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Risks of Social Security Numbers



The problem with social security numbers today is that some organizations are using these ubiquitous numbers for identification, others are using them for authentication, and still others are using them for both. I call up my bank, tell them my account number and ask them for a balance. Just to make sure that I am really who I claim to be, my bank asks for my SSN—as if this is a number that is some kind of secret that we share.

But my SSN isn't secret—and there is no way to make it that way in today's increasingly cross-indexed society. That's because for every organization that thinks your SSN should be kept secret, there's another that is using it as some kind of account number, leaving it open for all of the world to see. When I attended graduate school, I was upset to see my student ID number was the same as my social security number; today my health insurance carrier uses my SSN as my account number. On the other hand, some universities use student SSNs as a password into the school's telephone registration system; if you know students' SSNs, you can untraceably drop their courses by remote control.

What's truly scary is the amount of information you can learn about somebody once you have their SSN. How do you do it? You pretend to be them, then start calling banks and other firms saying you "forgot" everything except your SSN. Here's another way: call up the new Equifax consumer hotline that lets consumers order their own credit report (without ever having to speak with a real person). All you need to know is a person's address, SSN, and date of birth, and their credit report will automatically be sent to their home address by Federal Express and left on their doorstep (without signature required!). You'll need to stop at their home to pick up the FedEx package before they return from work, but that shouldn't present a problem for most potential felons. With the credit report, you'll have enough information to obtain fraudulent credit cards, make up phony employment histories, and put your victim through what many describe as a living Hell.... All because you know somebody's SSN. (By the way, SSNs are on driver's licenses in more than 20 states. And it's getting worse.)

This fall, Congress is likely to pass a welfare reform bill that greatly expands the use of SSNs. The legislation will create or greatly expand three key federal databases, all of which will be indexed by SSNs—which the states will be required to collect centrally.

- The Federal Parent Locator Service database would contain a record of every driver's license and professional license issued by the states.
- The Federal Case Registry of Child Support Orders would contain records of every marriage, every divorce, and every paternity determination conducted in the U.S., and track every child support order issued by the states.
- The State Directory of New Hires would include the employee's name, address, job description, and employer's identity for each new employment.

The stated purpose of these new databanks will be to help states track-down so-called "Deadbeat Dads." According to the Clinton administration, the federal government could save up to \$34 billion in child support if single mothers obtained child-support orders against the fathers of their children and if those orders were somehow enforced. Unfortunately, that cost/benefit analysis ignores the unanticipated costs of increased credit fraud and the increased cost to society of making it easy to track down people who are in hiding—people like victims of domestic abuse.

The sad fact is that personal privacy is a luxury lawmakers think we can't afford in the cost-conscious 90s. So, as a society, we are replacing the safety that has been traditionally afforded by privacy with a new value: absolute accountability. In this new society, one identifier will be as good as any other. SSN, license plate number, passport number, telephone number, DNA blood type, fingerprint: it won't matter, because all of these numbers will be indexed and cross-indexed in a databank somewhere—probably in several. This sort of data mining simply wasn't possible until the mid-1980s, when it became feasible to cross-index two billion-record databases and generate a list of "hits." Of course, some people will have their lives shattered because of errors in these databanks and fraud will run rampant for a few years, until banks and insurance companies realize that there really isn't any such thing as private information anymore.

The only way we are likely to reverse this trend is if strong, pro-privacy legislation is adopted now. Among other things, that legislation would have to provide for strict liability for the release of personal information. **□**

Simson Garfinkel's recent books include PGP: Pretty Good Privacy, Practical UNIX Security, and The UNIX Hater's Handbook—with an Internet counterpart in the works. For more on SSNs, see Chris Hibbert's FAQ (Frequently Asked Questions), available online from <rfm.mit.edu>.