

Why GAO Did This Study

GAO previously reported on how large information resellers like consumer reporting agencies obtain and use Social Security numbers (SSNs). Less is known about information resellers that offer services to the general public over the Internet. Because these resellers provide access to personal information, SSNs could be obtained over the Internet. GAO was asked to examine (1) the types of readily identifiable Internet resellers that have SSN-related services and characteristics of their businesses, (2) the extent to which these resellers sell SSNs, and (3) the applicability of federal privacy laws to Internet resellers.

What GAO Recommends

Since there is no consistently practiced method for truncating SSNs and no federal agency has the authority to regulate how SSNs could be truncated, Congress may wish to consider enacting standards for truncating SSNs or delegating authority to the Social Security Administration (SSA) or some other governmental entity to issue standards for truncating SSNs. In commenting on a draft of this report, SSA agreed that standardizing the truncation of SSNs would be beneficial and supported our recommendation for congressional action.

www.gao.gov/cgi-bin/getrpt?GAO-06-495.

To view the full product, including the scope and methodology, click on the link above. For more information, contact Barbara D. Bovbjerg at (202) 512-7215 or bovbjergb@gao.gov.

SOCIAL SECURITY NUMBERS

Internet Resellers Provide Few Full SSNs, but Congress Should Consider Enacting Standards for Truncating SSNs

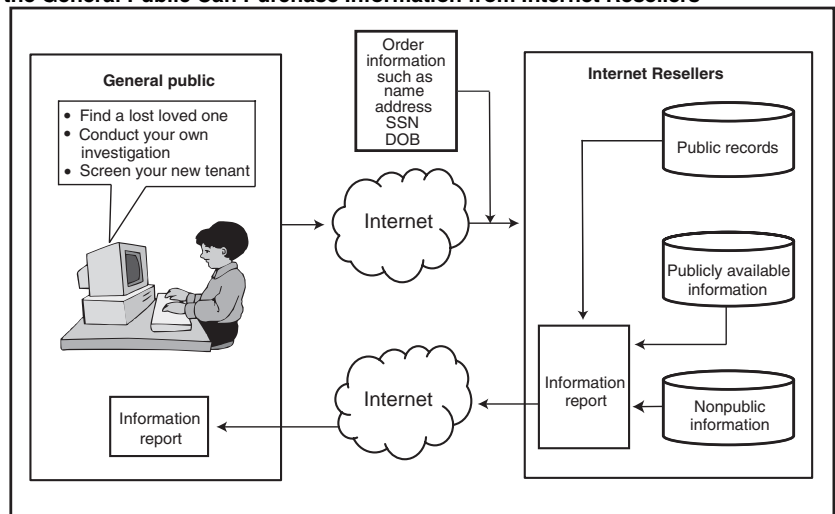
What GAO Found

We found 154 Internet information resellers with SSN-related services. Most of these resellers offered a range of personal information, such as dates of birth, drivers' license information, and telephone records. Many offered this information in packages, such as background checks and criminal checks. Most resellers also frequently identified individuals, businesses, attorneys, and financial institutions as their typical clients, and public or nonpublic sources, or both as their sources of information.

In attempting to purchase SSNs from 21 of the 53 resellers advertising the sale of such information, we received 1 full SSN, 4 truncated SSNs displaying only the first five digits, and no SSNs from the remaining 16. In one case, we also received additional unrequested personal information including truncated SSNs of the search subject's neighbors. We also found that some other entities truncate SSNs by displaying the last four digits. According to experts we spoke to, there are few federal laws and no specific industry standards on whether to display the first five or last four digits of the SSN, and SSA officials told us the agency does not have the authority to regulate how other public or private entities use SSNs, including how they are truncated.

We could not determine if federal privacy laws were applicable to the Internet resellers because such laws depend on the type of entity and the source of information, and most of the resellers' Web sites did not include this information. However, these laws could apply to resellers; 4 of the resellers we examined had Web sites identifying the type of entity they were. About one-half of the resellers cited adherence to one or more federal privacy laws and a few referenced state laws.

How the General Public Can Purchase Information from Internet Resellers



Source: GAO analysis.