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Use of the Social Security Check

CARCO receives many questions about the section of our background report known as the **Social Security Check**. This element of a background report identifies names, addresses and sometimes a date of birth or employment information. This information is developed through the use of the provided Social Security number to search credit bureau databases for additional names and addresses associated with that Social Security number. The databases that we employ in this process utilize information reported to credit bureaus such as where a person has lived when applying for credit and what names have been associated with that credit file. These names may reflect previous legal names, such as maiden names, as well as variations of legal names used. They could also reflect names associated with the file either due to the co-signing of a loan or even mistyping by a person entering loan information into a bank computer.

The importance of including this element in a background screening report cannot be underestimated. Courts do not share data across jurisdictional boundaries and there is no commercially available national database we can search to find every criminal record associated with a candidate. To bridge this gap, CARCO utilizes a Social Security check to develop undisclosed names and addresses which then will lead CARCO to search additional record repositories which may have been intentionally omitted from a candidate's application. Sometimes people legally change their name or use different forms of their name, such as "Bill" is not equal to "Billy."

While a Social Security check is not perfect, it is critically important that we follow this step as individuals who have been previously convicted often know the limitations of the courts and will intentionally omit those names or addresses that lead to information about convictions.

If a name has been attached to a credit file in error, this error is identified as part of the CARCO quality control process when we complete our research at the courts and determine that the identifiers from the court record do not match the candidate's identifiers.

Because the information in this section is used as an investigative tool it is not intended to be used in any employment decision by itself. We are sometimes asked by clients about the additional names shown and if that is "proof" that the applicant has lied or is intentionally using an alias to mislead. The answer is an unequivocal "NO."

There are legitimate reasons why names or addresses may show up in this section that were not identified on the application. We display the Social Security check information so that our clients have a better understanding of where additional addresses or names used in the criminal research may have been developed. An employment decision should never be solely based upon the information that appears in this section of a background screening report.

When you have any questions about any information contained in a CARCO report, please give us a call. We are here to help!



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