	15,001–25,000	25,001–50,000	50,001–100,000	100,001 or more
Number of representative payees							
Weighted	3,201,074	813,836	1,017,679	552,078	592,463	167,409	57,609
Unweighted	3,523	748	1,013	615	740	288	119
Ever gone without a specific need							
All needs met	94.2	94.6	92.7	94.0	95.2	97.6	98.3
One unmet need	4.4	4.0	5.5	5.1	3.3	2.2	1.4
Some unmet needs	1.4	1.4	1.8	0.9	1.5	0.2	0.3
Specific need							
Housing	99.2	99.1	98.9	99.3	99.8	99.7	99.7
Utilities	99.1	98.8	98.5	99.6	99.7	100.0	100.0
Food	99.3	99.5	99.0	99.5	98.9	100.0	99.5
Clothing	99.5	99.4	99.2	99.4	99.9	99.8	100.0
Medical services	97.2	97.8	97.0	95.7	97.5	98.4	99.7
Medication	98.3	98.6	97.7	99.3	97.7	99.5	98.8
Felt any needs not completely met							
All needs met	88.3	85.1	86.5	91.6	90.1	95.1	95.7
Most needs met	6.7	7.9	6.7	5.5	7.4	3.6	4.0
Some needs met	2.4	4.0	3.0	1.6	0.7	0.6	0.3
Fewer needs met	2.5	3.0	3.8	1.3	1.7	0.7	0.0
Specific needs							
Housing							
None	0.3	0.0	0.9	0.0	0.0	0.2	0.0
Some	1.8	2.7	2.3	0.8	1.2	0.5	0.0
Most	3.3	5.6	3.9	1.6	1.6	0.8	0.6
All	94.6	91.7	92.9	97.6	97.2	98.5	99.4
Food							
None	0.2	0.3	0.3	0.0	0.0	0.0	0.0
Some	1.7	2.1	2.2	1.0	1.4	0.5	0.0
Most	2.5	3.0	3.4	1.6	1.6	0.5	1.7
All	95.7	94.7	94.0	97.4	97.0	99.0	98.3
Clothing							
None	0.2	0.2	0.3	0.1	0.1	0.0	0.0
Some	3.0	3.8	4.1	1.8	1.8	1.8	0.0
Most	4.4	4.6	5.9	3.2	4.0	0.6	2.0
All	92.4	91.3	89.6	94.9	94.1	97.6	98.0
Medical							
None	0.5	0.9	0.8	0.1	0.1	0.3	0.0
Some	3.1	2.9	4.1	2.0	3.2	1.2	0.9
Most	2.7	4.1	1.8	3.0	2.9	0.6	1.2
All	93.7	92.0	93.3	95.0	93.8	97.8	97.9

SOURCE: Authors' calculations based on Westat survey of representative payees and beneficiaries (NRC 2007).

NOTES: Statistics are based on the weighted population with no missing variables. See text for more details. Standard errors are available upon request.

Table 6.**Level of unmet needs among beneficiaries as reported by their representative payee: Percentage of respondents by years of service**

Characteristic	Total	Years of service			
		0-2	3-5	6-9	10 or more
Number of representative payees					
Weighted	3,201,074	999,425	920,959	521,602	759,088
Unweighted	3,523	1,187	1,016	521	799
Ever gone without a specific need					
All needs met	94.2	94.8	95.0	94.1	92.6
One unmet need	4.4	3.8	3.7	5.3	5.3
Some unmet needs	1.4	1.5	1.2	0.6	2.0
Specific need					
Housing	99.2	99.6	99.4	100.0	98.0
Utilities	99.1	99.7	99.3	98.4	98.5
Food	99.3	99.3	98.9	99.3	99.6
Clothing	99.5	99.4	99.3	99.8	99.6
Medical services	97.2	96.4	97.9	98.1	96.9
Medication	98.3	98.9	98.6	97.8	97.7
Felt any needs not completely met					
All needs met	88.3	87.7	89.3	88.6	87.8
Most needs met	6.7	6.0	6.6	7.4	7.4
Some needs met	2.4	2.9	1.4	1.9	3.3
Fewer needs met	2.5	3.3	2.8	2.0	1.5
Specific needs					
Housing					
None	0.3	0.7	0.2	0.0	0.0
Some	1.8	1.1	2.0	2.9	1.8
Most	3.3	3.8	2.1	2.3	4.7
All	94.6	94.3	95.7	94.8	93.5
Food					
None	0.2	0.4	0.2	0.0	0.0
Some	1.7	1.6	2.2	1.2	1.5
Most	2.5	3.5	1.8	1.1	2.9
All	95.7	94.6	95.8	97.6	95.6
Clothing					
None	0.2	0.6	0.0	0.0	0.0
Some	3.0	2.7	3.8	2.7	2.7
Most	4.4	5.4	3.6	3.6	4.6
All	92.4	91.3	92.6	93.6	92.7
Medical					
None	0.5	0.8	0.3	0.1	0.7
Some	3.1	3.5	2.6	3.5	2.8
Most	2.7	2.7	2.9	2.9	2.6
All	93.7	93.0	94.2	93.6	94.0

SOURCE: Authors' calculations based on Westat survey of representative payees and beneficiaries (NRC 2007).

NOTES: Statistics are based on the weighted population with no missing variables. See text for more details. Standard errors are available upon request.

Table 7.
Level of unmet needs among beneficiaries as reported by their representative payee: Percentage of respondents by potential misuse indicator

Characteristic	Total	Payee—			
		Is a non relative	Does not live with beneficiary	Is under 50 years of age	Has sources of income other than employment
Number of representative payees					
Weighted	3,201,074	116,003	602,622	1,840,578	1,635,090
Unweighted	3,523	1,254	1,596	1,643	1,697
Ever gone without a specific need					
All needs met	94.2	88.7	92.1	93.8	93.2
One unmet need	4.4	8.4	5.6	4.9	5.0
Some unmet needs	1.4	2.9	2.3	1.2	1.8
Specific need					
Housing	99.2	97.7	98.8	99.2	99.0
Utilities	99.1	98.7	98.2	99.1	98.7
Food	99.3	97.4	98.4	99.3	98.7
Clothing	99.5	98.8	98.9	99.3	99.3
Medical services	97.2	96.2	97.4	97.0	96.8
Medication	98.3	95.7	97.4	98.5	98.6
Felt any needs not completely met					
All needs met	88.3	84.5	85.8	87.6	87.8
Most needs met	6.7	8.4	8.7	7.1	7.0
Some needs met	2.4	4.4	2.4	2.6	2.5
Fewer needs met	2.5	2.6	3.1	2.7	2.7
Specific needs					
Housing					
None	0.3	0.2	0.5	0.2	0.6
Some	1.8	1.7	1.0	2.0	1.7
Most	3.3	4.5	4.4	3.4	3.7
All	94.6	93.7	94.1	94.4	94.0
Food					
None	0.2	0.3	0.1	0.1	0.2
Some	1.7	1.8	2.3	1.8	1.8
Most	2.5	4.2	3.2	2.5	3.0
All	95.7	93.8	94.4	95.6	95.0
Clothing					
None	0.2	0.3	0.5	0.1	0.2
Some	3.0	4.0	3.4	3.3	2.6
Most	4.4	4.5	5.2	4.7	5.7
All	92.4	91.2	90.9	91.9	91.5
Medical					
None	0.5	0.5	0.9	0.5	0.6
Some	3.1	3.3	3.2	3.4	2.8
Most	2.7	5.0	2.7	3.1	2.7
All	93.7	91.2	93.1	93.0	93.9

(Continued)

Table 7.
Level of unmet needs among beneficiaries as reported by their representative payee: Percentage of respondents by potential misuse indicator—Continued

Characteristic	Payee—				
	Receives welfare (TANF)	Lists self-employment income	Receives either OASDI or SSI income or both	Is a convicted felon	Has served time in prison
Number of representative payees					
Weighted	184,896	280,395	1,187,628	107,884	80,056
Unweighted	169	490	1,311	124	91
Ever gone without a specific need					
All needs met	91.3	92.8	93.1	91.1	88.9
One unmet need	8.5	5.7	5.1	8.6	6.8
Some unmet needs	0.2	1.5	1.8	0.3	4.4
Specific need					
Housing	100.0	99.1	98.9	99.4	95.4
Utilities	99.9	99.9	98.3	99.2	94.7
Food	98.8	99.8	98.7	99.7	99.8
Clothing	97.7	99.2	99.6	98.0	100.0
Medical services	95.7	95.9	97.2	96.5	97.2
Medication	98.6	97.2	98.1	97.8	97.1
Felt any needs not completely met					
All needs met	84.1	90.7	88.7	86.9	83.2
Most needs met	5.7	6.2	6.9	8.3	13.9
Some needs met	3.9	0.8	2.0	2.3	2.6
Fewer needs met	6.2	2.3	2.4	2.6	0.3
Specific needs					
Housing					
None	1.8	0.1	0.8	0.0	0.0
Some	4.8	0.8	1.1	0.8	0.3
Most	3.7	0.5	3.6	3.0	7.1
All	89.8	98.6	94.5	96.2	92.6
Food					
None	1.8	0.0	0.3	0.0	0.0
Some	4.4	2.3	1.3	2.5	0.2
Most	1.2	0.6	3.1	2.5	2.7
All	92.6	97.1	95.3	94.9	97.1
Clothing					
None	1.9	0.8	0.3	1.7	0.0
Some	5.2	3.3	1.9	1.1	0.5
Most	2.2	2.7	5.5	5.8	6.9
All	90.8	93.3	92.3	91.4	92.7
Medical					
None	0.6	0.0	0.4	0.1	0.1
Some	4.0	2.4	2.6	2.7	0.6
Most	4.4	2.0	2.4	3.6	4.7
All	91.0	95.6	94.6	93.6	94.7

(Continued)

Table 7.
Level of unmet needs among beneficiaries as reported by their representative payee: Percentage of respondents by potential misuse indicator—Continued

Characteristic	Payee—				
	Has differing mailing and residence addresses	Has had three or more address changes in the last 2 years	Does not have a phone number in administrative records	Has been terminated two or more times	Serves four or more beneficiaries
Number of representative payees					
Weighted	447,743	65,431	992,619	161,377	2,497,022
Unweighted	586	70	1,001	324	2,484
Ever gone without a specific need					
All needs met	94.3	91.3	94.2	97.3	93.7
One unmet need	4.0	3.2	4.6	2.7	4.7
Some unmet needs	1.7	5.6	1.2	0.0	1.6
Specific need					
Housing	98.2	100.0	99.2	99.8	99.1
Utilities	99.7	99.9	98.8	97.8	99.0
Food	98.7	99.8	99.6	100.0	99.2
Clothing	99.0	94.7	99.4	100.0	99.4
Medical services	97.8	91.7	97.5	99.8	96.9
Medication	98.4	99.8	98.3	99.9	98.1
Felt any needs not completely met					
All needs met	90.8	70.7	88.7	91.9	87.8
Most needs met	7.2	22.9	6.1	4.1	7.0
Some needs met	0.5	6.0	3.2	2.4	2.3
Fewer needs met	1.6	0.5	2.0	1.6	2.9
Specific needs					
Housing					
None	0.0	0.0	0.0	0.0	0.4
Some	1.8	0.7	1.8	1.5	1.9
Most	1.5	15.4	3.9	2.3	3.4
All	96.6	83.9	94.3	96.2	94.3
Food					
None	0.0	0.0	0.0	0.0	0.2
Some	1.2	0.5	2.2	1.6	2.0
Most	1.1	5.5	2.4	2.2	2.4
All	97.8	94.0	95.4	96.2	95.4
Clothing					
None	0.4	0.0	0.0	0.0	0.3
Some	2.2	0.8	2.7	3.9	3.3
Most	2.2	15.6	4.8	3.9	4.1
All	95.1	83.6	92.5	92.2	92.3
Medical					
None	0.2	0.7	0.4	0.8	0.6
Some	2.6	0.0	2.2	0.0	3.4
Most	1.3	13.1	3.0	2.4	2.7
All	95.9	86.2	94.5	96.8	93.4

SOURCE: Authors' calculations based on Westat survey of representative payees and beneficiaries (NRC 2007).

NOTES: Statistics are based on the weighted population with no missing variables. See text for more details. Standard errors are available upon request.

TANF = Temporary Assistance for Needy Families; OASDI = Old-Age, Survivors, and Disability Insurance; SSI = Supplemental Security Income.

Table 8.
Characteristics of representative payees: Percentage of respondents by presence of an unmet need

Characteristic	Total	Ever gone without a specific need			Felt any need not completely met			
		All needs met	One unmet need	Some unmet needs	All needs met	Most needs met	Some needs met	Fewer needs met
Number of representative payees								
Weighted	3,201,074	3,016,326	140,294	44,455	2,827,374	215,272	77,029	81,400
Unweighted	3,523	3,269	190	64	3,057	270	109	87
Personal demographics								
Gender								
Male	21.1	21.7	10.9	12.6	21.9	16.3	17.2	13.0
Female	78.9	78.3	89.1	87.4	78.1	83.7	82.8	87.0
Race								
White	60.4	60.6	57.4	58.8	61.7	49.7	52.8	50.9
Black	22.2	21.8	29.8	25.8	21.9	30.8	19.1	11.9
Other	17.4	17.6	12.8	15.4	16.3	19.5	28.1	37.2
Age								
39 or younger	28.3	27.9	32.8	37.9	27.8	28.1	45.0	30.9
40–49	29.2	29.3	32.0	12.8	29.2	32.9	17.2	30.4
50–59	23.5	23.7	22.8	10.0	23.8	23.1	13.5	25.9
60–69	12.8	12.9	8.4	19.7	13.4	7.3	11.1	6.4
70 or older	6.2	6.1	4.0	19.6	5.8	8.7	13.2	6.5
Relationship								
Child	6.4	6.3	7.7	3.4	6.1	9.8	7.3	6.1
Parent	70.6	70.7	68.1	76.5	71.1	68.6	68.3	63.9
Other relative	19.4	19.6	17.2	12.6	19.4	17.1	17.8	26.3
Nonrelative	3.6	3.4	7.0	7.5	3.5	4.6	6.6	3.7
Residence								
Does not live with beneficiary	18.8	18.4	24.0	31.8	18.3	24.4	18.8	22.9
Lives with beneficiary	81.2	81.6	76.0	68.2	81.7	75.6	81.2	77.1
Years of service								
0–2	31.2	31.4	26.8	32.7	31.0	28.0	38.0	41.1
3–5	28.8	29.0	24.5	25.9	29.1	28.0	16.6	31.4
6–9	16.3	16.3	19.8	6.8	16.3	17.9	13.2	13.1
10 or more	23.7	23.3	28.9	34.5	23.6	26.1	32.2	14.5
Income (\$)								
5,000 or less	25.4	25.5	23.2	25.3	24.5	29.8	41.9	30.0
5,001–15,000	31.8	31.3	39.5	42.3	31.1	31.8	39.6	47.5
15,001–25,000	17.2	17.2	20.2	10.9	17.9	14.1	11.4	8.6
25,001–50,000	18.5	18.7	13.9	20.5	18.9	20.4	5.6	12.5
50,001–100,000	5.2	5.4	2.6	0.6	5.6	2.8	1.2	1.4
100,001 or more	1.8	1.9	0.6	0.4	1.9	1.1	0.2	0.0
Type of program								
SSI	44.0	43.7	49.3	49.3	43.0	49.9	60.7	49.9
OASDI	50.7	51.2	41.1	44.2	51.9	44.6	26.7	45.3
Both	5.3	5.1	9.6	6.5	5.1	5.4	12.6	4.8

(Continued)

Table 8.
Characteristics of representative payees: Percentage of respondents by presence of an unmet need—Continued

Characteristic	Total	Ever gone without a specific need			Felt any need not completely met			
		All needs met	One unmet need	Some unmet needs	All needs met	Most needs met	Some needs met	Fewer needs met
Sources of Income ^a								
Earnings								
Employer	48.1	48.1	49.9	43.2	48.0	48.9	43.2	56.4
Self-employed	8.8	8.6	11.3	9.7	9.0	8.0	2.7	8.0
Government assistance								
OASDI	32.4	32.0	38.9	40.3	32.4	35.7	22.5	32.3
SSI	11.2	11.1	13.4	11.0	11.4	8.7	15.4	10.2
AFDC/TANF	5.8	5.6	11.2	1.0	5.5	4.9	9.4	14.2
Other assistance								
Pension/VA benefits	7.8	7.8	6.8	10.8	7.9	7.7	4.7	7.1
Other programs	12.6	12.3	14.5	26.5	11.5	21.9	24.0	14.8
Social Problems								
Substance								
Addiction	1.6	1.5	1.7	7.4	1.4	2.7	0.2	5.9
Law								
Convictions	4.2	4.0	6.7	8.2	4.1	5.9	3.2	3.4

(Continued)

Table 8.
Characteristics of representative payees: Percentage of respondents by presence of an unmet need—Continued

Characteristic	Total	Ever gone without a specific need			Felt any need not completely met			
		All needs met	One unmet need	Some unmet needs	All needs met	Most needs met	Some needs met	Fewer needs met
Potential misuse characteristics								
Average number of characteristics	3.2	3.2	3.6	3.6	3.2	3.4	3.2	3.3
Payee—								
Is a nonrelative	3.6	3.4	7.0	7.5	3.5	4.6	6.6	3.7
Does not live with beneficiary	18.8	18.4	24.0	31.8	18.3	24.4	18.8	22.9
Is under 50 years of age	57.5	57.3	64.8	50.6	57.0	60.9	62.2	61.3
Has sources of income other than employment	51.1	50.5	58.7	64.7	50.8	52.9	52.6	54.6
Receives welfare (TANF)	5.8	5.6	11.2	1.0	5.5	4.9	9.4	14.2
Lists self-employment income	8.8	8.6	11.3	9.7	9.0	8.0	2.7	8.0
Receives either OASDI or SSI income or both	37.1	36.7	43.0	47.8	37.3	38.3	30.7	34.3
Is a convicted felon	3.4	3.3	6.6	0.7	3.3	4.2	3.2	3.4
Has served time in prison	2.5	2.4	3.9	7.9	2.4	5.2	2.7	0.3
Has differing mailing and residence addresses	14.0	14.0	12.8	16.9	14.4	14.9	2.7	8.8
Has had three or more address changes in the last 2 years	2.0	2.0	1.5	8.2	1.6	7.0	5.1	0.4
Does not have a phone number in the administrative records	31.0	31.0	32.7	26.6	31.1	28.1	40.8	24.7
Has been terminated two or more times	5.0	5.2	3.1	0.1	5.2	3.1	5.0	3.1
Serves four or more beneficiaries	78.0	77.6	83.2	91.6	77.6	81.0	73.2	90.3

SOURCE: Authors' calculations based on Westat survey of representative payees and beneficiaries (NRC 2007).

NOTES: Statistics are based on the weighted population with no missing variables. See text for more details. Standard errors are available upon request.

OASDI = Old-Age, Survivors, and Disability Insurance; SSI = Supplemental Security Income; AFDC = Aid to Families with Dependent Children; TANF = Temporary Assistance for Needy Families; VA = Veterans' Administration.

a. Categories are not mutually exclusive.

Table 9.
Satisfaction as a representative payee: Percentage of respondents by program type

Characteristic	Total	Type of Program		
		SSI	OASDI	Both
Number of representative payees				
Weighted	3,201,074	1,409,803	1,621,512	169,759
Unweighted	3,523	1,540	1,676	307
Representative payee satisfaction				
Ability to help beneficiary				
Very dissatisfied	0.4	0.5	0.3	0.2
Somewhat dissatisfied	1.4	1.5	1.3	0.9
Neither satisfied nor dissatisfied	1.6	1.4	1.6	3.2
Somewhat satisfied	14.5	12.3	16.0	18.1
Very satisfied	82.1	84.2	80.8	77.5
Types of concerns				
Not enough time	0.9	1.0	0.8	0.8
Requirements	1.5	1.7	1.3	2.5
Responsibility	1.7	1.9	1.3	3.6
Relationship with beneficiary	0.8	0.9	0.6	1.4
Understanding of beneficiary's needs				
Very dissatisfied	0.2	0.4	0.1	0.0
Somewhat dissatisfied	0.9	1.3	0.5	0.5
Neither satisfied nor dissatisfied	1.5	1.5	1.6	1.5
Somewhat satisfied	14.5	18.7	10.8	13.9
Very satisfied	82.9	78.0	87.0	84.1

SOURCE: Authors' calculations based on Westat survey of representative payees and beneficiaries (NRC 2007).

NOTES: Statistics are based on the weighted population with no missing variables. See text for more details. Standard errors are available upon request.

SSI = Supplemental Security Income; OASDI = Old-Age, Survivors, and Disability Insurance.

Table 10.
Satisfaction as a representative payee: Percentage of respondents by annual income

Characteristic	Total	Annual income (\$)					
		5,000 or less	5,001–15,000	15,001–25,000	25,001–50,000	50,001–100,000	100,001 or more
Number of representative payees							
Weighted	3,201,074	813,836	1,017,679	552,078	592,463	167,409	57,609
Unweighted	3,523	748	1,013	615	740	288	119
Representative payee satisfaction							
Ability to help beneficiary							
Very dissatisfied	0.4	0.1	0.7	0.1	0.4	0.6	0.1
Somewhat dissatisfied	1.4	0.7	2.1	1.9	0.9	1.3	0.5
Neither satisfied nor dissatisfied	1.6	1.0	1.5	1.4	2.6	1.1	7.2
Somewhat satisfied	14.5	12.9	13.7	16.0	17.5	12.1	14.1
Very satisfied	82.1	85.3	82.1	80.7	78.6	84.9	78.2
Types of concerns							
Not enough time	0.9	1.4	0.7	0.2	1.0	0.7	3.5
Requirements	1.5	2.7	0.9	0.7	1.5	1.4	4.3
Responsibility	1.7	2.6	1.4	0.7	1.9	1.0	4.5
Relationship with beneficiary	0.8	1.7	0.6	0.1	0.6	0.6	0.0
Understanding of beneficiary's needs							
Very dissatisfied	0.2	0.0	0.4	0.1	0.1	0.8	0.0
Somewhat dissatisfied	0.9	0.5	0.8	1.4	1.0	1.7	0.0
Neither satisfied nor dissatisfied	1.5	1.6	1.5	1.5	1.8	0.9	1.1
Somewhat satisfied	14.5	18.9	11.0	15.9	12.8	12.0	23.2
Very satisfied	82.9	79.0	86.2	81.2	84.4	84.6	75.7

SOURCE: Authors' calculations based on Westat survey of representative payees and beneficiaries (NRC 2007).

NOTES: Statistics are based on the weighted population with no missing variables. See text for more details. Standard errors are available upon request.

SSI = Supplemental Security Income; OASDI = Old-Age, Survivors, and Disability Insurance.