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How to better protect your Social Security number

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Note

Dear Savvy Senior, I'm retired and was a victim of identity theft awhile back. I've already frozen my credit to protect myself, but I recently heard that I can also "lock" my Social Security number. What exactly does that mean, and is it something I should do? — Recently Scammed

Savvy SENIOR

Dear Recently, Freezing your credit was one of the smartest steps you could take after identity theft. But there's another layer of protection many people don't know about: limiting how your Social Security number (SSN) can be used.

Note

While you can't actually "lock" your Social Security number the way you can freeze a credit report, you can block two of the most common ways criminals misuse it — using it to get a job and gaining access to your online Social Security account.

Your Social Security number is the master key to much of your financial life. It's linked to your taxes, Social Security benefits, Medicare, banking and employment records. With data breaches becoming routine and identity thieves using increasingly sophisticated tactics — including AI-generated scams — protecting your SSN is more important than ever. Criminals don't need your Social Security card; they only need the number.

Note

The first tool is E-Verify Self Lock. It prevents someone from using your SSN to get a job with employers that participate in the federal E-Verify system.

If someone uses your Social Security number to get a job, the wages they earn may be reported to the IRS under your name. That can trigger IRS notices, delay tax refunds and require months of work to correct your tax and Social Security records.

To activate Self Lock, create a free myE-Verify account at e-verify.gov and answer a few identity-verification questions. Once the lock is in place, employers using E-Verify won't be able to confirm your Social Security number unless you first remove the lock. It remains in effect for one year and can be renewed annually. If you ever return to work for an employer that uses E-Verify, you can temporarily remove the lock online and reactivate it afterward.

Note

The second protection is the Social Security Administration's Electronic Access Block, which helps prevent criminals from taking over your online Social Security account.

An Electronic Access Block disables online and automated telephone access to your Social Security record — including your own. That prevents scammers from changing your direct deposit information, redirecting your benefits or updating your personal information.

To set it up, call the Social Security Administration at 800-772-1213 or visit your local Social Security office and request an Electronic Access Block. If you later want online access restored, you'll need to verify your identity before the block can be removed.

A credit freeze remains one of the best defenses against identity theft, but it only prevents someone from opening new credit in your name. It won't stop someone from using your Social Security number for employment or trying to access your Social Security account.

For even greater protection, create your personal my Social Security account before a scammer does by visiting ssa.gov/myaccount. Keep your credit reports frozen unless you need to apply for credit, and request a free IRS Identity Protection PIN. The six-digit PIN acts like a second password for your tax return, preventing someone else from filing under your Social Security number. You can get one by searching "Get an IP PIN" at irs.gov.