

**Supporting Statement for Form SSA-2574**  
**Information About Joint Checking/Savings Account**  
**20 CFR 416.1201(b), 20 CFR 416.1208**  
**OMB No. 0960-0461**

**A. Justification**

1. *Section 1611(a)(1)(B) of the Social Security Act (the Act)* provides that an individual may be eligible for Supplemental Security Income (SSI) payments if his or her resources do not exceed a specified amount. Such items as checking and savings accounts are countable resources under *20 CFR 416.1201(b)* of the *Code of Federal Regulations*. Generally, funds in checking and savings accounts are assumed to belong to any individual who is shown as the owner under *20 CFR 416.1208*. However, an individual may successfully rebut this assumption of ownership in a joint account if he/she submits certain evidence that establishes that the funds do not belong to him/her. Form SSA-2574, used only when an individual chooses to rebut ownership, obtains information required to determine whether the funds in the account belong to the individual.
2. The Social Security Administration (SSA) uses the information collected on Form SSA-2574 to ensure that an individual is properly eligible for SSI payments when an applicant/recipient of SSI objects to the assumption that he/she is owns part of the funds in a join checking or savings account which bears his/her name. This form obtains information from the individual by personal interview or by mail from a joint owner of the account. The information is then used to determine whether the account is a resource for the SSI claimant. Respondents are applicants and recipients of SSI and individuals who are joint owners of financial accounts with SSI applicants/recipients.
3. Improved information technology that would reduce the public burden is not available. This information is not stored on any electronic database and can only be obtained by contacting the SSI applicant or recipient. In most situations the information requested on the SSA-2574 is obtained by taking the individual's statement and recording it in the Modernized SSI Claims System (MSSICS). The paper SSA-2574 is used for cases that cannot be processed through MSSICS and in situations where the form is the most efficient means of collecting the information.
4. The nature of the information being collected and the manner in which it is collected preclude duplication. There is no other collection instrument used by SSA that collects data similar to that collected here.
5. This collection does not have a significant impact on a substantial number of small businesses or other small entities.
6. If this information were not collected, there would be a high risk of incorrect SSI eligibility and benefit determinations, and SSA would be prevented from making

accurate determinations regarding eligibility as required by statute. Collection of the information takes place based upon the need of the individual to apply for or reaffirm eligibility for SSI payments; therefore it cannot be collected less frequently. There are no technical or legal obstacles that prevent burden reduction.

7. There are no special circumstances that would cause this information collection to be conducted in a manner that is not consistent with 5 CFR 1320.5.
8. The 60-day advance Federal Register Notice was published on March 23, 2007 at 72 FR 13851, and SSA has received no public comments. The second Notice was published on June 13, 2007, at 72 FR 32697. There have been no outside consultations with members of the public.
9. SSA provides no payments or gifts to the respondents.
10. The information requested on this form is protected and held confidential in accordance with 42 U.S.C. 1306, 20 CFR 401 and 402, 5 U.S.C. 552 (Freedom of Information Act), 5 U.S.C. 552a (Privacy Act of 1974) and OMB Circular No. A-130.
11. The information collection does not contain any questions of a sensitive nature.
12. Approximately 200,000 respondents annually provide the information requested on form SSA-2574. The respondents are individuals who are applicants or recipients of SSI and individuals who are joint owners of financial accounts with SSI applicants or recipients. The estimated response time is 7 minutes for a total of 23,333 burden hours. We estimate that approximately 50,000 of those respondents use the paper SSA-2574 and that 150,000 of the respondents have their statements recorded electronically via MSSICS. The total burden is reflected as burden hours, and no separate cost burden has been calculated.
13. There is no known cost burden to the respondents.
14. The annual cost to the Federal Government is approximately \$848,050. This estimate is a projection of the costs for printing and distributing the collection instrument and for collecting the information.
15. There have been no program changes or adjustments in this form, and there is no change in the public reporting burden. However, since ROCIS allows us to show the separate burdens for those respondents who use the paper version and those who use the Modernized SSI Claims System, we have created separate ICs to show these burdens. Before ROCIS, we were unable to effectively show these burdens separately within the clearance package.
16. The results of the information collected will not be published.

17. OMB has granted SSA an exemption from the requirement that the expiration date for OMB approval be printed on its program forms. SSA produces millions of public-use forms, many of which have a life cycle longer than that of an OMB clearance. SSA does not periodically revise and reprint its public-use forms (e.g., on an annual basis). This exemption was granted so that otherwise usable editions of forms would not be taken out of circulation because the expiration date had been reached. In addition, government waste has been avoided because stocks of forms will not have to be destroyed and reprinted.
18. SSA is not requesting an exception to the certification requirements.

**B. Collections of Information Employing Statistical Methods**

Statistical methods are not used for this information collection.