

# SSA to require representative payees to undergo background check

For nearly two years, the Social Security Administration has been piloting a program in Philadelphia that it hoped would better protect individuals receiving Social Security disability benefits or retirement benefits. The SSA began conducting background checks on people who applied to be a representative payee of a disabled or elderly person who received benefits but was unable to manage their own finances. After a successful pilot, the SSA plans to expand the program to the entire country.

The motivation behind expanded background checks was to prevent instances of abuse. Unfortunately, some vulnerable individuals have been taken advantage of by those claiming to be their representative payees. Rather than managing their finances and looking out for their best interests, these people stole their benefits.

Now, if a background check turns up any one of 12 crimes, including identity theft, fraud to obtain government assistance, sexual assault and kidnapping, a representative payee would be rejected. During the pilot, 285 people, or less than 1 percent of those screened, were rejected.

While that may seem like a small amount, the background checks could have saved those 285 beneficiaries from being victimized for their benefits. Plus, the SSA says it is continuing to look for ways to better protect its beneficiaries. One area where there seems to be room for improvement is the information the SSA has access to for background checks. Right now, it cannot use FBI databases.

People in Pennsylvania and elsewhere who have qualified for

benefits deserve to benefit from them. While there is certainly room for improvement, this program will hopefully go a long way toward protecting those beneficiaries of Social Security disability who may not be able to protect themselves.

**Source:** Philly.com, "[Social Security expands background checks](#)," Wendy Ruderman and Barbara Laker, March 2, 2014