

# Using Social Security Records to Break Brick Walls

Roslyn I. Torella

Email: [MahoningValleyItalians@gmail.com](mailto:MahoningValleyItalians@gmail.com)

## Brief History of the Benefits

- Social Security Act was signed into law on August 14, 1935
- Originally just “Retirement” benefits for those 65 and older
- Benefits were paid beginning in 1940
- FICA taxes started in 1937
- Other types of benefits were added later:
  - 1939: Spouses, Children, Survivors
  - 1956 Disability (ages 50-64)
  - 1960 Disability (any age)
  - 1961 Early Retirement for men at 62 years of age
- Special types of benefits for parents and divorced spouses
- Remarriage rules for survivor benefits (new marriage after age 60 will not impact eligibility to a former spouse’s benefits)

*Genealogical Perspective:* Knowing the history of Social Security benefits helps you understand your family’s social history. For example, how a family survived when there was a loss of income due to illness or disability or why a person worked well past “retirement” age.

## Requirements for Benefits (Proofs)

- Proof of Age
  - Preferred and secondary evidence; Special Determinations
- Proof of Marriage
  - Preferred evidence
  - Special Determinations (Common Law; Deemed Spouse; Putative Spouse)
- Often claims files contained photocopies of these records, but most files are destroyed by SSA after a few years and the information is electronically coded and recorded (therefore it has little or no genealogical “value”).

*Genealogical Perspective:* If a person did not have a birth or religious record of their birth established before the age of 5, they may have filed a request for a “delayed birth certificate” so they could establish proof of age for federal benefits like Social Security or other types of benefits. You may see these types of records being created a few years before someone reached retirement age.

Social Security recognizes “common law” marriage based on state law. Not all states recognize common law marriages, therefore individuals who live in those states that do not recognize common law are not considered “married” – unless the couple can establish they began their

relationship in a state that did recognize common law marriages. This sometimes resulted in couples having a ceremonial marriage late in life long after their relationship began in order to qualify for Social Security or other types of benefits.

### **Social Security Number (SSN) History**

- First SSNs were issued in Mid-November 1936
- Post Office was contracted to deliver SSN applications until enough SSA Field Offices were opened

*Genealogical Perspective:* An SSN provides clues as to where a person may have been living at the time he or she applied for their SSN. Knowing where an SSN was issued, may help you identify a new geographical location and time period to look for records. If your ancestor died before November 1936, he or she will not have an SSN.

### **Anatomy of the SSN**

- First three numbers – Area Number (prior to 2011 were based on geographic location)
- Second two numbers – Group Number (prior to 2011 were based on time period of when the SSN was issued)
- Last four numbers – Serial Number (random)
- Steve Morse' SSN Decoder Tool <https://stevemorse.org/ssn/ssn.html>

### **SSN Issuances and Changes**

- Special SSNs Rules
  - 700-728 Railroad SSNs 1936-1963
  - SSN Randomization – June 25, 2011

### **The Most Misused SSN**

- 078-05-1120

### **The SS-5 (SSN) Application**

- What information does it contain?  
Name, address, place of employment, age, date of birth, place of birth, sex, race
- Before the 1980s, proof of identity, age or citizenship was not required to apply for a SSN

*Genealogical Perspective:* For ancestors for which you have very little biographical information on, a request for their SS-5 application may provide the details you need to do further research. The only caveat is that the information was not verified by Social Security and sometimes people lied on their applications. It was not uncommon for people to lie about their ages to make themselves a year or two older to obtain employment or join the military.

### **Freedom of Information Act (FOIA) Requests**

- Requesting a copy of a deceased individual's SS-5 Application
- <https://www.ssa.gov/foia/request.html>
- Rules for FOIA requests

## **Earnings Records**

- SSA has for decades collected and recorded earnings from W2s and Self Employment Tax Returns
- SSA retains electronic records of annually reported itemized earnings for each individual
  - Name of employer, address and reported earnings amount by year
- Can request a deceased individual's record for 100.00 using a form downloadable from SocialSecurity.gov (do not need it be certified – another \$44)
- Complete Form SSA-7050-F4 and mail it in
- Must provide proof of the individual's death and your relationship to the deceased

*Genealogical Perspective:* An earnings record could help pinpoint where someone was living by looking at where he or she worked. Did you have an ancestor who disappeared? By requesting an earnings record, you might find if they worked under their SSN after their disappearance and leading you to other places to look for records.

## **Death Master File (DMF) and Social Security Death Index**

- Created in 1962 to help prevent fraud
- Not every death is recorded
- Very few prior to 1962
- Two versions exist: the Full DMF and the Limited DMF
- Contains over 90 million records
- Free database: <https://www.familysearch.org/search/collection/1202535>
- Information typically available:
  - Name, birth date, Last place of residence, date of death, previous residence zip code

*Genealogical Perspective:* Not all deaths are reported in this data set but some basic death information for those who were is available. One interesting piece of data that you might see is the zip code for the last known address. This is the zip code for the person's last mailing address. It may have been their residence, a nursing home, facility, or another family member's address where they received mail. This may lead you to another geographical area to search for vital records.

## **Ancestry's Social Security Applications and Claims Index, 1936-2007**

- Contains information from claims for about 49 million people and may include information such as:
  - Names used
  - Birth date
  - Birthplace
  - Parents' names
- <https://www.ancestry.com/search/collections/60901/>

*Genealogical Perspective:* These records can be very useful for female ancestors who have had name changes as the record may show all the names a person used in their lifetime and reported to Social Security through applying for a replacement SSN card or applying for benefits. For women who changed their names upon marriage or divorce, you may find a time period to search for further records based on the dates in the claims index.

### **Family Search's US Social Security Numerical Identification Files**

- Based on NARA's Database – new since 2023
- Contains information from applications, death reports, and claims files
- <https://www.familysearch.org/search/collection/5000016>

*Genealogical Perspective:* These records have similar value as Ancestry's database, particularly for name changes and finding parents' names.

### **For Further Information**

- Social Security History / Frequently Asked Questions <https://www.ssa.gov/history/hfaq.html>