

Supporting Statement for Form SSA-4641-F4
Authorization for the Social Security Administration to Obtain
Account Records from a Financial Institution
20 CFR 416.200, 416.203, 416.207, 404.508, and 416.553
OMB No. 0960-0293

A. Justification

1. Introduction/Authoring Laws and Regulations

Sections 1631(e)(1)(B) of the *Social Security Act (Act)*, and 20 CFR 416.200 and 416.203 of the *Code of Federal Regulations (Code)* authorize the Social Security Administration (SSA) to collect and verify information on applications for the Supplemental Security Income (SSI) program. 20 CFR 416.207 of the *Code* also requires SSI applicants, recipients, and their deemors¹ to provide authorization for SSA to obtain any financial records that any financial institution may have about them as a condition of eligibility for SSI.

Additionally, Sections 204(b) and 1631(b)(1)(B) of the *Act* require SSA to obtain an individual's authorization to obtain certain financial records before waiving overpayment recovery under the "defeats the purpose" provisions described in 20 CFR 404.508 and 416.553 of the *Code*.

Form SSA-4641-F4 complies with the authorization and certification requirements of the *Right to Financial Privacy Act of 1978 (12 USC 35 of the United States Code, Sections 3402-3404)*, which specifies conditions which we must meet before SSA can disclose the account records of financial institutions with customer authorization.

2. Description of Collection

SSA collects and verifies financial account information of individuals who apply for, or currently receive (in the case of a redetermination), SSI payments to determine their eligibility for SSI. We require the financial information from these applicants to: (1) determine the eligibility of the applicant or recipient for SSI benefits; or (2) determine if a request to waive a Social Security overpayment defeats the purpose of the Act. If the Title II and Title XVI waiver applicants, or the SSI claimants provide incomplete, unavailable, or seemingly altered records, SSA contacts their financial institutions to verify the existence, ownership, and value of accounts owned. Financial institutions need individuals to sign Form SSA-4641 or work with SSA staff to complete one of SSA's electronic applications, e4641 or the electronic Access to Financial Institutions (eAFI) screens, to authorize the individual's financial institution to disclose records to SSA. The respondents are Title II and Title XVI recipients applying for waivers, or SSI applicants, recipients, and their deemors to determine SSI eligibility.

¹ A deemor is an individual whose income and resources SSA considers as being available to use for the SSI applicant's/recipient's support and maintenance.

- 3. Use of Information Technology to Collect the Information**
In accordance with the agency's Government Paperwork Elimination Act plan, SSA created an Internet version of Form SSA-4641-F4, the e4641. Based on our data, we estimate approximately 99% of respondents under this OMB number use the electronic version of the application. SSA also uses an electronic-based financial account verification system, the eAFI, for institutions that require a wet signature to release financial account information. Our eAFI system includes screens that allow us to electronically record information and print out the documentation for signature for cases where we cannot use verbal attestation in place of a wet signature. For those financial institutions that do not have the capability to respond electronically, SSA uses the paper Form SSA-4641-F4.
- 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 significantly affect small businesses or other small entities.
- 6. Consequence of Not Collecting Information or Collecting it Less Frequently**
If we did not use Form SSA-4641-F4, or the e4641, it could disadvantage individuals who are unable to secure necessary evidence on their own (due to physical, mental, or financial limitations), and it would create a high risk of incorrect eligibility determinations and incorrect payment of benefits. Furthermore, if we did not use this form, the agency would have to develop an alternative way to collect SSI individuals' authorization for us to obtain their financial records, which *20 CFR 416.207* of the *Code* requires. Because we collect this information on an as needed basis, 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 March 10, 2022, at 87 FR 13783, and we received no public comments. The 30-day FRN published on May 24, 2022, at 87 FR 31598. If we receive any comments in response to this Notice, we will forward them to OMB.
- 9. Payment or Gifts to Respondents**
We provide payments to the respondents who are financial institutions to compensate them for the time it takes to respond to our request. SSA pays the respondents at a rate determined by the Federal Reserve Board, in accordance

with the *Right to Financial Privacy Act of 1978*.

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

Please see the burden chart below:

| Modality of Completion | Number of Respondents | Frequency of Response | Average Burden Per Response (minutes) | Estimated Total Annual Burden (hours) | Average Theoretical Hourly Cost Amount (dollars)*** | Average Wait Time in Field Office (minutes)**** | Total Annual Opportunity Cost (dollars) ***** |
|---|-----------------------|-----------------------|---------------------------------------|---------------------------------------|---|---|---|
| Individuals (Paper and Internet)* | 1,565,000** | 1 | 4 | 104,333 | \$19.86*** | 24**** | \$14,504,413***** |
| Financial Institutions (Paper SSA-4641) | 90,000 | 1 | 6 | 9,000 | \$19.86*** | | \$178,740***** |
| Financial Institutions (Internet SSA-4641 or AFI) | 14,575,000 | 1 | 2 | 485,833 | \$19.86*** | | \$9,648,643***** |
| Totals | 16,230,000 | | | 599,166 | | | \$24,331,796***** |

* This includes individuals completing the form to provide their authorization for purposes of determining SSI eligibility *as well as* individuals providing their authorization for purposes of a waiver determination.

** This likely is an overestimate because individuals providing their authorization for purposes of a waiver determination may, alternatively, provide their authorization using another form, the SSA-632, but we do not have readily available MI on how many individuals use that form instead of the SSA-4641.

*** We based this figure by averaging both the average DI payments based on SSA's current FY 2022 data (<https://www.ssa.gov/legislation/2022factsheet.pdf>), and the average U.S. worker's hourly wages, as reported by Bureau of Labor Statistics data (https://www.bls.gov/oes/current/oes_nat.htm).

**** We based this figure on the average FY 2022 wait times for field offices, based on SSA’s current management information data.

***** This figure does not represent actual costs that SSA is imposing on recipients of Social Security payments to complete this application; rather, these are theoretical opportunity costs for the additional time respondents will spend to complete the application. **There is no actual charge to respondents to complete the application.**

In addition, OMB’s Office of Information and Regulatory Affairs (OIRA) is requiring SSA to use a rough estimate of a 30-minute, one-way, drive time in our calculations of the time burden for this collection. OIRA based their estimation on a spatial analysis of SSA’s current field office locations and the location of the average population centers based on census tract information, which likely represents a 13.97-mile driving distance for one-way travel. We depict this on the chart below:

| Total Number of Respondents Who Visit a Field Office | Frequency of Response | Average One-Way Travel Time to a Field Office (minutes) | Estimated Total Travel Time to a Field Office (hours) | Total Annual Opportunity Cost for Travel Time (dollars)***** |
|--|-----------------------|---|---|--|
| 1,565,000** | 1 | 30 | 782,500 | \$15,540,450 |

***** We based this dollar amount on the Average Theoretical Hourly Cost Amount in dollars shown on the burden chart above.

Per OIRA, we include this travel time burden estimate under the 5 CFR 1320.8(a) (4), which requires us to provide “time, effort, or financial resources expended by persons [for]...transmitting, or otherwise disclosing the information,” as well as 5 CFR 1320.8(b)(3)(iii) which requires us to estimate “the average burden collection...to the extent practicable.” SSA notes that we do not obtain or maintain any data on travel times to a field office, nor do we have any data which shows that the average respondent drives to a field office, rather than using any other mode of transport. SSA also acknowledges that respondents’ mode of travel and, therefore, travel times vary widely dependent on region, mode of travel, and actual proximity to a field office.

NOTE: We included the total opportunity cost estimate from this chart in our calculations when showing the total time and opportunity cost estimates in the paragraph below.

We base our burden estimates on current management information data, which includes data from actual interviews, as well as from years of conducting this information collection. Per our management information data, we believe that the **2, 4, and 6** minutes accurately shows the average burden per response for reading the instructions, gathering the facts, and answering the questions. Based on our current management information data, the current burden information we provided is accurate. The total burden for this ICR is **599,166** burden hours (reflecting SSA management information data), which results in an associated theoretical (not actual) opportunity cost financial burden of **\$39,872,246**. SSA does not charge respondents to complete our applications.

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 **\$27,572,580**. This estimate accounts for costs from the following areas:

| Description of Cost Factor | Methodology for Estimating Cost | Cost in Dollars* |
|---|--|-------------------------|
| Designing and Printing the Form | Design Cost + Printing Cost | \$0* |
| Distributing, Shipping, and Material Costs for the Form | Distribution + Shipping + Material Cost | \$0* |
| SSA Employee (e.g., field office, 800 number, DDS staff) Information Collection and Processing Time | GS-9 employee x # of responses x processing time | \$17,974,980 |
| Full-Time Equivalent Costs | Out of pocket costs + Other expenses for providing this service | \$0* |
| Systems Development, Updating, and Maintenance | GS-9 employee x man hours for development, updating, maintenance | \$9,597,600 |
| Quantifiable IT Costs | Any additional IT costs | \$0* |
| Total | | \$27,572,580 |

* We have inserted a \$0 amount for cost factors that do not apply to this collection.

SSA is unable to break down the costs to the Federal government further than we already have. It is difficult for us to break down the cost for processing a single form, as field office staff often help respondents fill out several forms at once, and the time it takes to do so can vary greatly per respondent. As well, because so many employees have a hand in each aspect of our forms, we use an estimated average hourly wage, based on the wage of our average field office employee (GS-9) for these calculations. However, we have calculated these costs as

accurately as possible based on the information we collect for creating, updating, and maintaining these information collections.

- 15. Program Changes or Adjustments to the Information Collection Request**
When we last cleared this IC in 2019, the burden was 542,667 hours. However, we are currently reporting a burden of 599,166 hours. This change stems from our new way of categorizing respondents into different groups (individual respondents versus financial institution respondents). Specifically, there was an increase in the number of responses from 16,000,000 to 16,230,000. In addition, due to the new three classifying groups of respondents, the burden per response estimates is now 2, 4, and 6 minutes, instead of just 2 and 6 minutes from before. These figures represent current Management Information data.

Note: The total burden reflected in ROCIS is 1,381,666, while the burden cited in #12 of the Supporting Statement is 599,166. This discrepancy is because the ROCIS burden reflects the following components: field office waiting time + a rough estimate of a 30-minute, one-way, drive burden. In contrast, the chart in #12 of the Supporting Statement reflects actual 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**
For the paper Form SSA-4641: 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.

For the e4641, and AFI System: SSA is not requesting an exception to the requirement to display an expiration date.

- 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.