

# As hacks surge, protect your Social Security number

Take steps to safeguard your Social Security number, such as blocking electronic access to it and storing your documents in a secure place.

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Social Security numbers are vital for getting jobs, filing taxes, receiving government benefits and much more; they're also becoming increasingly vulnerable to identity theft.

In August 2024, news broke that nearly 3 billion Social Security numbers were reportedly compromised in a hack targeting National Public Data, a company that provides data for background checks. More recently, retailer David's Bridal filed notice of a breach that possibly exposed personal information, including Social Security numbers.

If your unique, nine-digit number falls into the wrong hands, it could have disastrous consequences for your finances. Fraudsters may steal your money or tank your credit. But taking steps such as freezing your credit and blocking electronic access to your SSN with the Social Security Administration can reduce your risk.

## Start by locking down your Social Security number

There are a couple of things you can do to restrict the use of your Social Security number: block electronic access to your SSN and lock it with E-Verify.

## How to block electronic access to your Social Security number

Blocking electronic access to your SSN prevents anyone — even you — from obtaining or modifying your personal information with the Social Security Administration online or through the automated phone service. You can call the SSA at 1-800-772-1213 to request a block. You'll need to call again and verify your identity if you want to remove the block.

## How to lock your Social Security number with E-Verify

E-Verify is a system many employers use to confirm people's employment eligibility. You can create a myE-Verify account to place a "Self Lock" with E-Verify. Locking your SSN prevents anyone else from using it to authorize employment in E-Verify. The lock stays in place as long as your account is valid or until you unlock it.

While this move helps prevent others from using your SSN for employment fraud, it will also prevent employers from confirming your own legitimate work eligibility. Be sure to unlock your SSN before starting a new job.

## Can you freeze your Social Security number?

You can't put a freeze on your Social Security number the same way you can freeze your credit, but aside from blocking electronic access to your SSN, there are other ways to guard your information.

## Other ways to protect your data

### Freeze and monitor your credit reports

Freezing your credit report, also known as a security freeze, can prevent scammers from using your Social Security number to open credit accounts in your name. Lenders can't pull your credit file when it's frozen, so they're unlikely to approve credit applications. You can also freeze your child's credit to prevent someone from using their SSN to take out loans and credit cards.

Placing a freeze is free and doesn't affect your credit score. Note that you need to freeze your credit individually with each major credit bureau, Equifax, Experian and TransUnion. If you plan to apply for new credit, you'll have to lift the freeze; you can unfreeze your credit indefinitely or for a specified period of time.

Make sure to periodically check your credit reports for signs of fraud, such as accounts you didn't open or addresses that aren't yours. You can do this for free as often as once a week through [AnnualCreditReport.com](https://www.annualcreditreport.com). Dispute any inaccuracies with the credit bureaus.

### Make an account with the Social Security Administration

Create a my Social Security account online to manage and update your contact information. The Social Security Administration says that opening an account is important because it stops someone else from making an account in your name.

### Keep your Social Security card in a safe place

The Social Security Administration advises not regularly carrying your Social Security card or other documents that contain your SSN with you.

## Don't give out your Social Security number unnecessarily

There are times you can expect to share your Social Security number, such as when you apply for an apartment or a credit card. Other times, it may not be necessary. When you're asked for your number, the Social Security Administration recommends asking the requester why it's needed, how it will be used and what happens if you decline to share it.

If you receive a call, text or email asking for your SSN, it's likely a scam.

Protect yourself from in-person threats too; don't say your number out loud in public or leave it visible to onlookers.

## Consider using an identity theft protection service

Paying for an identity theft protection service might be worth it if you don't want to freeze your credit or take the time to inspect your reports.

## What to do if your SSN has been compromised

Despite your best efforts to protect your Social Security number, accidents and data breaches will happen. Here's what to do if you have reason to believe your number is at risk:

**Freeze your credit reports with all three major credit bureaus.** If you didn't already take this step as a preventative measure, now is the time.

**Report identity theft to the Federal Trade Commission.** Visit [identitytheft.gov](https://www.identitytheft.gov) to file a report and learn what steps to take next.

**Get an identity protection PIN from the IRS.** You'll use this six-digit PIN to verify your identity when you file your tax return, preventing someone else from filing with your SSN. You can sign in or create an account with the IRS to get an IP PIN. You'll receive a new number yearly, which you can access through your online account.

**Replace a lost or stolen Social Security card.** If you no longer have your physical card, [request a replacement](#) online or at your local Social Security office. You can replace your card no more than three times within a year or 10 times in a lifetime.

