Social Security Numbers

Your Social Security Number (SSN) is used as your identification number in many places, including computer files, giving access to information you may want kept private and allowing an easy way of linking databases. Consumers are constantly being asked to provide their SSNs when cashing checks, opening new accounts, and for other purposes. Some requests for personal information are valid, while others do not need to be honored. It is wise to limit access to your Social Security number whenever possible.

Some requests for your SSN may be valid. For example:

- Your SSN card should be shown to your employer when you begin working in order to ensure that your employment records are accurate.
- Some government agencies including, but not limited to, tax authorities, welfare offices, and state Departments of Motor Vehicles can require your SSN.
  - For example, the Illinois Workers Compensation Commission uses your Social Security number to process your worker’s compensation claim.
- Generally, your SSN is required on records of transactions in which the Internal Revenue Service is interested. This includes most banking, stock market, property, and other financial transactions.
- State professional and occupational licensing agencies can require your Social Security number on licensing applications.
- A state child support collection agency collects Social Security numbers for purposes of identifying all necessary parties in child support collection actions. Social Security numbers contained in actual child support cases handled by the state child support agency are verified for accuracy through the U.S. Social Security Administration. The case information is also shared with the Federal Parent Locator Service (FPLS) and the Federal Case Registry, where it is accessible for interstate attempts to locate child support obligors. All of this information sharing is mandated by federal law.
- Health insurance companies must assign unique ID numbers that appear on your identity cards or on your mailings, but Medicare still displays an individual’s Social Security number on the Medicare card. Medicare recipients should take precautions to protect their Medicare cards.
- As a condition for enrollment, most postsecondary schools will require you to provide your Social Security number. Under the Family Educational Rights and Privacy Act, schools are not prohibited from requiring your Social Security number, but must take adequate measures to prevent unauthorized disclosure or misuse of that number.

Other requests for your SSN may not be valid. Be vigilant and never be afraid to ask why a company is requesting that information.

Don’t make it easy for someone to 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, 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 personal information in your home;
- Sorting through trash for personal data;
• Posing as someone who legitimately needs information about you, such as employers or landlords;
• 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; or
• Buying Social Security numbers on the Internet. Be aware that there are Internet Web sites that
allow individuals to access Social Security numbers for a price.

Here are some strategies to protect your Social Security number:
1. Adopt an active policy of not giving out your SSN unless you are convinced it is required or is to
your benefit. Make people show you why it is needed. If someone asks for your SSN, ask:
   • Why do you need my SSN?
   • How will my SSN be used?
   • How do you protect my SSN from being stolen?
   • What will happen if I don’t give you my SSN?
2. Never print your Social Security number on your checks, business cards, address labels or other
identifying information.
3. Do not carry your SSN card, or other cards containing your SSN, in your wallet. Your wallet could be
lost or stolen. Put your SSN card in a safe place.
4. Pay attention to your Social Security Personal Earnings and Benefit Estimate Statement. The Social
Security Administration (SSA) mails it each year about three months before your birthday. Be certain
the information in the file is correct. You can also contact the SSA at (800) 772-1213 to learn how to
obtain this free report. If incorrect information is recorded, contact the SSA immediately. Someone
may be fraudulently using your SSN for employment purposes. The Social Security Administration’s
fraud department can be reached at (800) 269-0271 or online at www.ssa.gov.
5. Order a copy of your credit report each year. If you are a victim of identity theft, the credit report
will contain evidence of credit or banking fraud committed using your name and SSN. It will also
show other SSNs associated with your name.
6. If a private business requests your Social Security number leave the space for the SSN on the form
blank or write “refused” or N/A in that space. You can also ask why your Social Security number is re-
quested and suggest alternatives like your driver’s license number.

How Illinois Law Protects Your Social Security Number
• Your SSN may not be printed on an insurance card, publicly posted or publicly displayed, required
for you to access products or services, or printed on any materials that are mailed to you, unless
state or federal law requires your SSN to be on the document to be mailed.
• You are not required to transmit your SSN over the Internet, unless the connection is secure or
your SSN will be encrypted. You are also not required to use your SSN to access an Internet Web site,
unless a password or unique personal identification numbers or other authentication device is also
required to access the Internet Web site.
• The Department of Revenue is now required to directly notify you, as a taxpayer, if they suspect
another person has used your SSN to register a business or pay taxes and fees.
• The Department of Natural Resources is phasing in new Conservation ID (CID) numbers to replace
SSN on hunting and fishing licenses. Your SSN will be on file with DNR but will not appear on the
actual license.
• Public universities and community colleges in Illinois are prohibited from printing an individual’s SSN
on any card or other document required for the individual to access products or services provided by
the institution or community college.
The Office of Illinois Attorney General Lisa Madigan has established an Identity Theft Hotline to provide Illinoisans who have been victimized by identity theft with one-on-one assistance to take the steps necessary to report the crime to local law enforcement and financial institutions, repair their credit, and prevent future problems. If you believe your SSN has been compromised please contact the ID Theft Hotline at 1-866-999-5630 for assistance.

**Consumer Fraud Hotlines**

**Chicago**
1-800-386-5438  
TTY: 1-800-964-3013

**Springfield**
1-800-243-0618  
TTY: 1-877-844-5461

**Carbondale**
1-800-243-0607  
TTY: 1-877-675-9339