United States Senate
WASHINGTON, DC 20510

October 10, 2025

To Protection & Advocacy agency CEOs,

We write today regarding reports that some Social Security beneficiaries are left vulnerable to abuse or mismanagement by their representative payees due to processing backlogs at the Social Security Administration (SSA). Representative payees help Social Security beneficiaries manage their payments when the beneficiaries are unable to do so on their own. Congress established a payee review system to protect beneficiaries and deputized state Protection and Advocacy (P&A) agencies to investigate claims of abuse or mismanagement, but Trump Administration cuts to SSA may have hindered those reviews. Accordingly, we ask that you respond to questions about whether SSA is able to work with your organization in a timely fashion to monitor Social Security representative payees.

Nearly nine out of ten people age 65 or older and over eleven million people with disabilities receive Social Security or Supplemental Security Income (SSI).[1] Federal law allows SSA to designate representative payees to assist beneficiaries who are unable to manage Social Security payments themselves.[2] Representative payees can be individuals such as spouses, parents, or relatives, or they can be organizations such as a business or social services agency.[3] A representative payee takes on a wide range of responsibilities, including helping a beneficiary understand SSI eligibility requirements, ensuring benefits are effectively used, maintaining accurate records, and communicating the beneficiary's needs.[4] Representative payees help some of Social Security's most vulnerable beneficiaries, and it is important to ensure that the payees live up to their obligations.

While most representative payees operate in good faith, payee reviews exist to protect Social Security beneficiaries. The current representative payee review system was created by Congress in 2018, following well publicized stories of abuse by representative payees.[5] For example, one

[1] "Fact Sheet," Social Security Administration, last accessed September 19, 2025, https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf; "Monthly Statistical Snapshot, August 2025," Social Security Administration, last accessed September 19, 2025, https://www.ssa.gov/policy/docs/quickfacts/stat_snapshot/index.html?qs#table1.

[2] Emma K. Tatem, Congressional Research Service, *Social Security Administration Representative Payees*, June 4, 2025, at 1 (hereinafter "CRS Rep Payee Report"), https://www.crs.gov/reports/pdf/IF13018/IF13018.pdf; 42 U.S.C. § 405(j) and 42 U.S.C. § 1383(a)(2).

[3] *Id*., CRS Rep Payee Report, at 1; "Training Organizational Representative Payees," Social Security Administration, last accessed September 19, 2025, https://www.ssa.gov/payee/LessonPlan-2005-2.htm#WHATISPAYEE.

[4] Neal A. Winston, "Understanding the Role of Representative Payees," Special Needs Alliance, last accessed September 19, 2025, https://www.specialneedsalliance.org/blog/understanding-the-role-of-representative-payee/.

[5] Tamar B. Breslauer and William R. Morton, Congressional Research Service, *Social Security: Major Decisions in the House and Senate Since 1935*, January 22, 2025, at 85-86,

representative payee effectively used Social Security beneficiaries as forced labor at a turkey processing facility.[6] Another held four beneficiaries captive "in a squalid boiler room" while stealing their Social Security payments.[7] A third used beneficiary money to purchase "homes, vehicles, luxury RVs and cruises."[8] In response to these and similar occurrences, Congress passed bipartisan legislation to modernize the representative payee program and better protect beneficiaries.[9]

When it was signed into law, the *Strengthening Protections for Social Security Beneficiaries Act of 2018* made existing state P&As watchdogs against fraud and abuse by representative payees.[10] P&As use their expertise as legal advocacy organizations for people with disabilities to conduct onsite representative payee reviews, engage in educational visits, and examine allegations of misconduct.[11] Critically, P&As speak directly with Social Security beneficiaries about their experiences and have uncovered a diverse set of problems, such as those related to utilities, housing, food, and vision care.[12] Although P&As have taken a key role in monitoring representative payees, SSA must review and approve all enforcement and corrective actions executed by the P&As.[13]

Unfortunately, the minority staffs of the Senate Special Committee on Aging (Aging Committee) and the Senate Committee on Finance (Finance Committee) have received reports of significant delays in the SSA approval process for representative payee reviews. The delays are reportedly occurring at most SSA regional offices and reportedly began following cuts to the SSA workforce and number of SSA regional offices, as well as recently instituted reorganizations and workforce reshaping initiatives.[14] Although fewer than one percent of Social Security payments are improper, delays in the representative payee review system undermine efforts to stop cases of fraud that do exist.[15] More importantly, delays place vulnerable Social Security beneficiaries who rely on these essential benefits for their financial security at risk. One P&A agency disclosed

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https://www.crs.gov/reports/pdf/RL30920/RL30920.pdf.

[6] News Desk, "Decades of Abuse at Iowa Turkey Farm," Courthouse News Service, May 2, 2011, https://www.courthousenews.com/decades-of-abuse-at-iowa-turkey-farm/.

[7] Crimesider Staff, "Woman Gets Life Plus 80 Years in Philly 'Basement of Horrors' Case," CBS News, November 6, 2015, https://www.cbsnews.com/news/woman-gets-life-plus-80-years-in-philly-basement-of-horrors-case/.

[8] "Albuquerque Couple Sentenced to Federal Prison in Ayudando Guardians Case," Department of Justice, July 15, 2021, https://www.justice.gov/usao-nm/pr/albuquerque-couple-sentenced-federal-prison-ayudando-guardians-case.

[9] "NOW LAW: Johnson, Larson Bill to Strengthen Social Security's Representative Payee Program," U.S. House Ways & Means Committee, April 13, 2018, https://waysandmeans.house.gov/2018/04/13/now-law-johnson-larson-bill-to-strengthen-social-securitys-representative-payee-program/.

[10] P.L. 115-165; *See also* "H.R. 4547 – Strengthening Protections for Social Security Beneficiaries Act of 2018," Congress.gov, last accessed September 23, 2025, https://www.congress.gov/bill/115th-congress/house-bill/4547.

[11] "Representative Payee Site Reviews Conducted by Protection and Advocacy System," Social Security Administration, last accessed September 23, 2025, https://www.ssa.gov/payee/reviews_by_Protection_and_Advocacy.htm.

[12] *Id.*; "Representative Payee Review Program: 2023-2024 Overview," National Disability Rights Network, last accessed September 23, 2025, https://www.ndrn.org/wp-content/uploads/2025/01/Gy6_OnePagerv5.pdf.

[13] "Protecting Beneficiaries of Social Security Disability Benefits," National Disability Rights Network, last accessed September 23, 2025, https://www.ndrn.org/issues/representative-payees/.

[14] SSA detailed its plans to restructure in a blog post. *See* "Social Security Announces Workforce and Organization Plans," Social Security Administration, February 28, 2025, https://blog.ssa.gov/social-security-announces-workforce-and-organization-plans/.

having multiple cases involving abuse or neglect and required immediate action pending with SSA, with one case still unaddressed after five months.

The Senate Aging Committee has jurisdiction over "any and all matters pertaining to problems and opportunities of older people," including "assuring adequate income."[16] The Senate Finance Committee has jurisdiction over "National social security."[17] Accordingly, we request that you provide information regarding how SSA's recent reorganization and staffing reductions have impacted your agency's ability to timely investigate and review representative payees in your state and to protect beneficiaries from abuse or neglect.

Please e-mail your response, with information on the following topics, to RepPayeeInfo@aging.senate.gov by no later than November 10, 2025:

1. The number of representative payee reviews completed by your organization in Grant Year 2024 (August 1, 2023-July 31, 2024) and Grant Year 2025 (August 1, 2024-July 31, 2025).

2. The grant year target numbers for representative payee reviews for your organization in Grant Year 2024 (August 1, 2023-July 31, 2024) and Grant Year 2025 (August 1, 2024-July 31, 2025).

3. Did SSA processing delays affect your organization's ability to meet your grant year target number for representative payee reviews in Grant Year 2025?

    a. If yes, please explain how the SSA processing delays affected your organization's ability to meet your grant year target numbers.

4. A description of cases of particular concern that have not been timely addressed by SSA, including cases involving significant misuse, health, or safety issues.

5. Your assessment of how the SSA processing delays for representative payee reviews have affected – or could affect – Social Security beneficiaries.

6. Please share any observations about changes at your SSA regional office that may have contributed to processing delays or quality concerns for the representative payee review program (for example, staffing changes, new procedures, bulk case processing, etc.).

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[15] Social Security Administration Office of the Inspector General, *Preventing, Detecting, and Recovering Improper Payments*, July 2024, at summary, https://oig.ssa.gov/assets/uploads/072401.pdf.

[16] "Rules," U.S. Senate Special Committee on Aging, last accessed September 23, 2025, https://www.aging.senate.gov/about/rules.

[17] "Rules of Procedure, 119th Congress," U.S. Senate Committee on Finance, last accessed September 23, 2025, at 9, https://www.finance.senate.gov/imo/media/doc/rules_of_the_procedure_119-21.pdf.

Thank you in advance for your response. If you have questions, please feel free to reach out to Ranking Member Gillibrand's Aging Committee staff at 202-224-0185 or Ranking Member Wyden's Finance Committee staff at 202-224-4515.

Sincerely,

Kirsten Gillibrand
United States Senator
Ranking Member, Special
Committee on Aging

Ron Wyden
United States Senator
Ranking Member, Committee
on Finance