

WHEN ARE YOU *LEGALLY* REQUIRED TO PROVIDE YOUR SSN?

THE IMPORTANCE OF PROTECTING YOUR SSN:

The SSN is nowadays used as a general identifier for all types of record-keeping systems in the United States.¹ “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.”²

The most important part of protecting your SSN is:

- Keeping it confidential;
- Informing it only to organizations and persons you trust or that require you to.

SOME ORGANIZATIONS THAT MIGHT *REQUIRE* THAT YOU PROVIDE YOUR SSN:

	Organization	Reason for asking your SSN
Government Agencies	Internal Revenue Service - IRS	Tax returns and federal loans
	States	Tax returns, motor vehicle or driver’s license
	U.S. Treasury	Savings Bonds
Private Businesses	Employers	Enroll in e-Verify, wage and tax reporting
	Banks	Monetary Transactions
	Commercial establishments - Stores, Credit Card Companies	Credit check, issuance of credit cards

Government Agencies

In making the request, the Privacy Act requires all government agencies – federal, state and local – to provide a "disclosure" statement³ containing the following:

- Whether providing social security numbers is mandatory or voluntary;
- How the SSN will be used; and
- Under what statutory or other authority the SSN is requested.⁴

Private Businesses

You are *not* legally required to provide your SSN to most businesses unless one of the following exceptions applies:

- *Federal law requires* private businesses to collect your SSN in two circumstances:
 - If you are involved in a transaction in which the Internal Revenue Service (IRS) requires notification, or
 - If you are engaged in a financial transaction subject to federal Customer Identification Program rules.

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- *Health Insurance companies*
 - Most insurers providing individual insurance policies cannot require your SSN. However, they might refuse to issue a policy if you don't provide your SSN.
 - Government health plans (Medicare and Medicaid) can require an SSN, but these are not available for International Students (only to U.S. citizens and/or Permanent Residents).
- *Credit Card applications*
 - Credit card applications usually request SSNs. Most credit grantors will insist on having your SSN; but, in rare cases, you may be able to find a credit grantor who will provide you credit without knowing your SSN, especially if you are persistent and can provide other forms of identification.⁵

Some businesses might refuse to do business with you if you don't provide your SSN. Then it is your choice on whether to give it or not, and you should be very careful if you do decide to give out your SSN.

TIPS ON HOW TO PROCEED WITH PRIVATE BUSINESSES TO WHICH YOU ARE NOT LEGALLY REQUIRED TO PROVIDE YOUR SSN:

- If you do not see a reason for giving an SSN and the business insists on having it, you should ask to speak to a manager who may be able to explain if that is part of the company's policy or may be authorized to make an exception.
- Offer another number for identification such as your driver's license number.
- Consider taking your business elsewhere.

For more information access: <https://www.privacyrights.org/consumer-guides/my-social-security-number-how-secure-it>, http://ssa-custhelp.ssa.gov/app/answers/detail/a_id/78, <http://oig.ssa.gov/report-fraud-waste-or-abuse>

¹ http://ssa-custhelp.ssa.gov/app/answers/detail/a_id/78

² <http://www.ssa.gov/pubs/10064.html>

³ [42 USC §405 \(c\)\(2\)\(C\)\(i\)](#)

⁴ [5 USC 552a, note; 28 CFR §16.53\(b\)\(1\)-\(3\)](#)

⁵ <https://www.privacyrights.org/consumer-guides/customer-identification-programs-financial-transactions>