

Consumer Reports Poll: Americans Are Concerned About the Widespread Use of Social Security Numbers & Want Lawmakers to Restrict the Practice

Consumer Reports National Research Center found that 89 percent of Americans want lawmakers to restrict the use and availability of Social Security numbers by businesses and government agencies. The poll, released Sept. 6, 2007, found that consumers are routinely asked to provide their Social Security numbers and that requests come from a wide variety of businesses, many of which have no clear need to collect these numbers. The poll found that:

- 87 percent of consumers have been asked in the past year to provide their Social Security number in whole or in part by a business or government agency.
- In the past year, 60 percent of consumers have been asked by a financial institution or retailer issuing credit to provide their Social Security number, while 49 percent have been asked to disclose their number to health care providers.
- Consumers also reported being asked to provide their Social Security number in the past year to a wide variety of other entities, including: employers or potential employers (44%); insurance companies (36%); government agencies other than the IRS or a state tax body (32%); college or other school (28%); service provider such as cable TV or cell phone carrier (26%); utilities (17%), and merchant or retailer (16%).
- More than four in ten Americans (42%) have been asked to provide their full or partial Social Security number on the phone or internet to access goods or services or to verify their identity to customer service representatives.
- One in seven Americans (14%) had received postal mail (other than tax documents) bearing their own or a family member's Social Security number in the past year.
- Fifty two percent of Americans carry a card in their wallets that has their number on it.

The *Consumer Reports* poll found that nearly one-quarter of adults (23%) have been victims of identity theft themselves or have a family member whose identity has been stolen in the past five years. Americans are concerned about the widespread availability of Social Security numbers and how businesses are using them:

- 78 percent would prefer not to provide their number, but are concerned about the consequences of refusing to do so.
- 91 percent agreed they are more vulnerable to identity theft when a business has their number.

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- 89 percent agreed that companies should stop using Social Security numbers to identify customers.
- 96 percent agreed that companies should not be able to sell SSNs.

An overwhelming majority of Americans want to be notified when their Social Security number has been involved in a data security breach. Ninety eight percent agreed that companies and government agencies should always be required to notify them if a database containing their Social Security number has been compromised.

Virtually all Americans (97%) believe they should be provided with remedies to help thwart potential fraud if their Social Security number is involved in a data security breach. Among them:

- 68 percent agreed that they should be given the ability to freeze access to their credit files at no charge to stop new accounts from being opened unless they unlock the credit file with a PIN.
- Only 12 percent preferred free credit monitoring when Social Security numbers have been involved in breaches, which is the remedy often provided by companies that fail to keep sensitive files protected.

Independently of whether their sensitive information has been involved in data security breach, 97 percent of Americans want the ability to freeze access to credit files to prevent thieves from opening fraudulent accounts.

Consumers Union recommends that the sale and purchase of Social Security numbers be tightly restricted, that laws should prohibit using Social Security numbers on identification cards, and that businesses should be prohibited from soliciting Social Security numbers except where required by law or where needed for credit, employment, tax compliance, or investment purposes.

For a copy of Consumers Union's model Social Security number privacy bill, see:

http://www.consumersunion.org/pub/core_financial_services/004800.html

To find out what some states already have done with Social Security number use, see:

<http://www.consumersunion.org/finance/StateSSNProtections.htm>

To find out if your state already has a security freeze, and how to use it, see:

<http://www.consumersunion.org/finance/SecurityFreeze.htm>

Methodology of the Consumer Reports Poll: The *Consumer Reports* National Research Center conducted a telephone survey using a nationally representative probability sample of telephone households. 1,016 interviews were completed among adults aged 18+. Interviewing took place over August 16-19, 2007. The margin of error is +/- 3.1% at a 95 percent confidence level.

For more information on the Consumer Reports Social Security number poll, contact Gail Hillebrand (415-431-6747) or Jeannine Kenney (202-462-6262).