

Verifying Social Security Cards

Social security numbers are unique; they are not recycled. Once someone dies, their number is no longer valid. This sample social security card image comes from Wikipedia.

Social security numbers are divided into three sections: the first three digits is an AREA number / the middle two digits is the GROUP number / the last four digits is the SERIAL number.

Look for dashes separating the area, group and series numbers on original SSN cards.

The AREA numbers correspond to one of the fifty states. Check the state AREA numbers in the graph to verify that the AREA number is valid. If you don't find it in the graph, the card is fraudulent. If you ask subjects in which state they were living when they requested their cards, you can verify the card number by matching the state with the AREA number on the card. SSNs are identified with the state of the address from which the application was *mailed*. If the numbers don't match the state, something is wrong.

Alabama 416-424	Louisiana 433-439, 659-665	Oklahoma 440-448
Alaska 574	Maine 004-007	Oregon 540-544
American Samoa 586	Maryland 212-220	Pennsylvania 159-211
Arizona 526-527, 600-601, 764-765	Massachusetts 010-034	Philippines 586
Arkansas 429-432, 676-679	Michigan 362-386	Puerto Rico 580-584, 596-599
California 545-473, 602-626	Minnesota 468-477	Rhode Island 035-039
Colorado 521-524, 650-653	Mississippi 425-428, 587-588, 725-755	South Carolina 247-251, 654-658
Connecticut 040-049	Missouri 486-500	South Dakota 503-504
Delaware 221-222	Montana 516-517	Tennessee 408-415, 756-763
District of Columbia 577-579	Nebraska 505-508	Texas 449-467, 627-645
Florida 261-267, 589-595, 766-772	Nevada 530, 680	Utah 528-529, 646-647
Georgia 252-260, 667-675	New Hampshire 001-003	Vermont 008-009
Hawaii 575-576, 750-751	New Jersey 135-158	Virginia 223-231, 691-699
Idaho 518-519	New Mexico 525, 585, 648-649	Virgin Islands 580
Illinois 318-361	New York 050-134	Washington 531-539
Indiana 303-317	North Carolina 232, 237-246, 681-690	West Virginia 323-336
Iowa 478-485	North Dakota 501-502	Wisconsin 387-399
Kansas 509-515	Northern Marianas Islands (Guam) 586	Wyoming 520
Kentucky 400-407	Ohio 268-302	*

*Non citizens may have been issued an AREA number between 729-733 if they applied for a social security number upon entry.

For the GROUP numbers: always two digits, the number "00" is never used; this would indicate a fraudulent card. The Social Security Administration can provide you with a current monthly count of how high the GROUP double digits have climbed in the particular state issuing the card. That is, if the GROUP number of the card under examination exceeds the highest number issued by that state, then the card is fraudulent.

The SSA formula in assigning GROUP numbers follows a pattern: the first set is the odd numbers 01 to 09; then even numbers 10-98; then even numbers 02-08; then odd numbers 11-99. The odds are more likely that the double GROUP digits will be an even number.

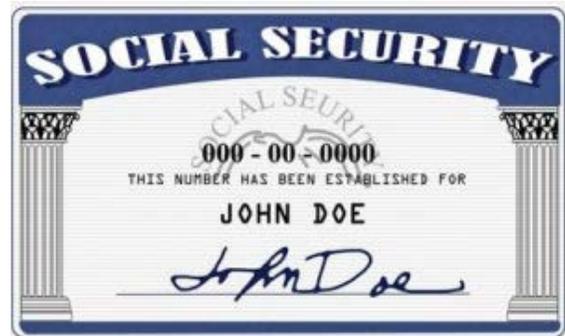
The final four, or SERIAL numbers, are assigned in a numerical sequence beginning with 0001. This means a social security card ending in "0000" is fraudulent. There are other invalid numbers that will never be assigned. The sequence from 987-65-4320 to 987-65-4329 is reserved for use in advertising.

There are an estimated 47 valid versions of social security cards, making it very difficult to verify the validity of cards based on design, paper quality or security features. But perhaps some of the following suggestions will help:

Ask your subject when his or her SSN card was issued. Social security cards issued between 1946 and 1972 will have a legend along the bottom of the face of the card that says "FOR SOCIAL SECURITY PURPOSES—NOT IDENTIFICATION." Cards issued as of October 31, 1983 will have had any of a number of security features applied to it.

SSN cards are now printed on banknote paper bearing the official seal of the Social Security Administration in the middle and the words "This number has been established for" printed across the seal. The card holder's name is impact printed above and below the statement.

You can check the newer cards for the following characteristics:



This image is courtesy of <http://federaltax.net>

- Cards are now printed on bank note paper, so the weight of the card will feel heavier and rougher than standard printer paper.
- Feel for raised lettering on the face of the card.
- The paper should have a blue tint and a random spiral or marbled design.
- The color-shifting ink that is used for new U.S. paper currency has also been applied to SSN cards since 2007. For these, the date the card was issued should be printed under the signature line.
- You should see discs of pink, yellow and blue scattered into the design.
- The card should have perforated edges.
- There should be a latent image on the face of the card only visible from certain angles.
- The signature line will be imbedded with intaglio micro-text which spells out the words "SOCIAL SECURITY" under magnification.
- An anti-copy pattern should be visible if the card has been photocopied.
- For cards issued after February 1996, a series of 9 numbers and/or letters will be visible on the back under a red fluorescent light.

Non-citizens without authorization to work in the U.S. may present you with a SSN card with the words "NOT VALID FOR EMPLOYMENT." These have been issued since May, 1982. As of September 1992, the SSA also began issuing cards to non-citizens lawfully in the U.S. with temporary authority to work. These will say "VALID FOR WORK ONLY WITH INS AUTHORIZATION."

Checking with the Social Security Number Verification Service is free.