



GOVCLARITY



# SOCIAL SECURITY CARD 2027

*The application changed. Here is what it does now.*

- The one application that now routes you
- The control number you must write down
- Your forty five day clock
- Documents they accept, and the ones they return
- Why a passport still sends you to an office



# What Changed, in One Page

**There is one online application now, and it decides for you.** Effective January 31, 2026, the Social Security Administration (Social Security) folded its separate online replacement card service into a single online application. You answer its questions. It checks what it can verify electronically. Then it either finishes your request online or hands you an appointment.

You no longer need to work out in advance which service you qualify for. The application works that out.

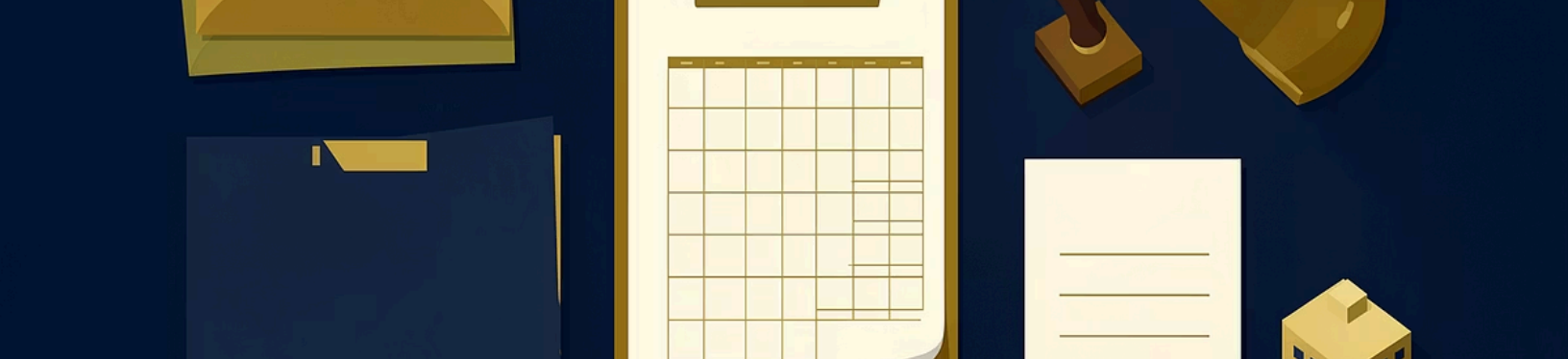
**The card is free.** Social Security does not charge for it. A website asking you to pay to "file" for a card is selling you a form you can get for nothing.

**It comes by mail.** After your request is complete, Social Security says the card arrives in 5 to 10 business days. Your local office cannot print one while you wait.

**If you are routed to an office, two things matter more than anything else in this guide:**

1. **The online control number.** It appears on the confirmation screen. Write it down or print the screen before you close anything.
2. **The 45 calendar day clock.** From the day you submit, you have 45 calendar days to reach the office. Miss it and your application data is removed, and you start again.

**You may not need the card at all.** Social Security's own replacement page says that in most cases a physical card is not necessary if you know your number.



# Before You Start: Do You Need the Card?

Most people who lose a card only need the number. Social Security says so plainly, and it would rather you did not carry the card around. Its handbook tells you to keep the card in a safe place with your other important papers and to carry it only when you need to show it to an employer or a government agency.

So before you apply, ask why you want it.

**You probably need the card if** an employer or a government office has asked to see the physical card, or your name has changed and you need your records and card to match.

**You probably do not need it if** you only need to write your number on a form, you remember the number, or you have other records that show it.

**Changing your name is not optional, even if the card is.** If you legally change your name through marriage, divorce, court order or any other reason, Social Security asks you to tell it, and to tell your employer if you work. A name that does not match your record can stop your wages being posted to your earnings record correctly, which can lower future benefits, and it can delay your tax return.

**A replacement card is not a new number.** If you believe someone is using your number, or you need a different number because of harassment, abuse or a number assigned in error, do not use the online application. Call Social Security at 1-800-772-1213 or contact your local office instead, and see the "Report stolen number" page under [ssa.gov/number-card](https://ssa.gov/number-card).



# Who Can Finish Entirely Online

The application only finishes your request online when every one of these is true. This list comes from Social Security's own instructions to its staff.

| You need                                                | Details                                                                        |
|---------------------------------------------------------|--------------------------------------------------------------------------------|
| United States citizenship                               | Your citizenship must already be recorded on your Social Security record       |
| Age 18 or older                                         | Applying for yourself, not for someone else                                    |
| A Login.gov or ID.me account                            | Either one works                                                               |
| A simple request                                        | A replacement with nothing changing, or a last name change because of marriage |
| A United States mailing address                         | Military Army Post Office and Fleet Post Office (APO and FPO) addresses count  |
| A current driver's license or state identification card | Issued by a participating state (see the next page)                            |
| A marriage record from a participating state            | Only if you are changing your last name because of marriage                    |

**If you get through, the paperwork is digital.** You can see a receipt for the request in the Message Center of your my Social Security account, and Social Security sends a notice there once a staff member has reviewed it. The card then comes by mail.

**Miss any one item and you are not turned away.** You are routed. You still start online, and the application books you an appointment to finish in person at a field office or a Social Security Card Center.

Two items on that list are easy to overlook: citizenship that was never recorded on your Social Security record, and an identity document that is not a driver's license or state card.



# Participating States

"Participating" means Social Security can check your document electronically with the state that issued it. There are two separate lists, one for identity documents and one for marriage records.

**Driver's license or state identification card:** every state and the District of Columbia participates **except Alaska**. In **Delaware, Nevada and Wisconsin**, only a driver's license works for the online path, not a state identification card.

**Marriage records, for a last name change:** only these 21 states participate.

|             |           |              |
|-------------|-----------|--------------|
| Arkansas    | Idaho     | Missouri     |
| Colorado    | Iowa      | Montana      |
| Connecticut | Kentucky  | Nebraska     |
| Delaware    | Maine     | North Dakota |
| Georgia     | Maryland  | Rhode Island |
| Hawaii      | Michigan  | South Dakota |
| Virginia    | Wisconsin | Wyoming      |

If you married in a state that is not on this list, your name change cannot be verified electronically. That includes large states such as California, Florida, New York and Texas. You will still start online, and then finish at an office with your marriage document.

**This list can change.** It comes from Social Security's policy manual, section RM 10205.630. The application itself is the final word: if it can verify your document, it will.



# Who Gets Routed to an Office

Social Security's instructions give these as the situations that end in an appointment rather than an online finish.

- **A name change for any reason other than marriage**, or a last name that is not offered in the application's list
- **A marriage document from a state that does not participate**, or name change evidence that is not a marriage document at all
- **A change to your parents' names** on your record
- **An identity document other than a driver's license or state identification card**, or one issued by a state that does not participate
- **United States citizenship not yet recorded** on your Social Security record
- **Anyone who is not a United States citizen**
- **Anyone applying for someone else**, such as a parent applying for a child

**The passport surprise.** A United States passport is excellent identification for a Social Security card. Social Security can accept it as proof of both citizenship and identity. It is not a substitute for the license or state card in the fully online path, though. Passport holders can apply. They just finish at an office.

**Applying for someone else.** You still start online and still get the 45 day window. To book the appointment you need a Login.gov account, but only a basic one. Social Security's instructions say an email address and a password are enough to set it up.

**Record corrections go in person too.** Correcting your date of birth, place of birth, parents' names, citizenship or immigration status on your record needs original documents at an office. Those corrections do not appear on the card itself.



# Step by Step: The Online Application

1. **Go to [ssa.gov/number-card](https://ssa.gov/number-card)** and choose the option to replace or correct your card. This is the only place to start. There is no separate replacement service any more.
2. **Answer the screening questions** about what you need and who you are applying for.
3. **Sign in with Login.gov or ID.me** if you have an account. Signing in is what makes the fully online finish possible. It also means you can come back to your account later.
4. **Have your driver's license or state identification card in front of you** before you begin. The application will ask for details from it.
5. **Let the application decide.** It does one of two things:
  - **It finishes online.** Everything checked out. Watch your my Social Security Message Center and your mailbox.
  - **It books you an appointment.** Something could not be verified electronically. You schedule the visit inside the application.
6. **If you were routed, stop and save the control number** before you do anything else. The next page explains why this matters so much.
7. **Put the appointment and your 45 day deadline in your calendar** straight away.
8. **Gather original documents** for the visit. The document pages in this guide list what counts.

**Phone help is available.** If you get stuck, call Social Security at 1-800-772-1213, Monday through Friday, 8 a.m. to 7 p.m. in most United States time zones, and tell the representative you want to request a replacement card. If you are deaf or hard of hearing, call TTY 1-800-325-0778.



# The Control Number and the 45 Day Clock

This is the part people lose. It is also the part that costs the most time when it goes wrong.

**What the online control number is.** When the application routes you to an office, it shows a confirmation screen with an online control number. At the counter, staff use that number to pull up everything you already entered. Without it, you may be starting from scratch.

**Why it is easy to lose.** If you went through the application without signing in to Login.gov or ID.me, Social Security's instructions say you will not be able to sign back in to check your status. The control number is your only way back to that application. Close the tab without it and it is gone.

**How to keep it.** Write it down and print the confirmation screen. A screenshot on your phone makes a good backup. Keep all of it with the documents you will bring to the office.

**The clock.** Social Security's policy manual says the office visit must happen within **45 calendar days from the date you submit the online application**. Calendar days means weekends and holidays count. After that, the application data is removed from the system and you file a new application.

The clock starts when you submit, not when you get round to booking.

Write your dates here:

Date submitted: \_\_\_\_\_

45 days later (your deadline): \_\_\_\_\_

Appointment date and office: \_\_\_\_\_

Online control number: \_\_\_\_\_



# Documents: Proving Who You Are

Every application needs proof of identity. Some also need proof of citizenship, age or a name change. One document can do two jobs. A United States passport, for example, can prove both citizenship and identity.

**Social Security first asks to see one of these:**

- A United States driver's license
- A state-issued non-driver identification card
- A United States passport

**If you do not have one**, or you cannot get a replacement within 10 days, Social Security will ask for other documents instead, such as:

- An employee identification card
- A school identification card
- A health insurance card, but **not** a Medicare card
- A United States military identification card

**Whatever you bring must be current and must show your name**, your date of birth or age, and preferably a recent photograph. An expired document does not count here. Neither does a receipt showing you applied for a document.

**A birth certificate cannot prove who you are.** Social Security accepts it as proof of age or citizenship, never as proof of identity. An old Social Security card does not prove identity either. Bring one of the documents listed above.

**Applying for someone else** usually means proving your own identity as well as theirs, and showing that you have custody of or responsibility for that person. Examples Social Security gives include court custody papers or a letter from a state social services agency placing the person in your household.



# Documents: Citizenship and Name Changes

**Citizenship, only if it is not already on your record.** If your citizenship is already recorded, you do not need to prove it again. If it is not, Social Security accepts:

| Born in the United States       | Born outside the United States                 |
|---------------------------------|------------------------------------------------|
| United States birth certificate | Certificate of Naturalization (N-550 or N-570) |
| United States passport          | Certificate of Citizenship (N-560 or N-561)    |
|                                 | Certificate of Report of Birth (DS-1350)       |
|                                 | Consular Report of Birth Abroad (FS-240)       |
|                                 | United States passport                         |

**A name change needs proof of the legal change.** Social Security may accept a marriage document, a divorce decree, a Certificate of Naturalization showing the new name, or a court order approving the change.

**The two year rule.** If your name changed **more than two years ago** (four years for someone under 18), or the name change document does not identify you well enough, Social Security asks to see an identity document in your **former** name as well, as it appears on its records. An expired document in the old name is acceptable here. If you have nothing in the old name, it may accept a current identity document in the new name, provided it can still match you to its records.

This rule matters most if you married years ago and never updated your card. Dig out an old license or an old passport before the appointment.

**Your new card keeps the same number.** Only the name changes.



# Originals and Certified Copies

This is where good documents get turned down.

**Social Security accepts only two kinds of document:**

- **The original**, or
- **A copy certified by the agency that issued the original.** A birth certificate copy certified by the state vital records office counts. A copy of your marriage certificate made at a print shop does not.

**It does not accept photocopies, and it does not accept notarized copies either.** A notary stamp confirms who signed something. It does not make a copy official, so it does not help here.

**Records from a school, doctor or hospital** count as certified when that school or medical facility adds a signature, stamp or seal to the copy, attesting that it is accurate.

**Getting a certified copy.** Birth, marriage and divorce records come from the vital records office of the state where the event happened. The Centers for Disease Control and Prevention keeps a directory of every state and territory office at [cdc.gov/nchs/w2w](https://cdc.gov/nchs/w2w). Processing times vary by state, so order early.

**You get your documents back.** At the counter, staff check your documents and return them to you. Mailed documents come back too, Social Security says. Its February 2026 announcement put it plainly: "We don't need to keep them."

**Check the dates before you go.** Documents must be current. A driver's license that expired last month will not work as identity, even though it is an original.



# Newborns and First Numbers

**Most babies get a number at birth.** Through Enumeration at Birth, parents can request a Social Security number during the birth registration process at a hospital or birthing center, or when using a licensed midwife. Social Security has issued numbers this way since 1987.

**The Freedom 250 card.** Babies born in the United States from July 2 through December 31, 2026, whose numbers are requested through Enumeration at Birth, receive a commemorative card with the Freedom 250 logo marking the nation's 250th anniversary. It works exactly like a standard card and costs nothing extra. It cannot be requested any other way: replacement and duplicate cards never carry the design, whatever the holder's birth date. Parents do not need to apply for it. Social Security says it will never call, text or email asking for payment for one.

**A first number applied for later works differently.** If you are applying for a first number in the United States, you start online and then go to an office with your documents. That office visit did not go away.

**Anyone age 12 or older** asking for a first number must attend an in-person interview and show evidence that no number was ever assigned, such as school records or tax records.

**Expect a longer wait for an older child.** Social Security must verify the birth record of every United States born applicant for a first number, by contacting the office that issued it. The exception is a number requested at the hospital at birth. For a child older than one year, that verification can add **up to 12 weeks**.



# Replacing a Child's Card

A child's card is replaced the same way as an adult's, through the online application, and it is also free. Because you are applying for someone else, expect to finish at an office. The same limits apply: three replacements a year, ten in a lifetime.

**Proof of the child's identity.** A birth certificate cannot prove identity for a child either. Social Security needs evidence that the child exists beyond the date of birth. It prefers to see the child's United States passport. If that is not available, it may accept:

- A state-issued non-driver identification card
- An adoption decree
- A doctor, clinic or hospital record
- A religious record
- A school or daycare center record
- A school identification card

A document without a photo can be accepted if it gives enough to identify the child, such as the child's name with an age, date of birth or parents' names.

**Proof of your identity.** You also prove who you are, using the same documents listed on the identity page of this guide.

**Proof of your relationship.** Social Security may ask for documents showing you have custody of the child or responsibility for them.

**Citizenship.** Only needed if the child's citizenship is not already on record. A United States birth certificate or passport works.

**Adoption.** Social Security can sometimes assign a number before an adoption is final, but it suggests you may want to wait and apply under the child's new name. For tax purposes while an adoption is pending, the Internal Revenue Service issues a separate temporary number through Form W-7A.



# If You Are Not a United States Citizen

If you are not a citizen, the online application always routes you to an office. The fully online finish is only open to citizens.

**Social Security generally issues numbers only to noncitizens who have permission to work** from the Department of Homeland Security. If you need a number for another reason without permission to work, Social Security has separate guidance, and your local office can tell you whether your reason qualifies.

**Bring your current immigration document,** such as:

- Form I-551, Permanent Resident Card
- Form I-766, Employment Authorization Document
- Form I-94, Arrival/Departure Record, or the admission stamp in your unexpired foreign passport
- A Certificate of Naturalization, if you have become a citizen

**Students and exchange visitors** bring more. F-1 and M-1 students also need Form I-20. J-1 and J-2 exchange visitors also need Form DS-2019. An F-1 student working on campus needs a letter from the designated school official and evidence of the job.

**You may not need to visit at all.** Through Enumeration Beyond Entry, you can ask for a Social Security number or card on certain U.S. Citizenship and Immigration Services forms: Form I-765 for work authorization, Form I-485 for permanent residence, and for a replacement card, Form N-400 for naturalization. If the application is approved, the card is mailed to you. If it has not arrived within 14 days of receiving your immigration document, contact your local Social Security office.

**Changed status?** If you become a citizen, or your immigration status or work permission changes, tell Social Security so it can update your record and issue a corrected card if you need one. Changes in immigration status that require a new card may not count toward the replacement limits.



# Timing, Cost and Limits

|                                                  | What Social Security says                                                                           |
|--------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| Cost                                             | <b>Free.</b> No fee for any card, original or replacement                                           |
| Card by mail, after your request is complete     | <b>5 to 10 business days.</b> Its February 2026 announcement said "usually within 10 business days" |
| Printing at the office                           | <b>Not possible.</b> Your local office cannot print a card for you                                  |
| First number for a child over age 1              | Birth record verification can add <b>up to 12 weeks</b>                                             |
| Noncitizen card through Enumeration Beyond Entry | Contact your office if it has not arrived <b>within 14 days</b> of your immigration document        |
| Window to finish an online application in person | <b>45 calendar days</b> from the day you submit                                                     |

Treat every timeline in that table as typical, not guaranteed.

**The replacement limits.** You can get **three replacement cards in a calendar year and ten in your lifetime.**

**What does not count against them:**

- Legal name changes
- Some other changes that require a new card, such as a change in immigration status or in the work authorization wording printed on the card

**Past the limit?** You may not be affected if you can show you need the card to prevent a significant hardship. Social Security's application form asks for evidence from an official source that you need the card.



# The Office Visit

**Offices run on appointments.** Social Security moved its field offices to an appointment model on January 6, 2025. If you were routed by the online application, you book the appointment inside it. You can also book at [ssa.gov/manage-benefits/make-an-appointment](https://ssa.gov/manage-benefits/make-an-appointment) or by calling 1-800-772-1213.

**Walk-ins are still served, but plan for a second trip.** Social Security's instruction to its own staff says, in capital letters, not to turn away people who are unable to make an appointment. That does not mean you will be seen that day. Without an appointment, the office may book you for another day.

**Appointments are much faster.** At the end of the last fiscal year, the average wait inside a field office was 22 minutes. People with an appointment waited about 6.

**Finding the right office.** Use the office locator at [ssa.gov/locator](https://ssa.gov/locator) and enter your ZIP code. It shows the address, phone number, hours and directions. Some cities also have a **Social Security Card Center**, which handles card requests. Find one at [ssa.gov/cardcenters/cardcenterinfo.html](https://ssa.gov/cardcenters/cardcenterinfo.html).

**Changing an appointment.** Use the link in the confirmation email or text message you received when you booked it.

## Bring:

- Your online control number
- Your appointment confirmation
- Original or certified documents for identity, and for citizenship or a name change if you need them
- If applying for someone else, their documents, yours, and proof of your relationship

**Before you leave,** make sure every document has been handed back to you.



# Login.gov and ID.me

**These are now the only ways in.** Effective June 7, 2025, Social Security removed the option to sign in with its own username and password. Login.gov and ID.me are the only sign-in options for its online services, including the card application.

**You only need one.** If you already have a Login.gov or ID.me account from another government site, you can use it here.

**Which to choose.** Either works for most people. If you live outside the United States, Social Security points you to ID.me.

**Signing in changes your options.** Only signed-in applicants can finish entirely online. Signing in also lets you return to your account later. People who go through the application without signing in cannot sign back in for status, which is why the control number matters so much.

**Booking an appointment needs only a basic account.** If you are routed to an office or are applying for someone else, a Login.gov account set up with just an email address and a password is enough to schedule the visit.

**If sign-in is the problem,** start with Social Security's account help page at [ssa.gov/myaccount/account-faqs-and-help.html](https://ssa.gov/myaccount/account-faqs-and-help.html). Login.gov and ID.me run their own help centers for problems with the account itself, such as a failed identity check.

**Keep your number private.** Social Security will never call, text or email you asking for payment to get a card. If a message claims otherwise, report it to the Office of the Inspector General at [oig.ssa.gov/report](https://oig.ssa.gov/report) or 1-800-269-0271.



# The Mistakes That Cost the Most

**Closing the tab before saving the control number.** It happens because the confirmation screen looks like the end of the process. It is not. Write the number down or print the screen every time. If you have already lost it, call 1-800-772-1213 before your appointment and be ready to start a new application.

**Letting the 45 days run out.** People assume the clock starts at the appointment. It starts when you submit. If it runs out, the data is removed and you file again from the beginning. Book the earliest appointment you can.

**Bringing photocopies.** A photocopy is refused, and so is a notarized photocopy. Order a certified copy from the office that issued the record, and allow time for it to arrive.

**Using a birth certificate as identification.** It proves age and citizenship, never identity. Bring a driver's license, state identification card or passport, or one of the other identity documents in this guide.

**Assuming an old name change is simple.** If your name changed more than two years ago (four for someone under 18), expect to be asked for an identity document in your former name. An expired one is fine. Find it before the appointment, not after.

**Paying a website.** The card is free, always, whether a site asks for \$30 or \$80. Sites that charge a fee to "prepare" or "file" your application are selling you something Social Security gives away. If you have already paid one, report it to the Office of the Inspector General.

**Replacing a card you did not need.** If you know your number and nobody has asked to see the card, a replacement may simply be a wasted trip, and it uses one of your ten.

# Your Checklist

## Before you start

- ☐ Decide whether you need the card, or only the number
- ☐ Check whether your state participates, for both your license and, if relevant, your marriage record
- ☐ Set up or check your Login.gov or ID.me account
- ☐ Have your driver's license or state identification card in front of you

## During the online application

- ☐ Start at [ssa.gov/number-card](https://ssa.gov/number-card)
- ☐ Answer the screening questions
- ☐ If it finishes online: watch your my Social Security Message Center and your mailbox
- ☐ If it routes you: write down or print the online control number before closing anything

## If you were routed to an office

- ☐ Book the appointment inside the application
- ☐ Write your 45 day deadline on your calendar
- ☐ Gather originals or certified copies: identity, plus citizenship or name change evidence if needed
- ☐ If your name changed more than two years ago, find an identity document in your former name
- ☐ Order any certified copies you still need, early

## At the office

- ☐ Bring the control number and appointment confirmation
- ☐ Bring every original document
- ☐ Get every document back before you leave

## After

- ☐ Allow 5 to 10 business days for the card by mail
- ☐ Store the card safely at home, and do not carry it day to day
- ☐ If you work, give your employer your new name



# Official Resources

Everything below is a government office or a government site.

## **Social Security Administration**

Social Security number and card: [ssa.gov/number-card](https://ssa.gov/number-card)

Replacement card: [ssa.gov/number-card/replace-card](https://ssa.gov/number-card/replace-card)

Documents you need: [ssa.gov/ssnumber/ss5doc.htm](https://ssa.gov/ssnumber/ss5doc.htm)

Application form SS-5: [ssa.gov/forms/ss-5.pdf](https://ssa.gov/forms/ss-5.pdf)

Phone: 1-800-772-1213, Monday through Friday, 8 a.m. to 7 p.m. in most United States time zones, in English, Spanish and other languages

TTY: 1-800-325-0778

## **Appointments and offices**

Make or change an appointment: [ssa.gov/manage-benefits/make-an-appointment](https://ssa.gov/manage-benefits/make-an-appointment)

Field office locator: [ssa.gov/locator](https://ssa.gov/locator)

Social Security Card Centers: [ssa.gov/cardcenters/cardcenterinfo.html](https://ssa.gov/cardcenters/cardcenterinfo.html)

## **Online accounts**

my Social Security account help: [ssa.gov/myaccount/account-faqs-and-help.html](https://ssa.gov/myaccount/account-faqs-and-help.html)

Sign-in partners: [login.gov](https://login.gov) and [id.me](https://id.me)

## **Scams and fraud**

Social Security Office of the Inspector General: [oig.ssa.gov/report](https://oig.ssa.gov/report), 1-800-269-0271

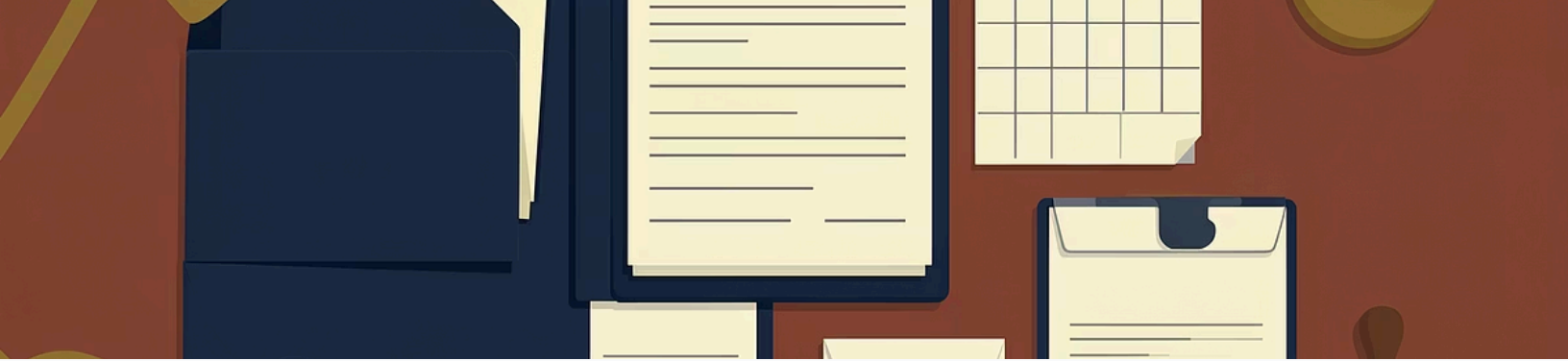
Scam information: [ssa.gov/scam](https://ssa.gov/scam)

## **Certified copies of birth, marriage and divorce records**

Where to Write for Vital Records, Centers for Disease Control and Prevention: [cdc.gov/nchs/w2w](https://cdc.gov/nchs/w2w)

## **Immigration documents and Enumeration Beyond Entry**

U.S. Citizenship and Immigration Services: [uscis.gov](https://uscis.gov)



# About This Guide

GovClarity explains government programs in plain language. No jargon, no sales pitch, and no email required to download anything we publish. We are not affiliated with the Social Security Administration or any other government agency.

This guide accompanies our video on replacing a Social Security card after the January 2026 change to Social Security's online application. It is current as of September 2026. Every rule in it comes from Social Security's own material: its public number and card pages, its staff instructions on the new application (EM 26004), its policy manual (RM 10205.630 and RM 10205.635), Form SS-5, and the Social Security Handbook.

**What this guide is not.** It is not legal advice, and it cannot account for every situation. Where your case is unusual, Social Security's own staff are the right people to ask, and the call is free.

**Rules change.** Social Security changed this process in January 2026, and it can change again. If something here no longer matches what you see on [ssa.gov](https://ssa.gov), trust [ssa.gov](https://ssa.gov).

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