

Supporting Statement
Information About Joint Checking/Savings Account SSA-2574
20 CFR 416.1201, 20 CFR 416.1208
OMB No. 0960-0461

A. Justification

1. **Introduction/Authoring Laws and Regulations** - *Section 1611(a)(1)(B) of the Social Security Act (the Act)* states that individuals may be eligible for Supplemental Security Income (SSI) payments if their resources do not exceed a specified amount. The Social Security Administration (SSA) considers a person's resources when evaluating eligibility for SSI payments. Items such as checking and savings accounts are countable resources under *20 CFR 416.1201 of the Code of Federal Regulations*. Generally, we consider funds in checking and savings accounts resources owned by the individuals whose names appear on the accounts (*20 CFR 416.1208*). However, individuals applying for SSI may rebut this assumption of ownership in a joint account if they submit certain evidence establishing the funds do not belong to them. SSA uses Form SSA-2574 "Information About Joint Checking/Savings Accounts," to collect information from SSI applicants/recipients who object to our assumption they own all or part of the funds in a joint checking or savings account bearing their name. Section 1631(e) of the *Act*, as amended (42 U.S.C. 1383(e)), authorizes SSA to collect the information. Respondents are applicants and recipients of SSI and individuals who list themselves as joint owners of financial accounts with SSI applicants/recipients.

2. **Description of Collection** - SSA uses Form SSA-2574 to collect information about the checking/savings account from both the SSI applicant/recipient and any other account holder(s) listed on the account. After receiving the completed form, SSA can determine if we should consider the account to be a resource for the SSI applicant/recipient. We use this form to obtain the information by personal interview or by mail from the SSI applicant/recipient and from the joint owner of the account. The respondents may complete the form by themselves or with help from SSA employees. SSA conducts this information collection on an "as needed" basis.

3. **Use of Information Technology to Collect the Information** - In most situations, we obtain the information requested on the SSA-2574 while taking the individual's statement and recording it in our Modernized SSI Claims System (MSSICS). We estimate approximately 75 percent respond electronically. We use the paper SSA-2574 for cases we cannot process through MSSICS and in situations where the form is the most efficient means of collecting the information. The paper form is available as print-only on the agency's website.

3. **Why We Cannot Use Duplicate Information** - The nature of the information we are collecting and the manner in which we are collecting it preclude duplication. SSA does not use another collection instrument to obtain similar data.

5. **Minimizing Burden on Small Respondents** - This collection does not affect small businesses or other small entities.
6. **Consequence of Not Collecting Information or Collecting it Less Frequently** - If we did not collect this information, there would be a high risk of incorrect SSI eligibility and benefit determinations. Not collecting this information would prevent us 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, we cannot collect it less frequently. There are no technical or legal obstacles to burden reduction.
7. **Special Circumstances** - There are no special circumstances that would cause SSA to conduct this information collection in a manner inconsistent with 5 CFR 1320.5.
8. **Solicitation of Public Comment and Other Consultations with the Public** – SSA published the 60-day advance Federal Register Notice on March 4, 2010 at 75 FR 9992, and received no public comments. We published the 30-day advance Federal Register Notice on May 13, 2010 at 75 FR 27036. If we receive any comments in response to the 30-day Notice, we will forward them to OMB. We did not consult with the public in the revision/maintenance of this form.
9. **Payment of Gifts to Respondents** - SSA does not provide payments or gifts to the respondents.
10. **Assurances of Confidentiality** - SSA protects and holds confidential the information it collects 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. **Justification for Sensitive Questions** - The information collection does not contain any questions of a sensitive nature.
12. **Estimates of Public Reporting Burden** – We estimate that 200,000 respondents per year will spend 7 minutes each completing the information via interview or paper form.

| Collection Method | Number of Respondents | Response Time (minutes) | Burden (hours) |
|---------------------------|------------------------------|--------------------------------|-----------------------|
| Paper version | 50,000 | 7 | 5,833 |
| Intranet Version (MSSICS) | 150,000 | 7 | 17,500 |
| Totals | 200,000 | | 23,333 |

The total burden is 23,333 hours. This figure represents burden hours, and we did not calculate a separate cost burden.

13. **Annual Cost to the Respondents** - This collection does not impose a known cost burden to the respondents.
14. **Annual Cost to the Federal Government** - 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. **Program Changes or Adjustment to the Information Collection Request** - There are no changes to the public reporting burden.
16. **Plans for Publication Information Collection Results** - SSA will not publish the results of the information collection.
17. **Displaying the OMB Approval Expiration Date** - OMB granted SSA an exemption from the requirement to print the OMB expiration date on its program forms. SSA produces millions of public-use forms with life cycles exceeding those of an OMB approval. Since SSA does not periodically revise and reprint its public-use forms (e.g., on an annual basis), OMB granted this exemption so SSA would not have to destroy stocks of otherwise useable forms with expired OMB approval dates, avoiding Government waste.
18. **Exception to Certification Statement** - SSA is not requesting an exception to the certification requirements at 5 CFR 1320.9 and related provisions at 5CFR 1320.8(b)(3).

B. Collections of Information Employing Statistical Methods

SSA does not use statistical methods for this information collection.