Your Social Security Number:

Controlling the Key to Identity Theft

Tips for Consumers

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Your Social Security Number Is the Key.

Originally, your Social Security number (SSN) was a way for the government to track your earnings and pay you retirement benefits. But over the years, it has become much more than that. It is the key to a lot of your personal information. With your name and SSN, an identity thief could open new credit and bank accounts, rent an apartment, or even get a job.

Don't Carry Your Social Security Card in Your Wallet.

You don't need to have your Social Security card with you at all times. Keep it at home in a safe place. Check for other cards that may have your SSN on them.

Ask Questions When They Ask for Your Social Security Number.

There is no law that prevents businesses from asking for your SSN. And you may be denied service if you don't give the number. If giving your SSN to a business doesn't seem reasonable to you, ask if you can show another form of identification. Or ask if the business can use another number as your customer number. Remember that some government agencies can require your SSN. These agencies include DMV, welfare offices, and tax agencies. Look for the required "disclosure" form. The form should state if giving the number is required or optional, how it will be used, and the agency's legal authority to ask for it.[1]

California Law Limits the Public Display of Social Security Numbers.

A California law bars organizations from publicly displaying SSNs.[2] The law prohibits:

- Printing SSNs on ID cards or badges
- Printing SSNs on documents mailed to customers, unless the law requires it or the document is a form or application
- Printing SSNs on postcards or any other mailer where its visible without opening an envelope
- Avoiding legal requirements by encoding or embedding SSNs in cards or documents, such as using a bar code, chip, or magnetic strip
- Requiring people to send SSNs over the Internet, unless the connection is secure or the number is encrypted
- Requiring people to use an SSN to log onto a web site, unless a password is also used
- The law applies to businesses, government, and other entities.

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Getting a New Social Security Number Is Probably Not a Good Idea.

Victims of identity theft sometimes want to change their Social Security number. The Social Security Administration very rarely allows this. In fact, there are drawbacks to changing your number. It could result in losing your credit history, your academic records, and your professional degrees. The absence of any credit history under the new SSN would make it difficult for you to get credit, rent an apartment, or open a bank account.

Here's Where to Get More Information on Social Security Numbers.

Identity Theft: If you think an identity thief is using your SSN to work or to collect benefits, call the Social Security Fraud Hotline at 1-800-269-0271. If you think someone may be using your SSN to work, check your Social Security Personal Earnings and Benefit Statement. You can get a copy by calling 1-800-772-1213, or online at *www.ssa.gov/online/ssa-7004.pdf*. Also see the Social Security Administration's booklet "Identity Theft and Your Social Security Number," at *www.ssa.gov/pubs/10064.html.*

History of SSNs: For a chronology of the laws relating to SSNs, see *www.ssa.gov/history/ssn/ssnchron.html*.

What the Numbers Mean: For an explanation of the meaning of the numbers in SSNs and answers to other questions about SSNs, see *http://www.ssa.gov/ssnumber/*.

More on Protecting your SSN: "Fact Sheet 10: My Social Security Number: How Secure Is It?" from the Privacy Rights Clearinghouse, at www.privacyrights.org.

Recommended Practices: For recommendations on how organizations can protect privacy in their handling of SSNs, see *Recommended Practices for Protecting the Confidentiality of Social Security Numbers* on the Business page at *www.oag.ca.gov/privacy.*

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NOTES

[1] See uncodifed Section 7 of the federal Privacy Act of 1974, 5 U.S. Code 552a, available at *http://www.usdoj.gov/oip/privstat.htm*.

[2] California Civil Code § 1798.85 can be found on the Privacy Laws page at *www.oag.ca.gov.*

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