

Social Security Number Concerns and Options

Concern/Goal	Option	Pro	Con
<p>SSNs becoming common identifier but not intended as # for common use. Goal – limit use by government to only those uses allowed under law. Secondary goal is to increase awareness of SSN as unique.</p>	<p>1) Provide penalty for state, local governments that do not comply with Privacy Act of 1974, which requires stating reasons for SSN use.</p> <p>2) Require all state and local government requesters of SSNs to meet the same obligations that the Motor Vehicle Division and the Secretary of State’s office do:</p> <ul style="list-style-type: none"> • Develop MOU for use of SSNs. • Pay to verify SSNs.† 	<p>--Raises awareness that use of SSN should be for limited purposes. Elevates awareness that number is critical to ID.</p> <p>--Fines could be used to finance education for ID theft and training for ID passports.</p> <p>--Raises awareness about procedures developed by federal government for use of SSNs.</p> <p>--Highlights distinction between verified SSNs through the Social Security Administration and the private-sector approach of credit reporting agencies, where verification is from common use, dependent on SSN owner to verify, and includes access to other credit information.</p> <p>--Equal treatment of state agencies.</p>	<p>--Imposes costs on state and local governments to alter forms that request SSN.</p> <p>--Imposes cost of fines.</p> <p>--Significant cost</p> <p>--Increases cost if an agency still applies to credit reporting agency for other credit information (e.g. Child Support Enforcement Division may be more interested in location information than the accuracy of the Social Security number or credit dealings.)</p>
<p>SSNs may become public information and, if so, there should be a requirement to redact the full number and list only the last 4 digits to protect from ID theft.</p>	<p>Require state and local government agencies, including schools, to redact SSNs (leaving only last 4 digits) if information must be released to public.</p>	<p>--Assures that full SSN would be available only under procedures that protect person’s SSN, within existing laws.</p>	<p>--Adds cost to processing documents.</p>

†The cost of verifying these numbers include: 1) Cost of participating in AAMA system that serves as a gateway for checking SSNs with SSA: a) \$5,000 start-up fee (includes first quarter maintenance fee) and b) quarterly maintenance fee of \$1,000; 2) IT support staff plus mainframe or computer time, hardware and software 3) a)Costs per time (batch) for verification – varies depending on the program. For example, SSOLV program is \$0.025 per item for batch or \$0.03 for online check. HAVA cost is different. B) Cost of 2 programmers at 1 week each to run batch.