

## Social Security Card Questions

"The information encoded in your DNA determines your unique biological characteristics, such as sex, eye color, age, and Social Security number."

-- Dave Barry, American humor columnist and author

Since the passage of the Social Security Act in 1935, Social Security cards have assumed a powerful role in American society. This column addresses questions about Social Security cards.

### **Q. Is there a meaning to the numbers assigned in the Social Security number?**

Yes. Historically, the first three digits indicate the geographic region where the person lived when she or he received the number. The number groups were assigned beginning in New England and moving south and westward. East coast folks have low numbers and those on the west coast have the highest numbers. (There is a proposal to use random numbers instead of geographic digits.)

The other six numbers are randomly assigned. They were set in groups of two and four digits for easier manual bookkeeping handling in the 1930's.

### **Q. Are Social Security numbers re-assigned when someone dies?**

No. About 440 million numbers have been assigned, and about 5.5 million new numbers are assigned each year. There are enough remaining numbers for several generations into the future.

### **Q. I damaged my card. How do I replace it?**

First, do not carry your Social Security card with you in your wallet or purse. Keep it with your important papers.

You can replace your card for free if it is lost or stolen, but you will not get a new number. You will have to fill out an application and present documents that prove your identity.

You are limited to three replacement cards in a year, and a limit of ten replacement cards during your lifetime. Go on-line at [ssa.gov](http://ssa.gov) or call the Social Security customer service line at 1-800-772-1213. If you are deaf or hard of hearing, you may call the TTY number, 1-800-325-0778.

### **Q. Is it legal to laminate my Social Security card?**

It is not illegal, but it is not a good idea. Social Security cards have more and more security features to prevent counterfeiting. Laminating a card (covering it with protective plastic) makes it difficult to detect and verify important security features.

### **Q. Can I use a plastic or metal Social Security card?**

These replica cards are made by private companies. They are not official Social Security cards. There is no need to carry a card, and Social Security does not encourage the use of these replica cards.

### **Q. Some businesses ask me for my Social Security card or number for ID. Is that OK?**

Usually you are not legally required to provide your Social Security number to private businesses unless you are involved in a transaction in which the IRS requires notification. Financial institutions are required to verify customer identities, which usually involves Social Security numbers.

The problem is that you can say "no" to a business and not disclose your SSN, but then the business does not have to provide you with service. Several states (not yet including Tennessee) have passed laws saying that consumers are not required to provide Social Security numbers to businesses except when legally required as part of the transaction.

by Jim Hawkins, Managing Attorney, Gallatin office, Legal Aid Society

**Note:** This column is not intended to take the place of legal advice. All cases are different and need individual attention. Consult with a private attorney of your choice to review the facts and law specific to your case.

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