

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

A. Justification

1. Introduction/Authoring Laws and Regulations

Section 1611(a)(1)(B) of the *Social Security Act (Act)* states 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. 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 as resources the individuals whose names appear on the accounts own (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. Section 1631(e) of the *Act*, as amended (42 U.S.C. 1383(e)), authorizes SSA to collect the rebuttal information from SSI applicants and recipients who object to our assumption that they own all or part of the funds in a joint checking or savings account bearing their name.

2. Description of Collection

SSA uses Form SSA-2574 to collect information about checking or savings accounts from both the SSI applicants and recipients, and any other account holder(s) listed on the account. After receiving the completed form, SSA can determine if we should consider the account as a resource for the SSI applicant or recipient. We use Form SSA-2574 to obtain the information via personal interview, or by mail, from the SSI applicant or recipient, and from the joint owner of the account. The respondents may complete the form by themselves or with help from SSA employees. Respondents are SSI applicants and recipients, and individuals who list themselves as joint owners of financial accounts with SSI applicants and recipients.

3. Use of Information Technology to Collect the Information

In accordance with the agency's Government Paperwork Elimination Act plan, we created an Intranet version of Form SSA-2574, recording it in our SSI Claim System while taking the individual's statement. Based on our data, we estimate approximately 75 percent of respondents under this OMB number use the electronic version. We use the paper SSA-2574 for cases we cannot process through the SSI Claim System and in situations where the form is the most efficient means of collecting the information. The paper form is available as a print-only PDF on SSA's internal website.

4. **Why We Cannot Use Duplicate Information**
The nature of the information we collect and the manner in which we collect it precludes 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 payment 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; 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**
The 60-day advance Federal Register Notice published on February 15, 2019, at 84 FR 4597, and we received no public comments. The 30-day FRN published on May 22, 2019 at 84 FR 23623. If we receive any comments in response to this Notice, we will forward them to OMB.
9. **Payment or Gifts to Respondents**
SSA does not provide payments or gifts to 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**

Modality of Completion	Number of Respondents	Frequency of Response	Response Time (minutes)	Burden (hours)
Paper version	50,000	1	7	5,833
Intranet version	150,000	1	7	17,500

(SSI Claim System)				
Totals	200,000			23,333

The total burden for this ICR is **23,333** hours. We based this figure on current management information data. This figure represents burden hours, and we did not calculate a separate cost burden.

13. Annual Cost to the Respondents (Other)

This collection does not impose a known cost burden on the respondents.

14. Annual Cost To Federal Government

The annual cost to the Federal Government is approximately \$848,050. This estimate accounts for costs from the following areas: (1) designing, printing, and distributing the form; (2) SSA employee (e.g., field office, 800 number, DDS staff) information collection and processing time; and (3) systems development, updating, and maintenance costs.

15. Program Changes or Adjustments 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. Exceptions to Certification Statement

SSA is not requesting an exception to the certification requirements at 5 *CFR* 1320.9 and related provisions at 5 *CFR* 1320.8(b)(3).

B. Collections of Information Employing Statistical Methods

SSA does not use statistical methods for this information collection.