



# Your Social Security Number

Social security numbers were originally created for the purpose of tracking earnings and paying benefits. They were never meant to be used by businesses as an identifier, but have taken on that role because everyone has one.

Just about everybody wants your social security number today – schools, phone companies, utility companies, insurance companies, health clubs, etc. Many want the number to get your credit rating, to determine whether you pay your bills, and to keep track of you through name and address changes. Some companies use your social security number to develop marketing lists which they can sell to other companies.

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Thieves also want your social security number. A stolen wallet containing a social security card lets a criminal quickly set up fraudulent accounts in your name.

The growing problem of identity theft is spurring some states to limit the use of social security numbers. In the meantime, the first defense against the fraudulent use of social security numbers is to not give your number to anyone who does not absolutely need it.

## **Safeguard your social security number**

Your social security number is a primary target for identity thieves. The more people who know your social security number, the more susceptible you are to identity theft.

- Do not ever carry your social security card with you unless you need it that day
- Do not carry other cards that may contain your social security number, like a health insurance card or a school identification card.



## **Who has the right to ask for your number?**

While any business can ask for your social security number, there are very few entities that can actually demand it – motor vehicle departments, tax departments and welfare departments, for example. Also, social security numbers are required for transactions involving taxes, so that means banks, brokerages, employers, and the like also have a legitimate need for your social security number.

Most other businesses have no legal right to demand your number. There is no law prohibiting a business from asking for your social security number, but asking for it does not mean you have to give it. Ask if the business will accept an alternative piece of identification. Since some businesses use your social security number to check your credit worthiness, there is a possibility they will refuse to use a different identifier and may refuse to provide whatever product or service you are seeking. But a business may accept your refusal and complete the transaction. If they do not, you might want to consider choosing not to do business with them.

## Find out if someone is fraudulently using your social security number

The best way to find out if someone is fraudulently using your social security number is to regularly monitor your credit reports.

Consumers should obtain one free credit report from each of the three credit reporting companies a year. We recommend consumers review their credit report every four months. For example, in January, check your report from TransUnion, in May, check your report from Equifax, and, in September, check your report from Experian. You can order your free credit reports online at: <http://www.annualcreditreport.com> or by phone, toll free, at 1-877-322-8228.

You should also verify your Social Security Statement once a year from the Social Security Administration. This will determine if someone is fraudulently employed using your social security number. You can request your Social Security Statement online at <http://www.ssa.gov> or by phone, at 1-800-772-1213.

*For more information or to file a complaint, visit our website or contact:*

Wisconsin Department of Agriculture,  
Trade and Consumer Protection  
*Bureau of Consumer Protection*  
2811 Agriculture Drive, PO Box 8911  
Madison, WI 53708-8911

Email: [DATCPHotline@wi.gov](mailto:DATCPHotline@wi.gov)

Website: [datcp.wi.gov](http://datcp.wi.gov)

(800) 422-7128      TTY: (608) 224-5058