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James Paille • Mar. 31, 2016


This article first appeared on the Thomson Reuters Blog.
Ever wonder how Social Security numbers are generated? And how do you tell if a Social Security number is valid?

Prior to June of 2011, Social Security numbers were generated geographically. The first three numbers indicated where the person lived when getting the number.

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After June of 2011, the Social Security Administration instituted a randomizer process. This process did three things:

1. It eliminated the geographical significance of the first three digits of the SSN (referred to as the area number), by no longer allocating the area numbers for assignment to individuals in specific states.
2. It eliminated the significance of the highest group number and, as a result, the High Group List is frozen in time and can only be used to see the area and group numbers the Social Security Administration issued prior to the randomization implementation date.
3. Previously unassigned area numbers were introduced for assignment excluding area numbers 000, 666 and 900-999.

Additionally, the Social Security Administration has instituted a website and a free service that allows employers, organizations or third-party submitters to verify Social Security numbers for wage reporting purposes. Names and numbers are matched, thus ensuring W-2 name-number matching. Employers are encouraged to use this service to verify numbers and name matches.

I am often asked which numbers are not valid. Any Social Security number starting

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you know where they were born!

James Paille CPP, CPP has been an executive manager in the payroll service industry for more than 30 years, specializing in managing multi-location offices. He is currently director of Operations, MyPay Solutions, Thomson Reuters. Jim is a member of the APA's Board of Directors and National Speakers Bureau, and chairs the CPP Certification Review Panel. He holds a Bachelor of Science in Accounting from St. John Fisher College in Rochester, NY.

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