



Social Security

Identity Theft And Your Social Security Number

www.socialsecurity.gov

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Identity theft is one of the fastest growing crimes in America. A dishonest person who has your Social Security number can use it to get other personal information about you. Identity thieves can use your number and your good credit to apply for more credit in your name. Then, they use the credit cards and do not pay the bills. You may not find out that someone is using your number until you are turned down for credit or you begin to get calls from unknown creditors demanding payment for items you never bought.

Someone illegally using your Social Security number and assuming your identity can cause a lot of problems.

Your number is confidential

The Social Security Administration protects your Social Security number and keeps your records confidential. We do not give your number to anyone, except when authorized by law. You should be careful about sharing your number, even when you are asked for it. You should ask why your number is needed, how it will be used and what will happen if you refuse. The answers to these questions can help you decide if you want to give out your Social Security number.

How might someone steal your number?

Identity thieves get your personal information by:

- Stealing wallets, purses and your mail (bank and credit card statements, pre-approved credit offers, new checks and tax information);
- Stealing personal information you provide to an unsecured site on the Internet, from business or personnel records at work and personal information in your home;
- Rummaging through your trash, the trash of businesses and public trash dumps for personal data;
- Posing by phone or E-mail as someone who legitimately needs information about you, such as employers or landlords; or
- Buying personal information from “inside” sources. For example, an identity thief may pay a store employee for information about you that appears on an application for goods, services or credit.

Be careful with your Social Security card and number

Show your card to your employer when you start a job so your records are correct. Provide your Social Security number to your financial institution(s) for tax reporting purposes. Keep your card and any other document that shows your Social Security number on it in a safe place. DO NOT routinely carry your card or other documents that display your number.

What if you think someone is using your number?

Sometimes more than one person uses the same Social Security number, either on purpose or by accident. If you suspect someone else is using your number for work purposes, you should contact us to report the problem. We will review your earnings with you to ensure our records are correct.

You also may review earnings posted to your record on your *Social Security Statement* (Form SSA-7005). The *Statement* is mailed automatically each year to workers age 25 and older. You also can get a *Statement* at any time by requesting one online or by calling our 800 number.

What if an identity thief is creating credit problems for you?

If someone has misused your Social Security number or other personal information to create credit or other problems for you, Social Security cannot resolve these problems. But there are several things you should do.

You should contact the Federal Trade Commission (FTC) at www.ftc.gov/bcp/edu/microsites/idtheft. Or, you can call **1-877-IDTHEFT (1-877-438-4338)**; TTY **1-866-653-4261**. The FTC website is a one-stop national resource to learn about the crime of identity theft. It provides detailed information to help you deter, detect and defend against identity theft.

You also may want to contact the Internal Revenue Service. An identity thief might also use your Social Security number to file a tax return in order to receive a refund. If the thief files the tax return before you do, the IRS will believe you already filed and received your refund if eligible. If your Social Security number is stolen, another individual may use it to get a job. That person's employer would report income earned to the IRS using your Social Security number, making it appear that you did not report all of your income on your tax return. If you think

you may have tax issues because someone has stolen your identity, contact the IRS Identity Protection Unit at www.irs.gov/privacy/article/0,,id=186436,00.html or call 1-800-908-4490.

Also, you should file an online complaint with the Internet Crime Complaint Center (IC3) at www.ic3.gov.

The IC3 gives victims of cyber crime a convenient and easy-to-use reporting mechanism that alerts authorities of suspected criminal or civil violations. IC3 sends every complaint to one or more law enforcement or regulatory agencies that have jurisdiction over the matter.

IC3's mission is to receive, develop and refer criminal complaints regarding the rapidly expanding arena of cyber crime. For law enforcement and regulatory agencies at the federal, state, local and international level, IC3 provides a central referral mechanism for complaints involving Internet related crimes.

The IC3 reflects a partnership between the Federal Bureau of Investigation, the National White Collar Crime Center and the Bureau of Justice Assistance.

You also should monitor your credit report periodically. Free credit reports are available online at www.annualcreditreport.com.

Should you get a new Social Security number?

If you have done all you can to fix the problems resulting from misuse of your Social Security number and someone

still is using your number, we may assign you a new number.

You **cannot** get a new Social Security number:

- To avoid the consequences of filing for bankruptcy;
- If you intend to avoid the law or your legal responsibility; or
- If your Social Security card is lost or stolen, but there is no evidence that someone is using your number.

If you decide to apply for a new number, you will need to prove your age, U.S. citizenship or lawful immigration status and identity. For more information, ask for *Your Social Security Number And Card* (Publication Number 05-10002). You also will need to provide evidence that you still are being disadvantaged by the misuse.

Keep in mind that a new number probably will not solve all your problems. This is because other governmental agencies (such as the Internal Revenue Service and state motor vehicle agencies) and private businesses (such as banks and credit reporting companies) likely will have records under your old number. Also, because credit reporting companies use the number, along with other personal information, to identify your credit record, using a new number will not guarantee you a fresh start. This is especially true if your other personal information, such as your name and address, remains the same.

If you receive a new Social Security number, you will not be able use the old number anymore.

For some victims of identity theft, a new number actually creates new problems. If the old credit information is not associated with the new number, the absence of any credit history under the new number may make it more difficult for you to get credit.

Contacting Social Security

For more information and to find copies of our publications, visit our website at www.socialsecurity.gov or call toll-free, **1-800-772-1213** (for the deaf or hard of hearing, call our TTY number, **1-800-325-0778**). We treat all calls confidentially. We can answer specific questions from 7 a.m. to 7 p.m., Monday through Friday. We can provide information by automated phone service 24 hours a day.

We also want to make sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some telephone calls.



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