

Detecting Fraudulent Social Security Numbers

When trying to uncover "ghost" Social Security numbers the first thing to do is run all employees' Social Security numbers in numerical sequence and check for numbers not issued by the government.

In addition, if possible, list all employees in order of date of birth and examine the middle two digits of those Social Security numbers believed to have been issued before 1965. All numbers issued before 1965 that have middle digits of 10 or above should be even; middle digits of numbers issued in or after 1965 can be odd or even.

Most fraud perpetrators are unaware that some numbers cannot exist and thus may randomly select one of them.

A word of caution: the Social Security Administration periodically adds to numbers issued and may even use numbers assigned to one geographic area for another. If the validity of a given Social Security number is important to a fraud-detection engagement, check with the Social Security Administration to ascertain the current status of numbers issued.

As of this writing, the following numbers have not been issued: no Social Security numbers have been issued beginning with 8 or 9—that is, the 800 or 900 block. No numbers above 595 have been issued, with one exception, but numbers through 626 have been designated (596–599 to Puerto Rico; 600–601 to Arizona; 602–626 to California) and probably will be issued in the future. Numbers in the 700 block (700–729) were issued by the Railroad Retirement agency years ago and probably belong to older workers. Thus, numbers above 729 or between 626 and 700 are suspect and require detailed follow-up.

When a Social Security number has been issued, but the first three digits do not match the history in the employee's file in terms of residence, or the middle two digits do not match the date of birth in terms of being odd or even, this discrepancy would strongly indicate the need to make sure the employee is not a ghost.

The following list shows the first three digits issued to the states and territories; note that some states have been issued two blocks that are not consecutive and in some cases the same first three digits have been issued to different locales:

001–003 New Hampshire	318–361 Illinois	520 Wyoming
004–007 Maine	362–386 Michigan	521–524 Colorado
008–009 Vermont	387–399 Wisconsin	525 New Mexico
010–034 Massachusetts	400–407 Kentucky	585 New Mexico
035–039 Rhode Island	408–415 Tennessee	526–527 Arizona
040–049 Connecticut	416–424 Alabama	528–529 Utah
050–134 New York	425–428 Mississippi	530 Nevada
135–158 New Jersey	587–588 Mississippi	531–539 Washington
159–211 Pennsylvania	429–432 Arkansas	540–544 Oregon
212–220 Maryland	433–439 Louisiana	545–573 California
221–222 Delaware	440–448 Oklahoma	574 Alaska
223–231 Virginia	449–467 Texas	575–576 Hawaii
232–236 West Virginia	468–477 Minnesota	577–579 Washington, DC
232 N. Carolina ¹	478–485 Iowa	580 Virgin Islands
237–246 N. Carolina	486–500 Missouri	580–584 Puerto Rico
247–251 S. Carolina	501–502 N. Dakota	586 Guam
252–260 Georgia	503–504 S. Dakota	586 American Samoa
261–267 Florida	505–508 Nebraska	586 Philippine Islands
589–595 Florida	509–515 Kansas	700–729 Railroad Retirement
268–302 Ohio	516–517 Montana	
303–317 Indiana	518–519 Idaho	

¹Number 232, with middle digits 30, has been allocated to North Carolina from West Virginia.