

WHO CAN LEGALLY REQUIRE YOUR SOCIAL SECURITY NUMBER

Local, State & Federal Agencies

Who has the right to request your SSN?

Federal law mandates that state Departments of Motor Vehicles, tax authorities, welfare offices, and other governmental agencies request your SS number as proof that you are who you claim to be. However, the Privacy Act of 1974 requires that government agencies at the local, state, and federal level disclose to each person whether submitting your Social Security number is required, details on the use of this information, and what law or authority requires its use.

Please note that this Act stipulates that no one can deny you a government service or benefit for failing to provide your SSN unless federal law specifically requires it.

Businesses

You aren't legally required to provide your SSN to businesses unless one of the following is true:

- You'll be engaging in a transaction that requires notification to the Internal Revenue Service; or
- You're initiating a financial transaction subject to federal Customer Identification Program rules.

If you refuse to provide your SSN, companies may choose not to do business with you, but there's no law that prevents them from asking for it. These are some examples of businesses that require a Social Security number for legitimate purposes:

- Insurance companies
- Credit card companies, lenders, and any other company receiving a credit application from you
- The three main credit reporting agencies: TransUnion, Equifax, and Experian
- Any company that sells products or services that require notification to the IRS, including investment advisors; banks; real estate purchases; financial transactions over \$10,000, such as automobile purchases; and other financial transactions

It's important to remember that, once a company has your Social Security number, there are few restrictions on what they can do with it. You'll therefore want to share this information only when absolutely necessary or required by law. Being very careful about sharing your SSN or any other personal information is a recommended way to help deter identity theft.

* Excerpted from *IdentityHawk*®

<https://www.identityhawk.com/Who-Can-Lawfully-Request-My-Social-Security-Number/>