

Social Security Number

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What it means and why you need it...

Unlike most countries, the United States does not issue national identification cards. For a variety of constitutional and legal reasons, the United States has been reluctant to require such a national ID for the fear that it could lead to discrimination and civil rights violations. The closest thing we have is the social security number. The social security number is a number issued by the Social Security Administration to each individual living and working in the United States. Virtually every individual living and working in the United States needs a social security number; it is required by banks for opening accounts, by drivers license bureaus for issuing licenses, and by employers for issuing paychecks. It is required on credit applications, insurance applications, and a variety of other transactions. Your social security number is the mechanism through which a portion of your earnings is retained for future disbursement in the event you retire in the United States. It is important to obtain a legal social security number and to use only that number while in the United States.

The social security number is obtained from the local Social Security Administration office of where you will live. If you look in the white pages of the telephone book, under U.S. Government, you will find a listing for the Social Security Administration. The listing will either provide you with a toll free telephone number or with the address of the local office. Call or visit, and take all of your foreign documentation with you. They will need to see your passport and visa stamp, I-94, and notice of approval.

The application form is self-explanatory, but they will assist you if you so request. In some social security offices, you will immediately be supplied with a temporary social security number. Your actual card will come in the mail. In other offices, you will be told to wait, and the card will come in the mail in several weeks. It is a good idea to make a photocopy of your social security card application since it may be necessary.

Depending on when and where you apply, your social security card may either be:

- Not annotated, simply listing your name and social security number;
- Annotated as "not valid for employment"; or
- Annotated as "valid for employment only with INS authorization".

If your card falls within number 1 (one) above, you will have no difficulty for using the card for all legal purposes. If, however, your card has been annotated to state that it is "not valid for employment", it will be necessary for you to return to the Social Security office and request correction. Your employer may be confused about the social security annotation and it may cause you difficulties in the future in obtaining credit, etc.

Once you receive your social security card, keep it in a safe place, but keep a copy with you at all times. Your employer will probably need to see and photocopy the original. Once that is done, store it in a safe place. It is a good idea to obtain a safety deposit box at your bank to store all important documents, such as your passport, licenses, degree, etc. You have access to the safety deposit box at your convenience, and you will know that your papers are safe.