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Lock your Social Security number and prevent identity theft

Summary

The article describes how to lock your Social Security number to protect it from identity thieves. The article explains that locking your SSN prevents it from being used for employment verification, but it doesn't prevent credit card fraud. The article also suggests combining SSN locking with credit freezes for comprehensive protection.



(Image credit: Blazej Lyjak/Shutterstock)

Identify thieves want your Social Security number more than almost any other piece of personal information. With it, they can open credit cards in your name, file fraudulent tax returns, get jobs using your identity, and access government benefits you're entitled to.

There's more you can do to protect your SSN beyond keeping it private. You can actually lock your Social Security number through the Social Security Administration, which prevents anyone from using it for employment verification or accessing certain government services in your name.

The process is free, takes just minutes, and adds a powerful layer of protection against identity theft. Here's how to lock your Social Security number.

1. Understand what an SSN lock actually does



Locking your Social Security number through [E-Verify's Self Lock feature](#) prevents someone from using your SSN to verify employment eligibility. Many employers use E-Verify, a service run by the Social Security Administration and US Citizenship and Immigration Services, to confirm that new hires are authorized to work in the United States.

When your SSN is locked, anyone trying to use your number for employment verification will hit a wall — the system won't be able to confirm the information, which stops identity thieves from getting jobs using your identity. This is different from a credit freeze, which prevents criminals from opening credit cards or loans in your name.

An SSN lock specifically targets employment fraud and stops unauthorized access to Social Security benefits. It won't prevent all forms of identity theft, but it closes a significant vulnerability that many people don't even know exists.

2. Lock your SSN by calling the Social Security Administration



The simplest method is calling the SSA directly at **1-800-772-1213**. The line is open Monday through Friday from 8 a.m. to 7 p.m. in your local time zone. Wait times are typically shorter if you call early in the morning or later in the week, so avoid calling Monday afternoons when volume is highest.

Once you get through, you'll need to verify your identity by providing personal information like your SSN, date of birth, and other security questions. After confirming who you are, the SSA representative will block electronic access to your Social Security number. This happens immediately and stays in effect until you contact them again to unlock it.

The downside of this method is that you'll need to call every time you want to unlock

3. Create a MyE-Verify account for more control



A more flexible option is creating a free MyE-Verify account online, which gives you direct control over locking and unlocking your SSN without calling anyone. Go to the E-Verify website and create an account by providing your personal information and verifying your identity through security questions.

Once your account is set up, you can activate the Self Lock feature with a few clicks. The lock lasts for one year, and you'll receive an alert 30 days before it expires so you can renew it if you want to keep the protection active.

The advantage of using MyE-Verify is that you can unlock your SSN instantly through your account dashboard whenever you need to apply for a job or access government services, then lock it again immediately after. Allowing you to maintain protection without the hassle of calling the SSA every time you need temporary access.

4. Know the drawbacks before you lock

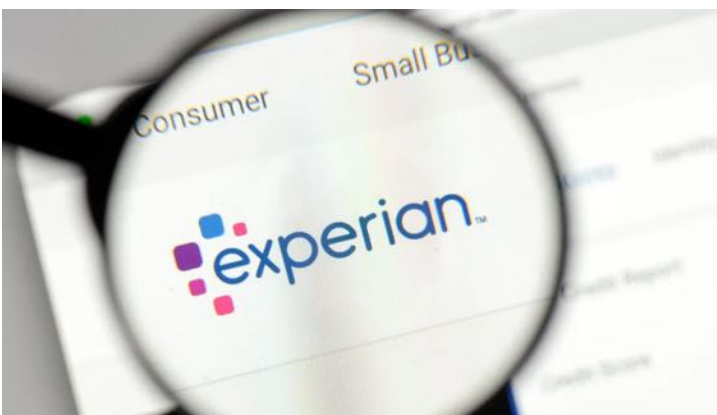


The main inconvenience of locking your SSN is that you're also locking yourself out of using it easily. Every time a new employer needs to verify your employment eligibility through E-Verify, you'll need to unlock your SSN first, let them complete the verification, then lock it again.

If you're actively job hunting and applying to multiple positions, this back-and-forth can get tedious. The same applies if you need to apply for government benefits or any service that requires SSN verification. You'll also need to remember which method you used to lock your SSN — if you called the SSA, you'll need to call to unlock it; if you used MyE-Verify, you can unlock it online.

Despite these hassles, most people find that the protection is worth the occasional inconvenience, especially if they've previously been victims of employment fraud or identity theft.

5. Combine SSN lock with a credit freeze for better protection



Locking your SSN prevents employment fraud, but it doesn't stop criminals from opening credit accounts in your name. For comprehensive protection, combine an SSN lock with credit freezes at all three major credit bureaus: Experian, Equifax, and TransUnion. Credit freezes are also free and prevent anyone from accessing your credit reports to open new accounts.

You'll need to contact each bureau separately to freeze your credit — they each provide a PIN that you'll use to temporarily unfreeze your credit when you legitimately need to apply for a loan, credit card, or rental application.

Using both an SSN lock and credit freezes creates multiple layers of protection that address different types of identity theft. It's more work to manage both, but together they significantly reduce your vulnerability to fraud.

Take additional precautions to protect your SSN



Locking your SSN is powerful protection, but it's not a complete solution to identity theft. Never share your Social Security number unless absolutely necessary, and be extremely suspicious of anyone who contacts you asking for it via phone, text, or email — legitimate organizations don't request SSNs through unsolicited messages.

Regularly monitor your financial accounts and credit reports for suspicious activity. You can also check your Social Security earnings statement annually at ssa.gov to make sure no one has been working under your SSN. Also, consider creating an Identity Protection PIN with the IRS, which prevents someone from filing fraudulent tax returns using your information.

If you want ongoing monitoring, identity theft protection services can watch your information on the dark web and alert you if your SSN appears in data breaches, though these services cost money while locking your SSN is completely free.