

Why ‘Locking’ Your Social Security Number Is the New Credit Freeze

By Donna LeValley, Kiplinger.com, 2/12/26

Here is how to keep your Social Security number private in an age of aggressive cybercriminals.

Your Social Security Number (SSN) was never designed to be the "master key" for your entire financial life, yet in 2026, that is exactly what it has become. In an era where data breaches are practically a weekly occurrence and AI-powered scammers can generate convincing fake identities in seconds, simply "[guarding](#)" your nine-digit number is no longer enough.

To truly protect your future, you need to transition from a passive defense to an active one. Locking your SSN is a strategic move that shuts down the two most common avenues for fraud: [illegal employment](#) and unauthorized access to your government records. By understanding the tools available — from the [E-Verify "Self Lock"](#) to the SSA's "Electronic Access Block" — you can effectively take your identity off the market.

How to lock your Social Security number

Locking your Social Security Number (SSN) isn't a single "on/off" switch. Instead, it involves two primary government features designed to stop different types of identity theft: account takeover and employment fraud.

While you cannot "freeze" an SSN exactly like a credit report, you can achieve a similar result using two distinct government "locks." Here is the breakdown of how they work and how they differ.

The E-Verify "Self Lock" (employment protection)

This lock specifically prevents scammers from using your SSN to get a job or pass an employment background check at any of the millions of employers that use the federal [E-Verify system](#).

Why this is important: If someone uses your SSN for work, the employer may report that person's income to the IRS using your SSN. When you file your tax return, you wouldn't have included those earnings because they weren't yours. But the IRS doesn't know that. Their records will show you failed to report all of your income.

- **How it works:** You create a myE-Verify account. Once locked, any employer who runs your SSN through the E-Verify system will receive a "mismatch," effectively stopping the hiring process.
 - **How to use Self Lock-** The [Self Lock feature](#) is only available to myE-Verify account holders. To lock your SSN, you must select and answer three challenge questions. Select questions you can easily answer, because you will need to answer them again to verify your identity if you receive an E-Verify Tentative Non-confirmation (mismatch) due to Self Lock.
- **Duration:** The lock [lasts for one year](#). You will receive a notification 30 days before it expires to renew it.
- **The 2026 twist:** With the rise of AI-generated identities, this lock is one of the few ways to ensure your "work history" isn't being used by someone else.

Reminder: If you are about to start a new job with an E-Verify employer, you should log into your account and unlock your SSN.



(Image credit: Getty Images)

SSA "Block Electronic Access" (stops account takeover)

When you [block electronic access to your account](#), this blocks everyone — including you — from accessing or changing your Social Security records online or via the SSA's automated phone system.

When you do this, no one, including you, will be able to see or change your personal information. If you have requested that the SSA block access to your record and later change your mind or simply need access, you can contact the SSA and ask to have the block removed. You will need to prove your identity when you contact the SSA.

- **How it works:** You must call the Social Security Administration at 1-800-772-1213 or [visit a local SSA office](#) to request an "Electronic Access Block." It blocks all automated telephone and internet access to your record.
- **The catch:** The block includes you. If you need to check your benefits or change your address, you will have to visit a Social Security office in person or speak to a live agent and provide proof of identity.
- **Why use it:** Use this if you want to prevent a hacker from "claiming" your account via **Login.gov** or **ID.me**, and/or if you know your SSN has been leaked in a major breach.

SSN lock vs credit freeze

Locking your Social Security Number (SSN) has become a more common and necessary tactic as AI-driven fraud, such as voice cloning and deepfakes, has made standard identity verification less reliable. Hackers and cybercriminals are relentless. According to a [study by the University of Maryland](#), a cyber attack occurs every 39 seconds, translating into an average of 2,244 attacks per day.

Being able to limit access to your information and limit the use of your SSN is a valuable tool to have if you think your number has been compromised or if your identity has been stolen.

So, while you can't put a freeze on your SSN the same way you can [freeze your credit](#), you can make it more secure and harder to exploit.

Row 0 - Cell 0	SSN lock (E-Verify/SSA)	Credit freeze
Primary goal:	Stop employment fraud/record access.	Stop new credit cards/loans.
Managed by:	DHS (E-Verify) & SSA.	Equifax, Experian and TransUnion.
Cost:	Free	Free (Federal law)
Impact:	Blocks employers/government from verifying your SSN. Blocks everyone, including you, from your SSA account.	Blocks lenders from seeing your credit score.

SSN security checklist

Here is a step-by-step checklist to secure your Social Security Number. Since 2026 brings new digital requirements, such as mandatory Login.gov or ID.me accounts for access to your Medicare account, following these steps in order is the most efficient way to build your "identity fortress."

- **The "Digital deadbolt"**
 - **Create your [mySocialSecurity](#) account:** Before locking anything, ensure you have an active account at [SSA.gov](#). You must use [Login.gov](#) or [ID.me](#) to sign in. Creating this now prevents a scammer from "claiming" your digital identity first.
 - **Activate the SSA "Electronic Access Block":** Call the Social Security Administration or visit your local office. Request to block all automated telephone and electronic access to your record.
 - **Engage the E-Verify "Self Lock":** Visit [myE-Verify](#) and create an account. Use the "Self Lock" feature to prevent your SSN from being used for employment eligibility checks.
- **The "Financial firewall"**
 - **Freeze your credit:** Contact the three major credit bureaus individually (Equifax, Experian and TransUnion). A [credit freeze](#) is the most effective way to stop unauthorized loans or credit cards from being opened in your name.
 - **Request an IRS Identity Protection PIN (IP PIN):** Visit the [IRS IP PIN portal](#). This 6-digit code acts as a second password for your tax return, making it nearly [impossible for a scammer to file](#) a fraudulent return for your refund.
- **Ongoing maintenance**

- **Store your security keys:** Keep the answers to your E-Verify security questions and your IRS IP PIN in a secure password manager.
- **Mark your calendar for renewals:** Set a reminder for 11 months from today to [renew](#) your E-Verify Self Lock.
- **Pre-Unlock for major life events:** If you are applying for a new job or a mortgage, remember to "thaw" your credit and "unlock" your E-Verify status 48–72 hours in advance to avoid delays.

Securing your Social Security Number isn't a "set it and forget it" task; it's an ongoing commitment to your digital well-being. While the process of activating these blocks might take an afternoon of phone calls and web forms, the peace of mind it buys is invaluable.

By putting these barriers in place, you aren't just protecting a number; you're protecting your tax refunds, your future retirement benefits, and your credit reputation from being hijacked. In a world where identity is the new currency, a locked SSN ensures that you are the only one authorized to spend it. Don't wait for a notification of a "suspicious login" or an IRS audit to take action — build your "identity fortress" today while the keys are still firmly in your hands.