

studies that identify the AFDC population are the Nationwide Food Consumption Study of the Department of Agriculture, the Current Population Survey of the Bureau of the Census, and the Survey of Income and Education of the Department of Health, Education, and Welfare

The NCSS has published a series on the findings of the 1973 AFDC study that deals with demographic and program characteristics, financial circumstances, services to families, and dis-

continuances for AFDC money payments during 1973.<sup>4</sup> These reports are available for responses to inquiries from the public and the press

<sup>4</sup> See *Findings of the 1973 AFDC Study Part I, Demographic and Program Characteristics* (June 1974), *Part II-A, Financial Circumstances* (September 1974), *Part II-B, Financial Circumstances* (September 1975), *Part III, Services to Families* (October 1974), and *Part IV, Discontinuances for AFDC Money Payments During 1973* (January 1975), Social and Rehabilitation Service, National Center for Social Statistics Results for the 1975 survey are to be published during 1977

## Notes and Brief Reports

### OASDI Representative Payees, 1973\*

Most social security beneficiaries receive their benefits directly. Another person—a “representative payee”—may be appointed, however, to receive the benefit when it appears to be in the best interests of the beneficiary. The Social Security Act authorizes the Secretary of Health, Education, and Welfare to designate a representative to receive the benefit in behalf of the beneficiary. The Social Security Administration determines the manner of payment—whether the benefit is to be paid directly or another person is to be selected to receive it. The designation may be made regardless of the beneficiary’s legal competency. For an adult beneficiary, positive evidence that the beneficiary is physically or mentally unable to manage the benefit must be submitted before a payee can be selected.

At the end of 1973, 1 out of 6 benefits in current-payment status was going to representative payees. Data on selected characteristics of those for whom a payee had been named has been obtained from the master beneficiary record of the Social Security Administration. To provide an overall view of the representative payee program from 1969 to 1973, information is presented here that includes the type of beneficiaries, their age, race, and sex, whether they are institutionalized, their

\*Frederick L. Cone, Division of Disability Studies, Office of Research and Statistics, Social Security Administration

relation to the beneficiary population; and the type of payee

As of December 31, 1973, representative payees were receiving benefit checks in behalf of about 5.1 million individuals or 17 percent of the 29.9 million individuals with benefits in current-payment status (table 1). The 5.1 million total represented a 4-percent increase over the figure at the end of 1972, but as a proportion of all beneficiaries it was virtually the same as in the preceding year.

#### TYPE OF BENEFICIARY

##### Children

Children constitute the largest group of those with representative payees—in 1973, almost three-fourths of all those for whom a payee had been

TABLE 1—Number of all beneficiaries and number and percent with representative payees, by type of beneficiary, at end of 1973

Type of beneficiary	Total number	Beneficiaries with representative payees	
		Number	Percent of total
Total . . . . .	29,868,775	5,053,342	16.9
Retired workers . . . . .	15,364,562	169,344	1.1
Disabled workers . . . . .	2,016,626	168,997	8.4
Wives and husbands . . . . .	3,189,075	13,586	.4
Widows and widowers . . . . .	4,149,491	72,134	1.7
Disabled widows and widowers . . . . .	78,769	6,299	8.0
Parents . . . . .	24,813	960	3.9
Special age 72 beneficiaries . . . . .	358,061	46,834	13.1
Disabled children aged 18 and over . . . . .	319,988	267,885	83.7
Children under age 18 . . . . .	3,715,850	3,711,663	99.9
In custody of parent payee . . . . .	-	3,445,900	--
Not in custody of parent payee . . . . .	-	265,763	-
Students aged 18-21 . . . . .	651,540	595,640	91.4

TABLE 2—Number of beneficiaries with representative payees at end of year, by type of beneficiary, 1969–73, and number and percent institutionalized, by race, 1973

Type of beneficiary	Beneficiaries with representative payees									
	Number				1973					
	1969	1970	1971	1972	Total		White		Black and other	
					Number	Percent institutionalized	Number	Percent institutionalized	Number	Percent institutionalized
Total	1 286 011	1 377 829	1 446 442	1 503 045	1 607 442	-- --	(?)	-- --	(?)	-- --
Incapable adult beneficiaries <sup>1</sup>	609 411	661 730	683 303	700 972	746 039	49 0	652 712	50 4	93 327	39 1
Retired workers	127 143	140 785	148 877	150 920	169 344	69 9	151 237	71 3	18 107	58 4
Disabled workers	141 625	150 771	159 071	161 332	168 997	33 9	139 796	34 7	29 201	30 2
Wives and husbands	13 172	13 961	13 260	13 148	13 586	59 2	12 251	60 5	1 335	47 5
Widows and widowers	53 266	59 777	62 832	66 355	72 134	76 5	67 373	77 9	4 761	56 6
Disabled widows and widowers	3 335	4 461	4 617	5 052	6 299	49 6	5 328	52 7	32 4	32 4
Parents	961	1 032	937	900	960	65 3	836	69 0	124	40 3
Special age 72 beneficiaries	66 404	62 604	56 204	50 902	46 834	87 2	37 944	88 2	8 890	83 1
Disabled children, aged 18 and over	203 000	228 346	237 405	247 363	267 685	30 6	237 947	32 0	29 938	20 0
Children under age 18 <sup>1</sup>	200 900	205 121	215 400	222 923	265 763	4 4	172 918	5 5	92 840	2 3
Students aged 18–21	475 670	510 973	547 689	580 000	595 640	-- --	(?)	-- --	(?)	-- --

<sup>1</sup> For 1969 excludes 3.0 million children in custody of parent payees 1970, 3.1 million, 1971, 3.2 million, 1972, 3.4 million 1973, 3.4 million

<sup>2</sup> Data not available

<sup>3</sup> Represents beneficiaries for whom a finding of incapability is required, excludes students aged 18–21

appointed About 37 million or all but 4,000 of all child beneficiaries under age 18 had their benefits managed by another person Children under age 18 are assumed as a rule to be incapable of handling their own benefit, so the number receiving benefits directly remains low

The discussion here focuses on incapable adults (including childhood disability beneficiaries<sup>1</sup>) and on children under age 18 not in the care of a parent payee These groups merit somewhat closer scrutiny than the 3.4 million children in the custody of a parent payee, since they tend to be less homogeneous

### Incapable Adults

As 1973 ended, representative payees were receiving the benefit checks of 746,000 incapable adult beneficiaries—persons for whom a finding of incapability is required This total was 45,000 or 6 percent higher than the number in December 1972 (table 2). The largest groups among these adults were childhood disability beneficiaries (268,000), retired workers (169,000), and disabled workers (169,000). The rates of increase from the preceding year for these groups were 8 percent, 9 percent, and 5 percent

<sup>1</sup> Childhood disability beneficiaries became severely disabled before age 22 and are the unmarried children aged 18 and over of retired, deceased, or disabled workers

Making up another sizable though declining group are the “special-age 72” beneficiaries<sup>2</sup> About 46,000 persons were in this group in 1973, but their number, which was 72,000 in 1967, has been going down steadily Since fewer and fewer persons can meet the definition in the law and mortality rates for the eligible age group are high, it will continue to shrink

Adult beneficiaries vary considerably in the proportion with representative payees, as table 1 shows The groups that must be disabled to be eligible for benefits exhibit higher percentages than the others. At the end of 1973, about 8 percent of the disabled workers and 84 percent of the childhood disability beneficiaries had payees appointed to handle their benefits The very high percentage for the childhood disability beneficiaries reflects in part the high incidence of mental retardation among this group About 2 out of 3 of new disability benefit awards are based on a primary diagnosis of mental deficiency In contrast, only 1 percent of the retired-worker beneficiaries had another person selected to receive their benefits For each of the beneficiary groups, beneficiaries with payees have represented a relatively stable proportion in recent years, except for a slight

<sup>2</sup> A “special age 72” beneficiary has reached age 72, does not qualify for a regular benefit under the fully or transitionally insured provisions of the Social Security Act, and either reached age 72 before 1968 or earned 3 quarters of coverage, at any time, for each calendar year after 1966 and before the year the person reached age 72

rise for special-age 72 beneficiaries and a small decline for disabled workers

### Students

At the end of 1973, 91 percent of all student beneficiaries had representative payees. Both the

number and the proportion of these students were expected to diminish markedly after that year. Beginning March 1974, newly entitled student beneficiaries began to receive their benefits directly. A representative payee may still be appointed, however, if a student is judged incapable of handling his own affairs. In the past, when a child beneficiary reached age 18 and retained eligibility

TABLE 3—Number of adult beneficiaries<sup>1</sup> and number and percent with representative payees, by institutional status and beneficiary group, age, and sex, at end of 1973

Age and sex	Total number	Beneficiaries with representative payees				
		Total number	Percent of all adult beneficiaries	Number		Percent institutionalized
				Institutionalized	Not institutionalized	
<b>Adult beneficiaries</b>						
Total	25,601,385	746,039	2.9	365,578	380,461	49.0
Under 65	6,045,656	446,820	7.4	144,234	302,586	32.3
Under 35	415,786	141,228	34.0	37,521	103,707	26.6
35-44	577,280	100,403	17.4	31,191	69,212	31.1
45-54	1,045,224	109,491	10.5	37,990	71,501	34.7
55-64	4,007,366	95,698	2.4	37,532	58,166	39.2
65 and over	19,455,729	299,219	1.5	221,344	77,875	74.0
65-74	11,639,250	83,107	.7	49,632	33,475	59.7
75-84	6,363,957	120,383	1.9	94,202	26,181	78.3
85 and over	1,452,522	95,729	6.6	77,510	18,219	81.0
<b>Adult beneficiaries except disabled children</b>						
Total	25,181,397	478,154	1.9	283,519	194,635	59.3
Under 65	5,732,289	183,489	3.2	64,280	119,209	35.0
Under 35	279,476	26,093	9.3	7,645	18,448	29.3
35-44	495,926	30,853	6.2	10,343	20,510	33.5
45-54	979,244	54,356	5.6	18,539	35,817	34.1
55-64	3,977,643	72,187	1.8	27,753	44,434	38.4
65 and over	19,449,108	294,665	1.5	219,239	75,426	74.4
65-74	11,632,629	78,553	.7	47,527	31,026	60.5
75-84	6,363,957	120,383	1.9	94,202	26,181	78.3
85 and over	1,452,522	95,729	6.6	77,510	18,219	81.0
<b>Men</b>						
Total	10,089,698	234,932	2.3	113,005	121,927	48.1
Under 65	2,171,616	134,130	6.2	45,429	88,701	33.9
Under 35	94,223	20,579	21.8	6,335	14,244	30.8
35-44	145,293	24,522	16.9	8,212	16,310	33.5
45-54	369,460	41,366	11.2	13,779	27,587	33.3
55-64	1,562,640	47,663	3.1	17,103	30,560	35.9
65 and over	7,918,082	100,802	1.3	67,576	33,226	67.0
65-74	4,958,498	40,991	.8	22,155	18,836	54.0
75-84	2,458,833	39,647	1.5	27,511	9,136	75.1
85 and over	500,751	23,164	4.6	17,910	5,254	77.3
<b>Women</b>						
Total	15,091,699	243,222	1.6	170,514	72,708	70.1
Under 65	3,560,673	49,359	1.4	18,801	30,558	38.2
Under 35	185,253	5,514	3.0	1,310	4,204	23.8
35-44	350,633	6,331	1.8	2,131	4,200	33.7
45-54	609,784	12,990	2.1	4,760	8,230	36.0
55-64	2,415,003	24,524	1.0	10,650	13,874	43.4
65 and over	11,531,026	193,863	1.7	151,663	42,200	78.2
65-74	6,674,131	37,562	.6	25,372	12,190	67.5
75-84	3,905,124	83,736	2.1	66,691	17,045	79.6
85 and over	901,771	72,565	7.6	59,600	12,965	82.1
<b>Childhood disability beneficiaries</b>						
Total	319,985	267,885	83.7	82,059	185,826	30.6
Under 65	313,367	263,331	84.0	79,954	183,377	30.4
Under 35	136,310	115,135	84.5	29,876	85,259	25.9
35-44	81,354	69,550	85.5	20,848	48,702	30.0
45-54	60,980	55,135	90.4	19,401	35,734	35.3
55-64	29,723	23,511	79.1	9,779	13,732	41.0
65 and over	6,618	4,554	68.8	2,105	2,449	46.2

<sup>1</sup> Represents beneficiaries for whom a finding of incapability is required, excludes students aged 18-21

TABLE 4—Number and percentage distribution of institutionalized incapable adult beneficiaries<sup>1</sup> with representative payees at end of 1969-73, by type of institutional control, and by race, 1973

Type of institutional control	1969	1970	1971	1972	1973		
					Total	White	Black and other
Number *							
Total . . . . .	339 700	352,800	352 500	356 200	365 600	329,100	36,500
Federal Government	18 200	18 800	17,900	17 700	17 700	15 100	2 600
State and local government (mental)	170 300	157,500	147 300	142,500	137,600	121,800	15 700
State and local government (nonmental)	19,100	19 900	21 800	22,700	24 200	21,700	2,000
Proprietary	124,400	148 600	157,100	163 800	175 800	161,000	14 900
Voluntary nonprofit	7,600	8 000	8,600	9 500	10 200	9,500	700
Percentage distribution							
Total . . . . .	100 0	100 0	100 0	100 0	100 0	100 0	100 0
Federal Government	5 4	5 3	5 1	5 0	4 8	4 6	7 1
State and local government (mental)	50 1	44 7	41 8	40 0	37 6	37 0	43 0
State and local government (nonmental)	5 6	5 6	6 1	6 4	6 7	6 6	7 1
Proprietary	36 6	42 1	44 6	46 0	48 1	48 9	40 9
Voluntary nonprofit	2 3	2 3	2 4	2 6	2 8	2 9	1 9

<sup>1</sup> Represents beneficiaries for whom a finding of incapability is required excludes students aged 18-21

\* Partly estimated, for 1973 estimates were made for less than 1 percent of institutionalized incapable adult beneficiaries

because of enrollment as a full-time student, the individual who had been serving satisfactorily as payee continued to serve in that capacity unless a change was requested or required

### Age and Sex

About two-fifths of the nearly 750,000 incapable adult beneficiaries at the end of 1973 were aged 65 and over (table 3). This proportion has dropped slightly in recent years partly because of the steady decline in the number of special-age 72 beneficiaries.

Incapable adult beneficiaries (except for the childhood disability beneficiaries) were about evenly divided between men and women in December 1973. Among those under age 65, men predominated, however, by a ratio of 27 to 1, women outnumbered men by a little less than 2 to 1 in the group aged 65 and over.

The data for beneficiaries with representative payees as a percent of all beneficiaries show similar distributions for men and women under age 65. The proportion is highest in the group under age 35 and, with one exception, is lower for each of the succeeding age groups. The common element is the preponderance of disabled workers among all persons with payees who are under age 65. Information on disability applicants shows that the proportion of disabled workers awarded

benefits on the basis of a mental disorder was highest for those under age 30 and declined thereafter. An individual awarded a benefit on that basis is more likely to have a representative payee than one whose disability is not mental.

The much lower percentage for women is traceable to the presence of substantial numbers of wives and widows in the groups under age 55. These types of beneficiaries have low proportions with representative payees, and the percentage for the total group is thus reduced.

The jump in the percentage for the group aged 45-54 is, no doubt, attributable to the somewhat higher proportion (25 percent) of disabled-worker beneficiaries at those ages than among the preceding or succeeding age groups (about 15 percent each).

The proportion of representative payees among all beneficiaries was lowest for both men and women in the group aged 65-74 and rose thereafter. In the older age groups, most of the beneficiaries were retired workers, wives, and widows. Among these groups the proportion rises with advanced age.

For both men and women, increasing age was accompanied by a rise in the percentage with representative payees who were institutionalized. For those under age 65, it was smaller for women (24 percent) than for men (31 percent), for those aged 65 and over, it was higher for women (78 percent, compared with 67 percent). When the

TABLE 5—Number of incapable adult beneficiaries<sup>1</sup> with representative payees, by geographic region, State, and institutional status, at end of 1973

Region and State	Number			
	Total	Institu- tionalized	Not institu- tionalized	Percent institu- tionalized
Total	746,039	365,578	380,461	49.0
<b>Northeast</b>	170,262	97,554	72,708	57.3
Connecticut	12,150	7,602	4,548	62.6
Maine	4,439	2,293	2,146	51.7
Massachusetts	21,225	12,859	8,366	60.6
New Hampshire	2,867	1,808	1,059	63.1
New Jersey	21,658	12,180	9,478	56.2
New York	59,631	35,286	24,345	59.2
Pennsylvania	42,529	22,227	20,302	52.3
Rhode Island	3,730	2,136	1,594	57.3
Vermont	2,033	1,163	870	57.2
<b>North Central</b>	220,797	121,926	98,871	55.2
Illinois	36,615	20,640	15,975	56.4
Indiana	21,478	10,833	10,645	50.4
Iowa	13,502	7,913	5,589	58.6
Kansas	9,427	5,488	3,939	58.2
Michigan	32,089	16,677	15,412	52.0
Minnesota	16,529	10,535	5,994	63.7
Missouri	18,909	9,505	9,404	50.3
Nebraska	7,218	4,556	2,662	63.1
North Dakota	2,999	1,809	1,190	60.3
Ohio	38,541	19,325	19,216	50.1
South Dakota	3,502	2,101	1,401	60.0
Wisconsin	19,988	12,544	7,444	62.8
<b>South</b>	236,208	90,335	145,873	38.2
Alabama	15,130	4,737	10,393	31.3
Arkansas	9,613	4,060	5,553	42.2
Delaware	1,946	1,203	743	61.8
District of Columbia	2,285	1,270	1,015	55.6
Florida	22,922	9,728	13,194	42.4
Georgia	20,013	7,752	12,261	38.7
Kentucky	13,777	3,634	10,143	26.4
Louisiana	12,078	4,655	7,423	38.5
Maryland	10,885	5,303	5,582	48.7
Mississippi	8,956	2,706	6,250	30.2
North Carolina	20,962	6,765	14,197	32.3
Oklahoma	9,926	4,489	5,437	45.2
South Carolina	11,224	4,186	7,038	37.3
Tennessee	17,422	5,909	11,513	33.9
Texas	33,442	14,570	18,872	43.6
Virginia	16,910	7,081	9,829	41.9
West Virginia	8,717	2,287	6,430	26.2
<b>West</b>	98,847	54,173	44,674	54.8
Alaska	287	176	111	61.3
Arizona	4,145	1,679	2,466	40.5
California	55,120	29,806	25,314	54.1
Colorado	5,828	3,510	2,318	60.2
Hawaii	2,275	1,076	1,199	47.3
Idaho	2,232	1,204	1,028	53.9
Montana	2,597	1,564	1,033	60.2
Nevada	874	394	480	45.1
New Mexico	2,283	780	1,503	34.2
Oregon	8,484	4,883	3,601	57.6
Utah	2,209	1,050	1,159	47.5
Washington	11,370	7,281	4,089	64.0
Wyoming	1,143	770	373	67.4
Puerto Rico	16,735	709	10,026	4.2
Virgin Islands	69	19	50	27.5
U.S. possessions	54	6	48	11.1
Abroad	3,067	856	2,211	27.9

<sup>1</sup> Represents beneficiaries for whom a finding of incapability is required, excludes students aged 18-21

proportions for all men and women are compared—70 percent for the former and 48 percent for the latter—the larger difference reflects in part the fact that relatively more women were aged 65 and over

At the older age levels, the proportion of childhood disability beneficiaries with representative payees declined somewhat. This decline may reflect the fact that mortality rates for these child-

hood disability beneficiaries are higher than the rates for those without payees

As in the sex distributions, the proportion of childhood disability beneficiaries who were institutionalized rose at each age level—from a low of 26 percent for those under age 35 to 46 percent for those aged 65 and over. Overall, a little less than one-third of this group were institutionalized, considerably fewer than the three-fifths among all adults (with these disabled children excluded). Few of those disabled since childhood reach age 65. In 1973, less than 2 percent of all incapable disabled children were aged 65 and over

## CUSTODY AND PAYEE STATUS

### Institutional Status

Since 1969, the number of institutionalized incapable adult beneficiaries has risen from 340,000 to 366,000 (table 4). Yet the proportion of this beneficiary group who were institutionalized has steadily declined. At the end of 1973, 49 percent were institutionalized; 4 years earlier the proportion was 56 percent.

Two divergent trends are evident: (a) the number of incapable adult beneficiaries in the custody of State and local government mental institutions has diminished markedly—from 170,000 in 1969 to 138,000 in 1973 and (b) the number in the care of proprietary facilities (nursing homes, chronic disease hospitals, and mental facilities) went from 124,000 in the earlier year to 176,000 in 1973. Some of the change may be attributable in part to shifts out of the former type of institution into the latter.

A breakdown of 1973 data for incapable adults by race indicates that white beneficiaries, if institutionalized, were more apt to be in proprietary facilities and that blacks and members of other races were seen to be slightly more likely to be in State and local mental institutions. Among white institutionalized beneficiaries, 49 percent were in proprietary facilities and 37 percent were in State and local mental institutions. Forty-three percent of the institutionalized beneficiaries of black and other races were in the custody of State and local mental institutions, and 41 percent were in proprietary facilities.

TABLE 6—Number and percentage distribution of institutionalized incapable adult beneficiaries<sup>1</sup> with representative payees, by type of institutional control and type of payee, at end of 1973

Type of control	Total number <sup>1</sup>	Percentage distribution, by type of payee					
		Total	Relative	Institution	Social agency or public official	Bank	Other
Total	365,600	100.0	52.4	36.4	3.5	2.8	4.9
Federal Government	17,700	100.0	60.1	21.1	1.2	11.3	6.3
State and local government (mental)	137,500	100.0	41.0	53.5	2.6	1.1	1.8
State and local government (nonmental)	24,200	100.0	37.1	53.1	4.9	1.5	3.4
Proprietary	175,900	100.0	63.1	21.6	4.4	3.5	7.4
Voluntary nonprofit	10,200	100.0	42.7	48.2	2.1	2.5	4.5

<sup>1</sup> Represents beneficiaries for whom a finding of incapability is required excludes students aged 18-21

<sup>2</sup> Partly estimated estimates were made for less than 1 percent of institutionalized incapable adult beneficiaries

A sizable shift in these ratios since 1969 is evident. That year, 61 percent of adults who were not white were in State and local mental institutions and only 22 percent were in proprietary facilities. The corresponding proportions for adult white beneficiaries who were institutionalized were 49 percent and 38 percent, respectively.

*Regional patterns*—Nationally, the percentage of incapable adult beneficiaries in the custody of institutions has declined. Each of the four major regions of the United States also shows a decreasing proportion of these beneficiaries who are in institutions (table 5). For three of the regions they fell within a relatively narrow range. In December 1973, they stood at 57 percent for the Northeast, 55 percent for the North Central, and 55 percent for the West—somewhat below the 1969 figures (66 percent, 60 percent, and 63 percent, respectively). For the South, the proportions in institutions were well below that for the other regions (38 percent in 1973 and 42 percent in 1969).

All States in the Northeast and North Central regions had institutionalization rates above 50 percent. All States in the South, except for the District of Columbia and Delaware, had rates below 50 percent. In the West, only four Southwestern States and Hawaii were below the 50-percent level.

### Relatives as Payees

Relatives were serving as payee for 52 percent of the institutionalized incapable adult beneficiaries at the end of 1973—a rise of 2 percentage

points since 1969 (table 6). Institutions were payees for 36 percent—about the same proportion as in 1969. If an incapable adult was in the care of a proprietary or Federal Government facility, a relative was likely to be the payee; the proportions were 63 percent and 60 percent, respectively. The institution was more likely than a relative

TABLE 7—Number and percentage distribution of beneficiaries with representative payees, by type of payee and by institutional and custody status, at end of 1973

Type of payee	Total	Institutionalized	Not institutionalized		
			Total	In payee's custody	Not in payee's custody
<b>Incapable adult beneficiaries<sup>1</sup></b>					
Total number	746,039	365,578	380,461	320,304	60,157
Total percent	100.0	100.0	100.0	100.0	100.0
Spouse	12.0	6.2	17.6	20.6	1.6
Parent (natural or adoptive)	27.4	8.4	45.6	52.8	7.4
Stepparent	4.0	1.0	6.0	7.0	2.0
Grandparent	2.0	1.0	4.0	5.0	1.0
Other relative	32.8	37.6	28.1	22.6	57.5
Institution	18.0	36.4	3.0	—	1.8
Social agency or public official	2.4	3.5	1.4	7.0	5.0
Bank	2.4	2.8	2.1	—	13.0
Other	4.4	4.9	3.9	2.1	13.4
<b>Children under age 18<sup>2</sup></b>					
Total number	265,763	11,658	254,105	221,455	32,650
Total percent	100.0	100.0	100.0	100.0	100.0
Parent (natural or adoptive)	2.6	15.2	2.0	—	15.9
Stepparent	8.2	2.0	8.0	9.7	7.0
Grandparent	31.1	1.8	32.4	36.2	6.8
Other relative	40.7	3.9	42.3	46.0	17.5
Institution	3.0	63.1	3.0	—	2.1
Social agency or public official	10.2	14.5	10.0	4.2	49.5
Bank	4.0	3.0	4.0	—	3.1
Other	3.8	1.0	4.0	3.9	4.4

<sup>1</sup> Represents beneficiaries for whom a finding of incapability is required, excludes students aged 18-21

<sup>2</sup> Excludes 3.4 million children in custody of parent payees

TABLE 8—Number and percentage distribution of children under age 18, not living with a parent, with representative payees, by place of residence, at end of 1973

Place of residence	Number	Percentage distribution
Total .....	260,817	100 0
With stepparent .....	21,662	8 3
With grandparent .....	82 705	31 7
With other relative .....	107,172	41 1
In institution .....	11 658	4 5
With unrelated person (fosterparent) .....	26,949	14 2
Alone, Armed Forces, or boarding school ..	671	2

to be payee for those cared for in a State or local government facility, for both mental and non-mental facilities, the proportion was 53 percent

A relative is appointed as payee in most cases. When children under age 18 in the care of a parent payee are included, 95 percent of the 5.1 million beneficiaries had a relative so designated. Relatives (mostly parents) were acting as payee for 99 percent of all students aged 18-21 not getting their payments directly. For incapable adult beneficiaries, that proportion was understandably lower—73 percent had relatives as payees, and institutions acted as payee for 18 percent (table 7).

### Children Not Living With Their Parents

The large majority of children under age 18 were living with a parent payee, but 261,000 were not residing with either parent (table 8). Most of these children (81 percent) were in the custody of a stepparent, grandparent, or other relative. Fourteen percent were in foster homes, and about 5 percent were institutionalized.

### Payee as Guardian

With students and children under age 18 in the custody of a parent payee excluded, about 11 percent of the remaining beneficiaries with representative payees had a payee who also was serving

TABLE 9—Number and percentage distribution of beneficiaries with representative payees, by beneficiary group, type of payee, and guardianship status, at end of 1973

Beneficiary group and type of payee	Total number <sup>1</sup>	Percentage distribution, by guardianship status			
		Total	Guardian payee	Guardian not payee	Not reported
Total <sup>2</sup> .....	1 011 802	100 0	10 6	77 6	11 8
Incapable adults (except disabled children) <sup>3</sup> .....	478,154	100 0	15 6	78 8	5 6
Spouse .....	89 404	100 0	3 0	83 3	13 7
Parent .....	37 752	100 0	4 8	91 8	3 4
Other relative .....	202,589	100 0	15 2	79 8	5 0
Institution .....	89 805	100 0	3 6	93 8	2 6
Social agency or public official .....	13 336	100 0	44 3	55 1	6
Bank .....	17 067	100 0	79 4	20 0	6
Other .....	28 201	100 0	68 8	39 5	1 7
Disabled children aged 18 and over .....	267 885	100 0	4 4	66 4	29 2
Parent .....	180 613	100 0	9	60 9	38 2
Other relative .....	46 697	100 0	9 8	72 9	17 5
Institution .....	44 352	100 0	6 2	80 1	13 7
Social agency or public official .....	4 789	100 0	14 6	84 2	1 2
Bank .....	1 056	100 0	67 5	28 8	3 7
Other .....	4 378	100 0	37 8	56 8	5 4
Children under age 18 <sup>4</sup> .....	265,763	100 0	7 9	86 8	5 3
Parent .....	6 975	100 0	1 3	94 9	3 8
Other relative .....	212,453	100 0	7 2	86 9	6 0
Institution .....	8 046	100 0	5 7	90 6	3 7
Social agency or public official .....	27 060	100 0	8 3	90 9	8
Bank .....	1 028	100 0	83 1	15 6	1 3
Other .....	10 201	100 0	21 8	73 9	4 3

<sup>1</sup> Excludes students aged 18-21; guardianship data not available.  
<sup>2</sup> Retired workers, wives, husbands, widows, widowers, parents, special age 72 beneficiaries, and disabled widows and widowers.  
<sup>3</sup> Excludes 3.4 million children in parent payee's custody.

as guardian (table 9).<sup>3</sup> This percentage varied according to beneficiary group. The representative payee was guardian for 16 percent of the incapable adult beneficiaries (except those with childhood disabilities), for 8 percent of the children under age 18 not in the care of a parent payee, and for 4 percent of the disabled children aged 18 and over. For each of these groups the proportion with a payee guardian was highest when the payee was a bank or unrelated individual. It was lowest when a parent (including a stepparent) or spouse was serving as payee. For relative payees other than a parent or spouse the percentage with a payee guardian was 11 percent, or slightly above average.

<sup>4</sup> In a few cases, a guardian other than the payee has been appointed.