Social Security

www.ssa.gov

When Someone Misuses Your Number

Your Social Security number is personal to you. It is the key to your Social Security earnings record and you're the only person with that Social Security number. When someone misuses your number, it generally means he or she is pretending to be you—the thief assumes your identity. And when someone pretends to be you, it can wreak havoc with your life.

If You Think You Are A Victim of Identity Theft, This Factsheet Explains

- How someone may steal your number;
- How you can find out if someone is using your number to work;
- What you should do to report the misuse;
- What to do if you have credit problems because someone used your Social Security number to obtain credit; and
- How to get a new Social Security number.

It May Be Easy To Steal Your Number

You may not realize how easy it is for someone to get access to information about you. Identity thieves get your personal information by:

- Stealing wallets and purses, your mail (bank and credit card statements, pre-approved credit offers, telephone calling cards and tax information);
- Stealing personal information you provide to an unsecured site on the Internet, from business or personnel records at work and from personal information in your home;
- Rummaging through your trash and business trash for personal data;
- Posing as someone who legitimately and legally needs information about you, such as employers or landlords; or
- Buying personal information from "inside" sources.

Be careful with your Social Security number and card to prevent theft. Show your card to your employer when you start a job, so your records are correct. Then, put it in a safe place—don't carry your card with you.

Is Someone Misusing Your Number?

Do you suspect that someone is using your number? You may have noticed unexplained charges on your phone bill or credit card statement. Maybe your wallet or purse was stolen.

One way to find out whether someone is using your number to work is to check your earnings record. If you're age 25 or older and not already receiving Social Security benefits, you'll automatically receive a *Social Security Statement* each year. The *Statement* lists earnings posted to your Social Security record and provides an estimate of benefits you and your family may be eligible to receive now and in the future. You should receive your *Statement* about three months before your birth month.

If you don't receive a *Statement*, you can ask for one by submitting a *Request for Social Security Statement* (Form 7004). To get a Form 7004, download the form from the Internet at *www.socialsecurity.gov/online/ssa-7004.pdf.*

Call our toll-free number, **1-800-772-1213**. Visit your local Social Security office. After you complete the form and return it to us, you can expect to receive your *Statement* in four to six weeks. You should call and tell us right away if there are any errors or if you have any of the problems listed below:

- **You have missing or incorrect earnings**. If possible, have your W-2 or tax return for those years available.
- **Your name is listed incorrectly**. We'll need to see a document with your name spelled correctly.
- **Your date of birth is listed incorrectly**. We'll need current identification and an original source document—such as your birth certificate indicating the correct date.

How Can I Report That Someone Is Using My Social Security Number?

You should file a complaint with the Federal Trade Commission by:

- Internet—www.consumer.gov/idtheft
- Telephone—1-877-IDTHEFT (438-4338)
- TTY—202-326-2502

If you think someone is using your number to work, you should contact Social Security. One way to find out whether someone is using your number to work is to check your *Social Security Statement.* The *Statement* lists earnings posted to your Social Security record. If you find an error on your *Statement*, contact Social Security right away.

What If I Have Credit Problems?

If someone has used your Social Security number to get credit, Social Security cannot fix your credit record. To resolve your credit problems, you need to:

- Immediately contact the creditors who approved the credit (follow up with a letter).
- File a police report.
- Contact the fraud department of the major credit bureaus.
- Ask to have a flag placed on your record, requiring creditors to contact you before approving additional credit using your name and number. Ask how long the flag is posted on your account and how you can extend it, if necessary.
- Add a victim's statement to your report; include your name, state the problem and provide a telephone number where you can be reached.
- Request a copy of your credit report from each major credit bureau and check for signs of fraudulent activity. If you've been denied credit, you may be entitled to a free copy of your report. If you haven't been denied credit, the most you can be charged is $8.

The major credit reporting agencies are:

Equifax
www.equifax.com
Report fraud: 1-800-525-6285
Order a credit report:
(800) 685-1111
P.O. Box 740241
Atlanta, GA 30374-0241

Experian
www.experian.com
Report fraud: 1-888-397-3742
Order a credit report:
(888) EXPERIAN (397-3742)
P.O. Box 2104
Allen, TX 75013-0949

Trans Union
www.transunion.com
Report fraud: 1-800-680-7289
Order a credit report:
(800) 916-8800
P.O. Box 1000
Chester, PA 19022

To remove incorrect information from your records, you should contact and follow up with a letter, with each involved:

- Credit bureau;
- Creditor;
- Employer; and
- Government agency.

You'll want to check your credit report annually for errors. Keep copies of:

- Your correspondence;
- Records of your telephone calls; and
- Other documents showing your efforts to correct the problem.

Can I Get A New Social Security Number?

If you can prove that you're being disadvantaged because someone used your Social Security number, visit your local Social Security office to request a new one. If you've done all you can to fix the problem and someone is still using your number, under certain circumstances, we may assign you a new number. We can't guarantee, however, that a new number will solve your problem.

A new Social Security number will **NOT** be assigned if you:

- Intend to avoid the law or your legal responsibility;
- Commit fraud or a criminal action;
- Intend to avoid disclosing a poor credit or criminal record;
- Filed for bankruptcy; or
- Have lost your Social Security card or it was stolen, but there is no evidence that your number is being used by someone and you're being disadvantaged by that use.

Social Security Administration
SSA Publication No. 05-10064
January 2003 (*Recycle prior editions*)
ICN 463270
Unit of Issue - HD (one hundred)

Printed on recycled paper