

## Advantages & Disadvantages of Getting a New Social Security Number

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### In This Article

- You must prove that your current SSN is a disadvantage for you
- Creditors are wary of an SSN with no credit history
- The pros and cons of three cases

The Identity Theft Resource Center does not normally recommend that you change your Social Security number.

But, this fact sheet will help you make an informed decision – should you get a new Social Security number (SSN) or will a new SSN create more problems than you have right now?

When your identity is stolen, an immediate response is to get new credit cards, close bank accounts and completely separate yourself from your current identifying information. In some cases, those steps are warranted. For instance, if the perpetrator has already tried to take money out of your checking account, you should change your checking account number. If the criminal has applied for a duplicate driver's license under your name, you should ask your state Department of Motor Vehicles for a new number.

Changing numbers in the above situations is fairly easy. However, since many identity theft cases involve the Social Security number, some victims express a desire to apply for a new number. While it might seem to be a logical step, getting a new Social Security number is fraught with consequences, not always apparent at the beginning.

### RELEVANT FACTS:

- The vulnerability of the newly issued SSN is not significantly different from the compromised number, unless the Social Security number holder scrupulously protects it. Unlike the measles, becoming an identity theft victim does not provide immunity to becoming a victim again, in a completely unrelated situation.
- Your original SSN will remain assigned to you and linked through Social Security Administration (SSA) computer systems to the new number. SSA does not void, delete or cancel SSNs.
- When SSA assigns you a new SSN because of significant misuse and disadvantage of your SSN, a special indicator will be placed on your prior SSN record. The new SSN will be cross-referenced to the old number for tracking purposes for SSA and IRS governmental purposes ONLY.
- Ask for a letter from the SSA explaining that they have issued you a new SSN. This letter needs to state you will no longer be using the old number and to start to refer the new number. This is a critically important document when you are changing everything else over.

- When SSA determines that the same SSN was accidentally assigned to two different people, and consequently assigns a new number to one of these individuals, the numbers are not cross-referenced.
- Keep in mind that a new number probably will not solve all your problems. This is because other governmental agencies (such as the Internal Revenue Service and state motor vehicle agencies) and private businesses (such as banks and credit reporting companies) likely will have records under your old number. Also, because credit reporting companies use the number, along with other personal information, to identify your credit record, using a new number will not guarantee you a fresh start. This is especially true if your other personal information, such as your name and address, remains the same. The following are examples of some, but not all, such agencies/organizations: Internal Revenue Service (IRS); Banks; Departments of Motor Vehicles; insurance companies, especially health insurance companies; schools, universities and colleges; credit bureaus; other Federal and State agencies; and the military.
- Medicare and Medicaid Credit bureaus use the SSN in conjunction with other information (for example, the individual's name, year of birth, address(es), and spouse's name) to identify a record. When the individual uses a new SSN, he/she is not guaranteed a fresh start, particularly if the other identifiers remain the same. NOTE: A credit bureau may combine the credit records from the old SSN with those from the new SSN.
- In the case of identity theft, a new SSN may actually create new problems. The absence of any credit history under the new SSN may make it more difficult for an individual to get credit, continue college, rent an apartment, buy a big-ticket item, open a bank account, get health insurance or get a job.

## **THE REGULATIONS: UNDER WHAT CIRCUMSTANCES MAY I APPLY FOR A NEW SOCIAL SECURITY NUMBER?**

Although SSA does not routinely assign new numbers, they will do so when a victim requests a new SSN and provides evidence that he/she has tried to resolve the problems brought on by identity theft but continues to be disadvantaged by the SSN misuse. Disadvantaged by misuse of the SSN means that the misuse has caused you financial or personal hardship within the past year.

The following information comes directly from the SSA. It is provided to give you an idea of the strict standards you must meet for consideration as a candidate for a new SSN. Please keep in mind that, even if you are eligible for a new SSN, it may not be the best choice for you.

### **Examples of *disadvantage by misuse of the SSN*:**

- Past SSN misuse causes a recent application for a home mortgage to be denied.

- The IRS questions a tax return because of unreported earnings, a result of someone using another individual's SSN to work.
- An individual's SSN was misused to obtain credit several years ago, but documented attempts to correct his/her credit record have been unsuccessful.
- Past SSN misuse causes an individual to be arrested whenever he/she is stopped for a traffic violation.

**Examples that are not *disadvantage by misuse of the SSN*:**

- An individual's SSN was misused to obtain credit 2 years ago. The credit bureau corrected the credit report and/or added a cautionary statement to contact the victim first. The victim's SSN has not been used subsequently, nor has the victim been denied credit.
- An individual who has been a victim of identity theft in the past, and has had fraud alerts placed on his/her credit record, has to wait while a store employee verifies his/her credit card with a bank before processing the transaction.
- A credit card holder, who has had identity theft problems in the past and opened new credit, receives a call from the credit company to verify that he/she charged a large purchase recently.

If you decide to apply for a new number:

- Complete an application for a Social Security card: [Form SS-5](http://www.socialsecurity.gov/online/ss-5.pdf)  
[\[http://www.socialsecurity.gov/online/ss-5.pdf\]](http://www.socialsecurity.gov/online/ss-5.pdf)
- Show documents proving U.S. citizenship (or immigration status and work eligibility) and identity.
- Show evidence to support your need for a new SSN.

Take your completed application and documents to your local Social Security office. All documents must be either originals or copies certified by the issuing agency. They cannot accept photocopies or notarized copies of documents.

**Case histories and feedback from actual victims who have gotten a new SSN. Would they do it again? Why or why not?**

All case histories have been written by actual victims who received new SSNs. Their real names have been changed to preserve their privacy, except in Case #3, where permission was given to use a real name.

### ***Case 1: Argument against a new SSN***

With nearly \$80,000 of bad debts, more than 30 delinquent accounts and a court judgment against my wife due to identity fraud, our attorney suggested we try to get new SSNs. After showing all the data we had (credit reports, false applications, affidavits from employers and friends, proof of actual address against the address where the credit report claimed it occurred), we were granted new SSNs.

To be honest, this action has brought almost no benefits. In fact, it caused a lot of problems. It was easier to get a mortgage with bad credit (albeit at 10.5% interest) rather than a credit-less SSN. At work the change in my SSN affected my ability to do payroll direct deposit, cancelled my telephone card, changed my medical policy and my 401K allocation.

At home, it meant I could not get cheaper car insurance, even though I have no tickets or accidents. It also meant banks refused to deal with me and one opened up fraud investigations on me as they could not get a credit record for me (they also refused to return my deposit that opened the account). One of the credit bureaus cross-referenced the old and new SSNs (they refuse to say how they did this) and so all the old bad credit moved to the new numbers. In the meantime, most of the bad credit has been removed from the old SSNs, mostly due to constant calling of the companies' fraud departments.

In retrospect, it would have been better not to get new SSNs. It is always possible to prove the bad credit isn't yours and most companies were very sympathetic to the phone calls that you have to make each day/week/month. It is not that easy to prove you are a good credit risk if you have no credit – no matter how much you call.

### ***Case 2: Debbie was young and had not yet built up a credit history, so changing the SSN worked well for her.***

While I was in college, someone applied for and used a fraudulent duplicate California driver's license under my name. By the time I found out, she had been using it for almost a year and there had been a warrant for "my" arrest for nearly six months. Had I been pulled over for any reason in that time, I would have been taken to jail on the spot.

A DMV search proved that the "new photo" on my record was of a person of a distinctly different ethnic descent. Additionally, the investigators found that mine was not the first identity stolen by this same woman.

Under the circumstances, they issued a new driver's license (after questioning me for a while to make sure I hadn't allowed her to use it). It wasn't until about six months later, when my roommate moved out and I tried to change the utilities into my name, that I found out she had been using my SSN as well.

A look at my credit reports showed that she had set up at least three telephone numbers in the northern California region, to which collect calls were made from a women's prison. The bills totaled over two thousand dollars over a two-month period. Additionally, she had attempted to get a bank loan and a number of credit cards.

Fortunately for me, at the time I had no work history and no credit cards of my own, and the thief was unable to get approved for any credit or loans. By the time I got everything cleared up, I was 22 years old, and, as I mentioned earlier, I had no work history or credit history at the time. I feel that this was a definite advantage in being able to get rid of the old SSN, because I was not losing anything personal to me; I had not yet begun to build my credit. The whole ordeal lasted about two years, and I don't know to this day how she got my information.

***Case 3: A clerical error mixed Scott's Social Security number with that of an accused murderer.***

Changing my SSN based on poor advice was absolutely the worst thing that I could have done. I thought it would distance myself and my family from an accused murderer that had several DUI arrests. This person became associated with my SSN because of an entry error (supposedly) that linked me to that man. It was then distributed through the police network and the credit reporting agencies.

No matter where the problem came from, I was now this man's alias and my jobs (potential and existing) were ruined. This cascaded into a bad line of credit due to my inability to obtain regular employment and eventually my marriage failed. When I discovered the problem, it was too late to repair the damage quickly enough, and I was advised (quite poorly might I add) that I should change my SSN.

At the time, I felt lucky and thought that my life would now turn around. I was completely wrong. My credit records now appeared to have a fraudulent SSN and the alert could only be seen by the creditors and not myself. Now I have problems making the transition between the numbers and have a great deal of trouble with my credit.

Having changed my SSN now requires continual explanations and makes everyone suspicious of me. Furthermore I will never know until I retire if all of my benefits will transfer. My entire future is an unknown.....my life is in shambles. I hope and pray that I can help others in my situation so that they do not have to lose everything like I did. Especially their families.

My transcripts can be looked up on MSNBC's website under a search of Scott Lewis or identity theft (permission given to Identity Theft Resource Center to use victim's name).

**THE POSITION OF THE IDENTITY THEFT RESOURCE CENTER:**

In most circumstances, ITRC does not recommend obtaining a new SSN. The following are some of the exceptions to this rule. Obviously, each case must be evaluated by its own merits.

- You are an individual just starting out in life. You have not yet established a credit history and will not lose college or financial records.
- Your case is life-threatening and it has been strongly recommended by the FBI, Secret Service or another law enforcement or criminal justice agency to take this step. If this is the case, please ask them to assist you in establishing a “false” personal history.
- If a new SSN is requested because of harassment/abuse, the decision to assign a new SSN will be made by a SSA regional office
- A credit freeze will not resolve the problem.

**ADVICE IF YOU DECIDE TO PROCEED:**

You must apply in person at your local Social Security Administration office. They will help you complete a statement explaining why you need a new number and the application for a new number.

**RESOURCES:**

- Social Security Administration General Information:  
1-800-772-1213; TTY number 1-800-325-0778; [[www.ssa.gov](http://www.ssa.gov)]
- Social Security Administration Fraud Hotline:  
1-800-269-0271 or [[oiq.hotline@ssa.gov](mailto:oiq.hotline@ssa.gov)] to report any SSN fraud
- Social Security Administration Publications [<http://www.socialsecurity.gov/pubs/>]
  - Identity Theft and Your Social Security Number [<http://www.ssa.gov/pubs/10064.html>]
  - Social Security: Your Number and Card [<http://www.socialsecurity.gov/pubs/10002.html>]
- Federal Trade Commission: 1-877-IDTHEFT, [<http://ftc.gov/bcp/edu/microsites/idtheft/>]

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