

## **IV.E. Identity Theft Involving the Social Security Administration**

In some cases, your client may find out that the identity thief used her name and/or Social Security number (SSN) for employment purposes or for Social Security program benefits, such as Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI), or has had her Social Security checks routed to a different address or bank account. Much like financial account identity theft issues, these types of identity theft can create a unique set of problems that your client will have to address.

Your client may find that someone has used her name and/or SSN for employment purposes when she receives a notice from the Internal Revenue Service (IRS) that he owes back taxes on income she did not report or when she receives her *Social Security Earnings Statement* and finds that the wages posted do not agree with the amount she earned. The Social Security Administration (SSA) has safeguards in place that minimize the effects on the victim's earnings record by verifying the name and SSN provided by the employer(s) reporting the wages and taxes before posting the earnings to the victim's record. If the SSA finds that the identity thief is working under a different name than the victim's, but using the victim's SSN, then the earnings are posted to SSA's Earnings Suspense File (ESF), instead of the victim's earnings record.

In cases where the identity thief is using both the victim's name and SSN, these erroneous earnings will be posted to the victim's earnings record and will need to be corrected not only with the SSA, but also with the IRS. (See [Section IV.D](#) on Identity Theft Involving the Internal Revenue Service.) If your client suspects that someone is using her SSN for employment, or has received a notice from the IRS about unreported wages, she should contact the SSA at 1-800-772-1213, or visit her local SSA office, to speak to a representative who will assist her in correcting her Social Security records. Your client will need to provide the representative proof of her identity, including her SSN, and advise the representative about which information is incorrect. Once your client has done this, the inaccurate earnings information will be removed from her earnings record and placed into the ESF.

Much like employment-related issues, your client may find that the identity thief has used her information to gain benefits from the SSA including SSDI, SSI, or has impersonated your client to have her social security check sent to a different address or bank account. Your client may learn of this when she is denied benefits, a current benefit she is receiving is suspended, or she notices that she has not received her social security check or deposit. If your client finds that someone is using her SSN to obtain SSA benefits, she should go to her local SSA office and speak to a service representative, who will work with your client to correct the problems with her benefits. Your client will need to bring in documentation to prove her identity, a copy of a police report if she has filed one, copies of any documentation that can help prove her allegations, and copies of past tax returns.