Supporting Statement for Form SSA-25
Certificate of Election for Reduced Spouse's Benefits
20 CFR 404.421
OMB No. 0960-0398

A. <u>Justification</u>

1. Introduction/Authoring Laws and Regulations

In accordance with Section *202(q)(5)(A)* of the *Social Security Act* and Section *20 CFR 404.421* of the *Code of Federal Regulations,* the Social Security Administration (SSA) cannot pay reduced benefits to an already entitled spouse unless the spouse elects to receive reduced benefits and is (1) at least age 62 but under full retirement age; and (2) no longer has a child in their care.

2. Description of Collection

When a worker files for retirement benefits, the worker's spouse may be eligible for a benefit based on the worker's earnings. This spousal benefit can be as much as half of the worker's benefit (also known as the "primary insurance amount"). However, the spouse also needs to be at least age 62 to receive the benefit, and in most cases electing to receive the benefit before the full retirement age (FRA) of 67, permanently reduces the monthly benefit. SSA reduces the benefit by 25/36 of 1 percent for each of the first 36 months from the start of the permanently reduced benefits to, but not including, the month the spouse reaches FRA. Additionally, SSA reduces the benefit by 5/12 of 1 percent for each such month in excess of 36 months.

As an example, if a worker's FRA benefit is $1,000 a month, a spouse who chooses to receive their spousal benefit at age 64 (i.e. 36 months before the spouse turned the full retirement age 67) would instead receive a reduced monthly benefit of approximately $750 ($1,000 – ((25/36*1%)*36 months)). A similar spouse who chose to receive their spousal benefit at age 63 would instead receive a reduced monthly benefit of approximately $700 ($1,000 – ((25/36*1%)*36 months)-((5/12)*12 additional months)).

An entitled spouse who is age 62 through the month before attaining FRA who no longer has an entitled child in care, may elect to receive reduced spouse's benefits. Because of the significance of electing for a permanently reduced rate of payment (in exchange for benefits that begin earlier), the law requires SSA to clearly document the spouse's decision. If the spouse chooses to take reduced spouse's benefits and reduced RIB benefits, SSA mails Form SSA-25 with a pre-paid envelope to spouses whose benefits are suspended because they no longer have a child in care and they are :

- age 62 through the month but not FRA; and
- not insured for Retirement Insurance Benefits (RIB) on their own record.

Spouses who do not want to received RIB may choose not to return the SSA-25 to SSA.

SSA does not reduce a spouse's payments for any month the spouse has an entitled child of the worker in their care who is either under age 16 or age 16 and over and disabled, and the child is entitled to child's benefits on any record. SSA suspends the spouse's monthly benefits beginning with the first full month that the spouse no longer has the entitled child of the worker in their care. If the spouse does not submit Form SSA-25, SSA continues the suspension until the spouse reaches FRA. When the spouse reaches FRA, SSA converts the spouse's benefit to an aged spouse's benefit and resumes monthly payments.

When SSA receives the Form SSA-25, a technician enters the information into the Certificate of Election (CELE) screen in the Post-entitlement Online System to document the election of reduced spouse's benefits. SSA uses the CELE screen only when the spouse submits Form SSA-25 and SSA has already verified and recorded the spouse's age on the Master Beneficiary Record. If SSA does not have proof of age and the spouse did not submit proof of age with the SSA-25, we require the technician to obtain proof of age before completing the CELE entry. SSA scans Form SSA-25 into the worker's electronic claims folder and retains it as documentation of the spouse's election.

We identified the following psychological costs based on the requirements for this information collection:

Psychological Cost #1:

- **Requirement for Program:** The SSA-25 requires the applicant to indicate whether they elect to receive permanently reduced spouse's benefits before reaching FRA.
- **Psychological Cost:** Respondents may experience stress when deciding whether to elect permanently reduced benefits, because the decision may affect their long-term financial well-being.

We understand these psychological costs may cause respondents to delay their completion of the information collection or cause them to abandon the information collection entirely. However, we require full completion of this collection to receive benefits. Therefore, we have taken this potential psychological cost into account when calculating our burden in #12 below.

The respondents are spouses already entitled to benefits in the worker's record who are age 62 through the month before reaching FRA, and who no longer have an entitled child in care.

3. Use of Information Technology to Collect the Information

Form SSA-25 is available on SSA's website in a fillable PDF format. Once respondents complete the form, they print it, sign it, and mail it to, or drop it off, at an SSA field office with supporting documentation using the pre-paid return envelope.

This collection has a public-facing fillable and submittable version which the respondent can submit using SSA's Upload Documents Portal (OMB No. 0960-0830). Upload Documents allows the respondent to complete the fillable PDF, electronically sign it, and submit the information through the Upload Documents Portal. The submittable version mirrors the paper version and provides respondents with an online service option as an alternative to mailing, faxing, or bringing the form to an SSA field office. Use of the Upload Documents Portal does not require respondents to download and install the application locally on their device or pay any subscription or licensing fees, and we account for the burden for using Upload Documents under OMB No. 0960-0830.

This collection does not currently have a fully public-facing Internet version, as we prioritized other information collections for full electronic conversions. Given that IT Mod programming is an ongoing, dynamic project, we cannot provide specific timelines for when we will be able to make any particular ICR available via Internet web-based application. We will ultimately convert most existing ICRs to full electronic versions depending on how they fall within our overall IT Mod schema, but this may be unconnected to the PRA approval lifecycle. We are working on a dynamic pathing version through Upload Documents and we will submit a Change Request to include the screens and updated burden once we have those to share with OMB.

Effective July 25, 2026, SSA also implemented a new conversational tone dynamic pathing version of the SSA-25 through Upload Documents. The new approach presents questions on the form in a more easily understood, conversational style, making them accessible to all respondents regardless of their education or reading proficiency. In addition, as we use dynamic pathing for this process, the respondents only answer necessary questions based on their previous responses (e.g., if a respondent answers an initial question stating that they are not married, the conversational tone dynamic pathing will not ask any subsequent questions related to marriage). Once the respondents complete the conversational tone questionnaire, the Upload Documents system places their answers within the fillable PDF version of the form and presents the completed PDF version of the form for the respondents' review and approval prior to eSignature (as needed) and submission through Upload Documents. This differs from the current dynamic pathing on the agencies full Internet applications, as Upload Document only ever presents the summary of the responses within a completed PDF version of the form, rather than through a summary screen.

Note: Since we just implemented the new conversational tone dynamic pathing model, and it differs from our current dynamic pathing model (on our established Internet applications), we do not, yet, have management information (MI) data regarding burden times for the new modality. We will submit a subsequent Change Request to OMB to show the updated burden for the conversational tone dynamic pathing version after we have a year of MI data to use. We anticipate submitting a Change Request in July 2027 showing the updated data.

4. Why We Cannot Use Duplicate Information

The nature of the information we collect and the manner in which we collect 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 use Form SSA-25, SSA would not be able to pay benefits to respondents who elect to continue receiving reduced benefits. In addition, since SSA collects 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 May 26, 2026, at 91 FR 30774, and we received no public comments. The 30-day FRN published on July 31, 2026, at 91 FR 48475. If we receive any comments in response to this Notice, we will forward them to OMB. We did not consult with the public in the development revision of this form.

9. **Payment or 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**
Please see the burden chart below:

Method 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 ****	**Total Annual Opportunity Cost (dollars)*****
SSA-25 (paper)	1,040	1	13	225	$33.54*	20**	$19,185***
SSA-25+ (Upload Documents)	576	1	13	125	$33.54*		$4,193***
Totals	**1,616**			**350**			**$23,378*****

+Note: As stated in #3 above, we do not currently have MI data which shows the burden for the new conversational tone dynamic pathing in Upload Documents. Therefore, we will submit a subsequent Change Request a year from now in 2027 to update the burden once we have MI data to support the burden information for the new modality.

* We based this figure on the average U.S. worker's hourly wages, as reported by Bureau of Labor Statistics data (Occupational Employment and Wage Statistics).

** We based this figure on the average FY 2026 wait time for field offices (20 minutes), based on SSA's current management information data. This figure reflects both data from our systems and the data posted on our public facing website (Social Security performance | SSA) on the date we drafted this document. As the figures fluctuate daily, the wait times may be different on the website than they appear here. We continue to monitor our website and management information data on call back times to ensure we report updated figures when possible. While we have included wait time for all respondents using the paper form, we note that respondents are not required to complete the form in person and those who mail or drop off a completed form do not experience any wait time.

** 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)****
1,040	1	30	520	$17,441****

****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 calculated the following Learning Cost time burden based on the estimated time and effort we expect respondents will take to learn about this program, its applicability to their circumstances, and to cover any additional research we believe respondents may need to take to understand how to comply with the program requirements (beyond reading the instructions on the collection instrument):

Total Number of Respondents	Frequency of Response	Estimate Learning Cost (minutes)	Estimated Total Annual Burden (hours)	Total Annual Learning Cost (dollars)*****
1,616	1	20	539	$18,078****

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

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 **13** minutes accurately shows the average burden per response for learning about the program; receiving notices as needed; reading and understanding instructions; gathering the data and documents needed; answering the questions and completing the information collection instrument; scheduling any necessary appointment or required phone call; consulting with any third parties (as needed); and waiting to speak with SSA employees (as needed). Based on our current management information data, the current burden information we provided is accurate. The total burden for this ICR is **350** burden hours (reflecting SSA management information data), which results in an associated theoretical (not actual) opportunity cost financial burden of **$58,897**. 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 **$15,582**. This estimate accounts for costs from the following areas:

Description of Cost Factor	Methodology for	Cost in Dollars*

	Estimating Cost	
Designing and Printing the Form	Design Cost + Printing Cost	$232
Distribution, 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	$13,480
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	$1,870
Quantifiable IT Costs	Any additional IT costs	$0*
Total		**$15,582**

* 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. Also, 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 cleared this ICR in 2023, the burden was **6,500** hours. However, we are currently reporting a burden of **350** hours. This change stems from a decrease in the number of responses from 30,000 to 1,616. We note that we previously did not retain MI data for this form, and based our previous burden data on an anticipated expectation that more respondents would request this annually; however, as we now have accurate MI data, we are reporting the actual (not anticipated) figures. There is no change to the burden time per response. Although the number of responses changed, SSA did not take any actions to cause this change. These figures represent current Management Information data.

*Note: The total burden reflected in ROCIS is **2,044**, while the burden cited in #12 of the Supporting Statement is **350**. 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 + learning costs. In contrast, the chart in #12 above 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

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.