

**Supporting Statement for
Direct Deposit Application
31 CFR 210
OMB No. 0960-0634**

A. Justification

1. Introduction/Authoring Laws and Regulations

Recipients of Social Security payments may choose to receive their payments through the Direct Deposit Program, under which the payments go directly to the recipient's accounts at their financial institutions (FI). To route payments to the accounts at the FI, SSA needs two key pieces of information: (1) the depositor's account number; and (2) the routing transit number of the receiving FI. The Department of the Treasury, Federal Reserve System, and the FI use this information to route payment to the recipient's account. Under the authority of *31 CFR 210*, *5 USC 301*, and *12 USC 391*, the Social Security Administration (SSA) collects this information through the Internet Direct Deposit Application.

2. Description of Collection

SSA requires all applicants and recipients of Social Security Old Age, Survivors, and Disability Insurance (OASDI) benefits, or SSI payments to receive these benefits and payments via direct deposit, at a financial institution. SSA receives Direct Deposit/Electronic Funds Transfer (DD/EFT) enrollment information from OASDI beneficiaries and SSI recipients to facilitate DD/EFT of their funds, with their chosen financial institution. SSA requires OASDI beneficiaries and SSI recipients to attain depository account information from their financial institution (routing transit number and depository account number). We also use this information when an enrolled individuals wish to change their DD/EFT information. For the convenience of the respondents, we collect this information through several modalities, including paper forms, an Internet application, in-office or telephone interviews, and our automated telephone system.

OASDI beneficiaries and SSI recipients learn about the program, policy, and associated information collection through the data collection medium. In addition, they may learn about the process through online prompts requesting DD information or through requests from SSA employees through point of service (i.e. telephone, field office).

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

Psychological Cost :

- **Requirement for Program:** SSA requires beneficiaries and SSI recipients to complete the direct deposit application to receive federal payments which requires the beneficiary or recipient to include their banking information.

- **Psychological Cost:** The beneficiary may experience heightened anxiety due to enrolling online and inputting their financial information or giving the information over the phone, as they may be concerned regarding the security of SSA's systems.

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. In addition, we also use fraud protection measures when taking direct deposit information from respondents.

The respondents are OASDI beneficiaries and SSI recipients requesting that we enroll them in the Direct Deposit program or change their direct deposit banking information.

3. Use of Information Technology to Collect the Information

In accordance with the agency's Government Paperwork Elimination Act (GPEA) plan, SSA created Internet, Intranet, and automated telephone versions for the Internet Direct Deposit Application. Based on our data, we estimate approximately 100% of respondents under this OMB number use an electronic version either at his or her residence or collected electronically at an SSA field office with automated or technician assistance.

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 the Direct Deposit Application was unavailable, SSA would not be able to enroll recipients who wish to participate in the Direct Deposit Program. This would be an inconvenience to the recipient and cost the Agency time and money since SSA would have to print and mail out checks to recipients. The issuance of paper checks would decrease the payment delivery time and increase the probability of potential fraud. Because SSA collects this information on an as needed basis, SSA 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 August 27, 2026, at 91 FR 55421, and we received no public comments. The 30-day FRN published on October 29, 2026, at 91 FR 68213. If we receive any comments in response to this Notice, we will forward them to OMB. We did not consult with the public for the development 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:

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 or for Teleservice Centers (minutes) **	Total Annual Opportunity Cost (dollars)***
Internet Direct Deposit Application	4,608,177	1	16	1,228,847	\$23.91*	N/A	\$29,381,732***,
Non-Electronic Services (FO, 800#)	3,402,371	1	9	510,356	\$23.91*	11**	\$27,116,905***
Totals	8,010,548			1,739,203			\$56,498,637***

* We based these figures on the combined average of both disability payments (\$14.27) based on SSA's current FY 2026 data ([Effect of COLA on Average Social Security Benefits](#)) and on the average U.S. worker's hourly wages (\$33.54), as reported by Bureau of Labor Statistics data ([Occupational Employment and Wage Statistics](#)).

Correction Notice: In our recently published FRN, we used the figure for the average U.S. worker's hourly wages only; however, as SSI recipients also need to enroll in direct deposit, we are correcting that figure here as we are using the combined average of both disability payments and the average U.S. worker's hourly wages to better reflect the theoretical costs for the types of respondents under this information collection.

** We based this 11-minute figure on average October 2026 wait times (specifically, the arithmetic mean of a 20-minute field-office wait time and a 1-minute wait time for a call to be picked up automatically by our systems and then routed to an SSA technician. Both

the 20-minute and 1-minute figures are themselves averages captured by management information data and posted on our public-facing website, ([Social Security performance | SSA](#)). As the figures fluctuate, the actual wait times may differ slightly from the averages reported here. We will update these figures periodically to reflect the most accurate available 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)****
1,358,692*	1	30	679,346	\$16,243,163*****

*****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)*****
8,010,548*	1	4	534,037	\$12,768,825*****

*****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 **9, or 16** 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 **1,739,203** burden hours (reflecting SSA management information data), which results in an associated theoretical (not actual) opportunity cost financial burden of **\$85,510,625**. 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 **\$17,027,506**. 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*
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	\$0**

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	\$4,445,246
Quantifiable IT Costs	Any additional IT costs	0*
Total		\$17,027,506

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

**We have no processing cost for this information collection as the public submits it entirely online with no SSA technician involvement.

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 last cleared this IC in 2023, the burden was 626,318 hours. However, we are currently reporting a burden of 1,739,203. This increase in burden is due to an increase in the number of direct deposit applications. In addition, there was a decrease in the completion time for the non-electronic services completion time from 12 minutes to 9 minutes. These figures represent current Management Information data.

*Note: The total burden reflected in ROCIS is **4,598,193**, while the burden cited in #12 of the Supporting Statement is **1,739,203**. This discrepancy is because the ROCIS burden reflects the following components: field office waiting time + telephone call system wait times + learning costs + a rough estimate of a 30-minute, one-way, drive burden. 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

SSA is not requesting an exception to the requirement to display the OMB approval 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.