

SOCIAL SECURITY NUMBERS (SSN), SSN VALID VS. NOT VALID FOR EMPLOYMENT AND INDIVIDUAL TAXPAYER IDENTIFICATION NUMBERS (ITIN)

You can distinguish an Individual Taxpayer Identification Number (ITIN) from a Social Security Number (SSN) primarily by the number's structure and digit ranges.

Key Identification Markers for ITINS:

- First Digit: An ITIN always begins with the number 9. SSNs issued by the Social Security Administration never begin with 9.
- Middle Digits (4th & 5th digits): Valid ITINs have specific ranges for these digits. For 2026 filings, the valid middle digit ranges are:
50–65 70–88 90–92 and 94–99

Table Guide:

<u>Feature</u>	<u>Social Security Number (SSN)</u>	<u>ITIN</u>
First Digit:	Ranges from 0–8	Always 9
Middle Digits:	Various (excludes 00)	Specifically, 50-65, 70-88, 90-92, 94-99
Issuer	Social Security Administration (SSA)	Internal Revenue Service (IRS)
Maintenance	Valid for life; never expires	Expires if not used on a return for 3 yrs

Is my SSN “Valid for Employment”:

The SSN is valid for work unless the following restrictive language (legend) is printed on the physical Social Security card:

- VALID FOR WORK ONLY WITH DHS AUTHORIZATION: The holder was only temporarily authorized and must have an unexpired Employment Authorization Document (EAD) issued by the Department of Homeland Security (DHS).
- NOT VALID FOR EMPLOYMENT: The holder is not authorized to work in the U.S.

Why does it matter?:

The One Big Beautiful Bill Act (OBBA) restricted the following tax items to taxpayers with Social Security Numbers (taxpayers with ITINs don't qualify) valid for work (those with SSNs not valid for work don't qualify)

1. Earned Income Tax Credit
2. Child Tax Credit and Additional Child Tax Credit
3. Senior Deduction
4. No Tax on Tips
5. No Tax on Overtime
6. Car Loan Interest Deduction

*American Opportunity Tax Credit can be claimed for taxpayers with ITINs for tax year 2025, but legislative proposals & discussions to add an SSN requirement for future years have begun.