



QUARTERLY SCAM UPDATE

Issue 15

**OFFICE OF THE INSPECTOR GENERAL
SOCIAL SECURITY ADMINISTRATION**

October 1, 2024 – December 31, 2024

Social Security-Related Scams

The Social Security Administration (SSA) and SSA Office of the Inspector General (OIG) continue to receive reports of scammers impersonating government employees or alleging a Social Security-related problem to steal money or personal information from victims.

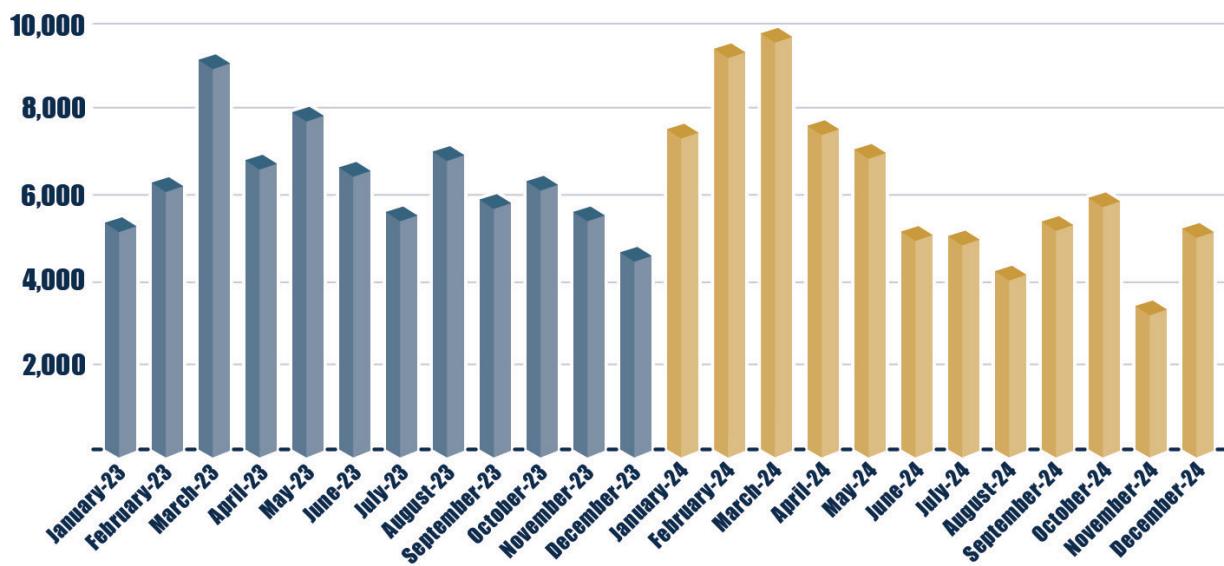
Since October 2019, SSA OIG has shared information on its efforts to combat Social Security-related scams with the U.S. House of Representatives Committee on Ways and Means, Subcommittee on Social Security; U.S. Senate Committee on Finance; and U.S. Senate Special Committee on Aging. SSA OIG began publicly releasing the Quarterly Scam Update in the third quarter of Fiscal Year (FY) 2021 to provide information about these scams and its efforts to combat them.

This report shares information about Social Security-related imposter scam allegation trends in the first quarter (Q1) of FY 2025 (October 1 through December 31, 2024). Examples of SSA and SSA OIG's recent efforts to disrupt and raise awareness of scams are also included.

Trends in Social Security-related Scams Reported to SSA OIG

Figure 1

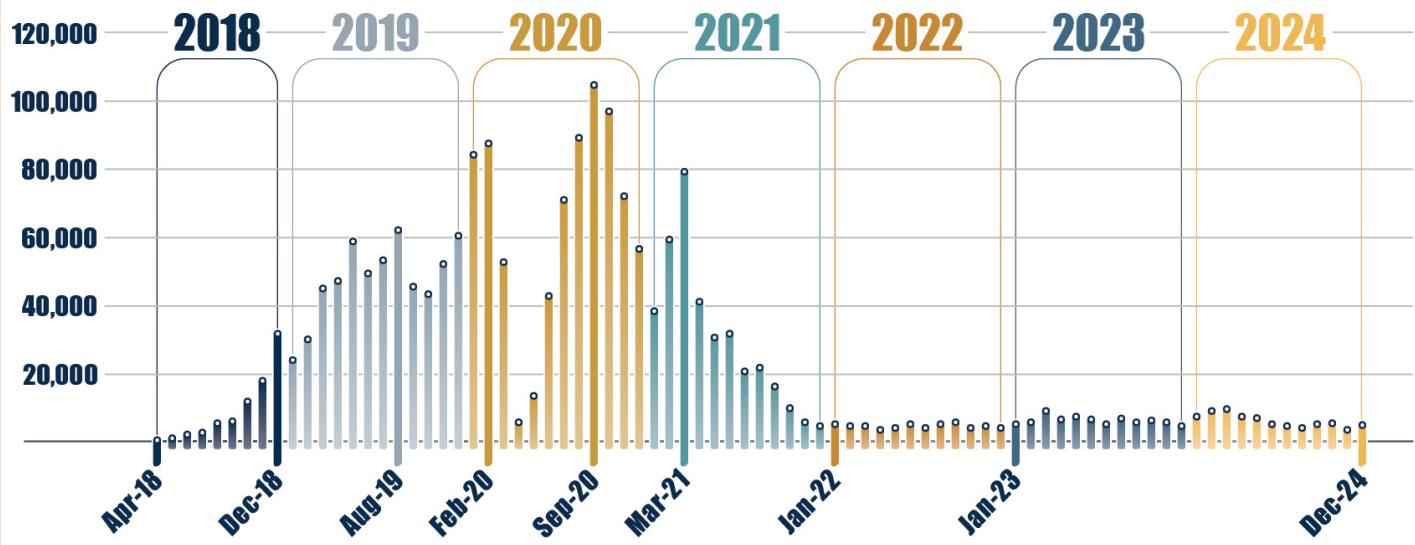
Imposter Scam Complaints Received by SSA OIG January 2023 to December 2024



While imposter scam complaints have fluctuated during 2023 and 2024 (see Figure 1 above), scams reported to SSA OIG are still down significantly from the scam's peak in FYs 2019 through 2021 (see Figure 2 below). Annually, Social Security-related scam reports have decreased significantly since FY 2021, and according to the Federal Trade Commission (FTC), imposter scam complaints across the government have declined since 2021. However, Social Security-related scams [remain](#) the top government imposter type reported to the FTC.¹ Therefore, while the decline is promising, SSA OIG and SSA continue to fight these scams.

Figure 2

Long-term SSA-related Imposter Scam Allegations April 2018 to December 2024



1. This information is based on data reported to the FTC as of March 7, 2025.

Trends in Social Security-related Scams Reported to SSA OIG

SSA OIG receives the majority of Social Security-related scam allegations from its dedicated online scam reporting form and its hotline. While the form states it is for those who “believe [they] have been a victim of a Social Security Administration Scam,” the form also allows individuals to report whether the scam involved the impersonation of officials from federal, state, or local government agencies other than SSA.

Figure 3

Q4 FY 2024 and Q1 FY 2025 Complaint Trends – Percentage of Total Imposter Allegations from the Scam Reporting Form

Complaint Characteristics	Q4 7/1/24–9/30/24	Q1 10/1/24–12/31/24
 The imposter mentioned a problem with your Social Security number	35.6%	25.8%
 The imposter mentioned a problem with your Social Security benefits	17.3%	17.4%
 The imposter used documents or images (such as a federal logo) when communicating with you	30.6%	27.9%
 The scam involved the impersonation of officials from federal, state, or local government agencies other than the Social Security Administration	32.9%	33.6%
 The imposter mentioned a coronavirus or COVID-19 related issue, or referred to a coronavirus or COVID-19 stimulus check, stimulus payment, or economic impact payment	1.1%	2.5%
 None of the Above	32.9%	42.3%

Note: The percentages were calculated based on the total number of allegations each quarter. The percentages do not add to 100 percent because individual allegations may include more than one complaint characteristic.

In [Q4 FY 2024](#), slightly more individuals 50 years of age or older reported financial losses than those under 50 years of age. Figure 4 (below) shows that in Q1 FY 2025, this trend changed. In Q1 FY 2025, 400 individuals under 50 years of age reported losses, compared with 376 individuals 50 years of age and older.

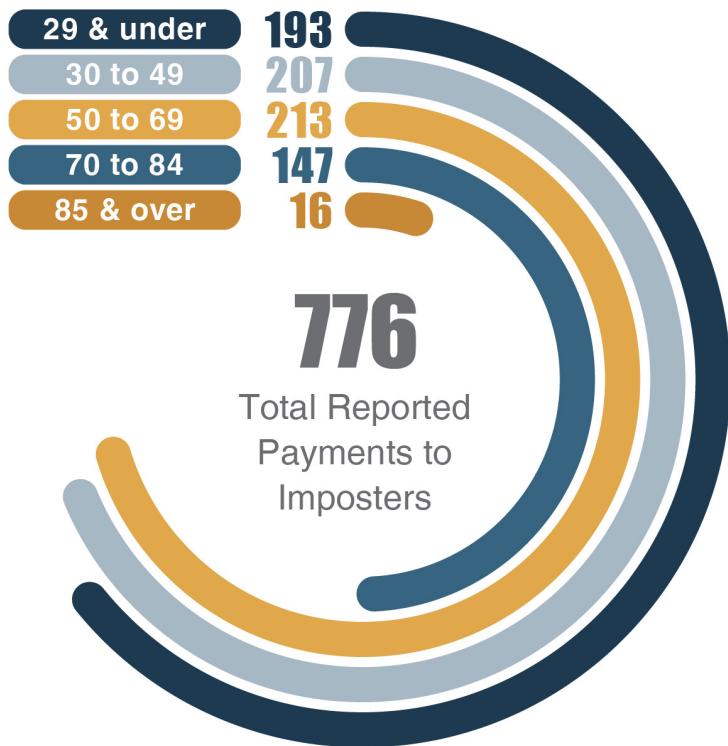


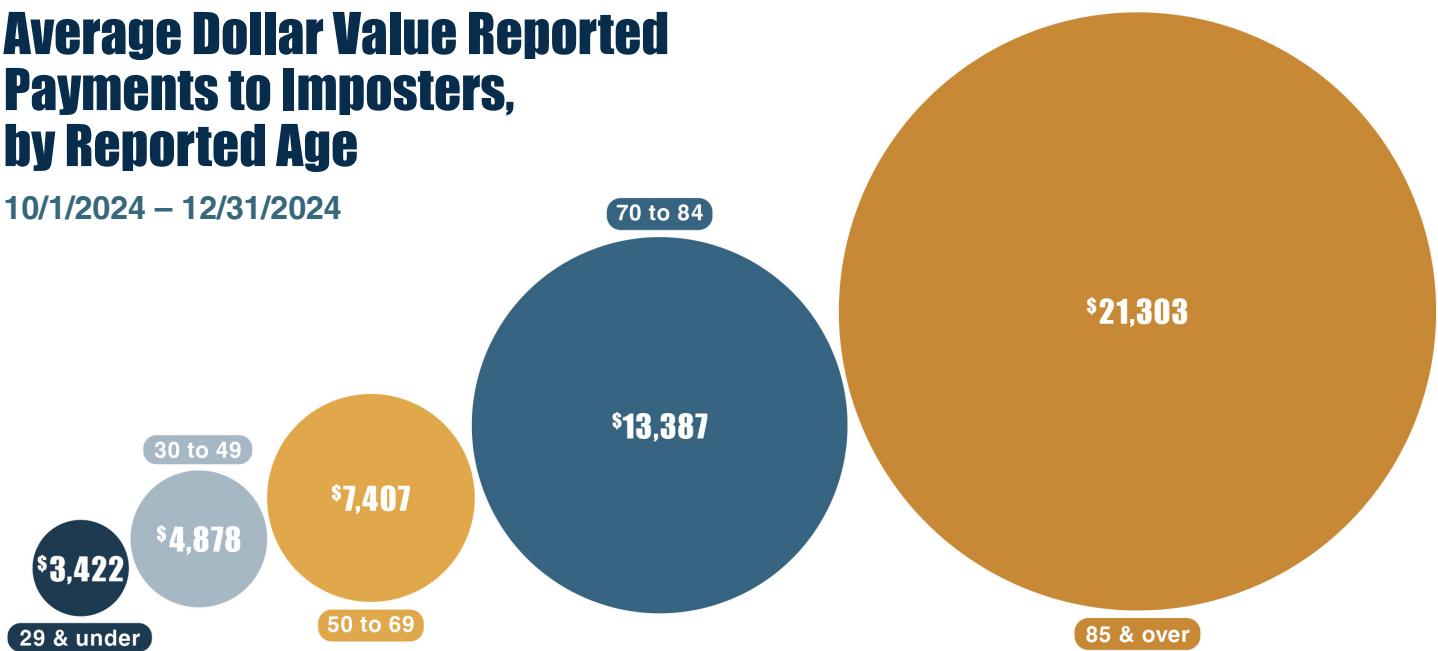
Figure 4
Number of Reported Payments to Imposters, by Reported Age

10/1/2024 – 12/31/2024

In [Q4 FY 2024](#), individuals 70 years of age and over reported higher average losses than those under 70 years of age. Figure 5 (below) shows that in Q1 FY 2025, this trend continued.

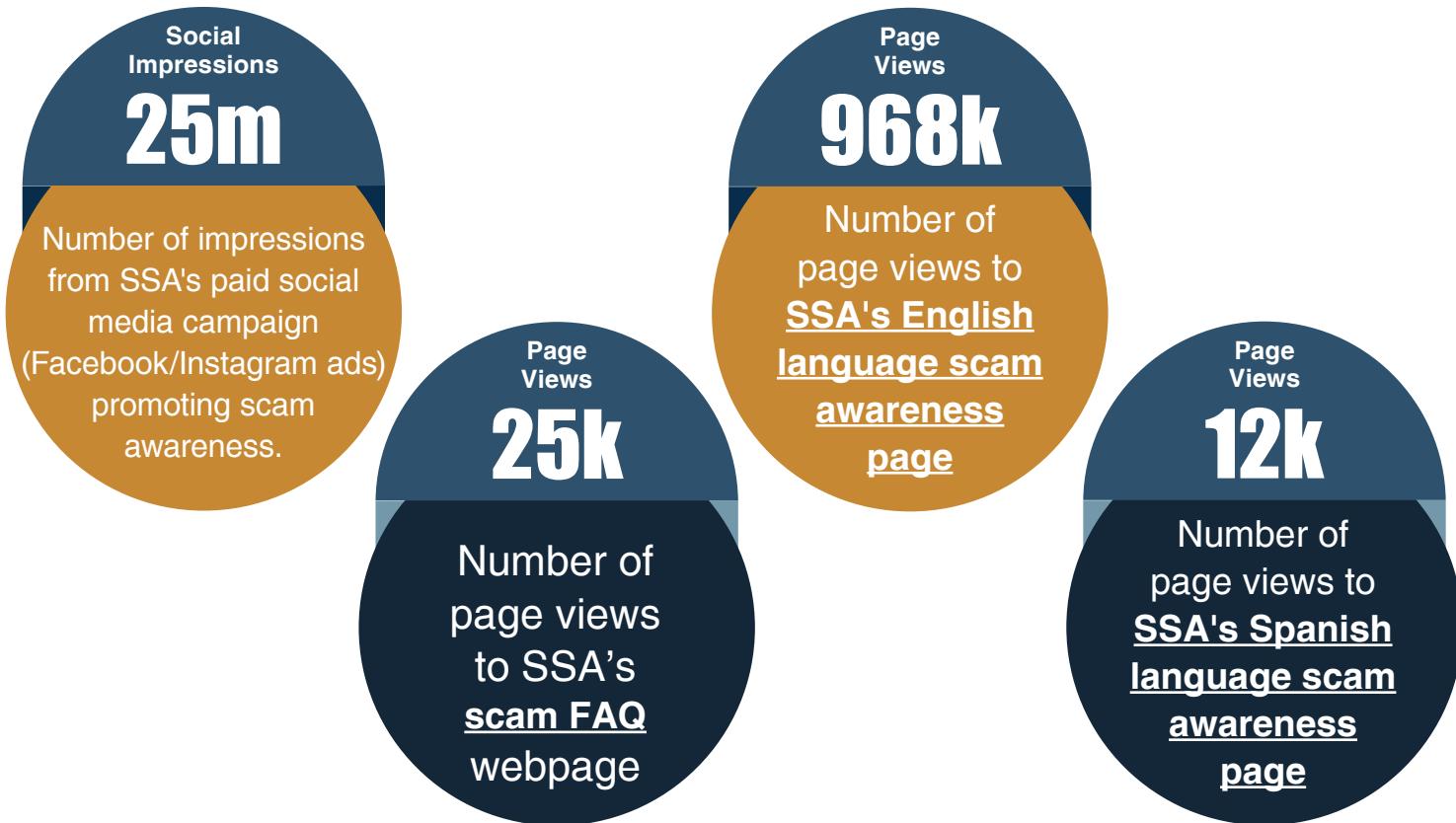
Figure 5
Average Dollar Value Reported Payments to Imposters, by Reported Age

10/1/2024 – 12/31/2024



Q1 FY 2025 Website Page Views and Social Media Impressions

Since the launch of the redesigned SSA and SSA OIG joint scam page on May 19, 2022, there have been **6.6 million page views**. Website page views, clicks, and social media impressions for Q1 FY 2025 are shown below.



In Q1 FY 2025, SSA mailed **112 million letters** to the public with a scam message printed on the back of envelopes (right). The Agency has mailed more than **1.3 billion** of these letters to date.

⚠ SCAM ALERT ⚠
Scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!
If you receive a suspicious call:
1. HANG UP!
2. DO NOT GIVE THEM MONEY OR PERSONAL INFORMATION!
3. REPORT THE SCAM AT OIG.SSA.GOV



SSA's **October 2021 Scam Awareness Public Service Announcement** [video](#) (left) generated a slight increase to 2.3 million impressions in Q1 FY 2025.



SSA's **November 2023** [video](#) (left), ***How to Spot a Scam***, garnered a slight decrease to 1,514 views in Q1 FY 2025. The **Spanish language version of the video**, ***Cómo detectar una estafa***, had a slight decrease to 1,974 views during Q1 FY 2025.

Q1 FY 2025 Additional Internal and External Education Efforts

SSA and SSA OIG engaged in additional outreach and education efforts with members of the public, governmental and non-governmental organizations, and SSA employees to raise awareness of scams targeting U.S. residents. Some examples of these efforts during Q1 FY 2025 included the activities below.

During October 2024, SSA OIG conducted scam awareness presentations for the [Maryland Department of Aging](#) and the [Transnational Elder Fraud Strike Force](#).



On October 31, 2024, SSA published a blog titled, [Don't Fall Back Into Scams This Season](#), that focuses on recognizing the red flags of scams and reminds readers to be on their guard for increased end-of-year scam activity.



In December 2024, SSA OIG delivered anti-scam posters to the Internal Revenue Service's [Office of the National Taxpayer Advocate](#) for distribution in low-income taxpayer clinics across the country.



SSA reminded employees to be on the lookout for holiday scams, such as fake online stores, missed delivery notification scams, gift card scams, and fake charity scams.



SSA posted messages on monitors in its field and hearing offices to remind the public that the Cost-of-Living Adjustment is automatic and requires beneficiaries and recipients to take no action. See the Scam Alert below for more information.



Scam Alert

On October 11, 2024, SSA OIG issued a Scam Alert, *Don't Let Scammers Deceive You! SSA's Cost of Living Adjustment is Automatic* to warn members of the public that scammers often disseminate false information about steps needed to get the increase. This is a scam. SSA OIG advised the public to be keenly aware of any attempts from persons seeking to gain their personal information for them to receive a COLA from SSA. The annual cost-of-living increases issued by SSA are ALWAYS automatic. No additional information is required to receive the legitimate COLA increase. Read this Scam Alert and others [here](#).

Section of the Scam Alert



Office of the Inspector General
SOCIAL SECURITY ADMINISTRATION

Scam Alert

FOR IMMEDIATE RELEASE
October 11, 2024

Media Inquiries: oig.ssa.gov

Don't Let Scammers Deceive You!
SSA's Cost of Living Adjustment is Automatic

Are you wondering what to do to receive a cost-of-living increase in your Social Security benefits for 2025? No worries, the answer is "nothing".

The annual Cost of Living Adjustment (COLA) is automatic. The Social Security Administration (SSA) announced its new COLA of 2.5% for 2025 on October 10, 2024. Notices will be sent by mail.

Consumer Protection: Educate to Eliminate

Section 1140 of the *Social Security Act*, as amended, protects the public from advertisements, solicitations, and other communications (including websites and scam telephone calls) that may convey the false impression SSA approved, endorsed, or authorized the communication. It also prohibits the reproduction and sale of SSA publications and forms without authorization and places restrictions on charging for services SSA provides to the public for free.

SSA OIG continues to strive for efficiency and effectiveness in its Section 1140 responsibilities through a combination of outreach and enforcement efforts. As part of its outreach efforts, SSA OIG seeks to establish and develop positive relationships with federal and local governmental entities and the private sector to develop collaborative anti-scam initiatives. SSA OIG also engages in direct public outreach to educate the American citizenry on scam avoidance. As part of its Section 1140 outreach efforts during Q1 FY 2025, SSA OIG:



Initiated discussions with the U.S. Government Publishing Office (GPO) regarding the dissemination of SSA-related scam awareness information in over 1,000 Federal depository libraries throughout the nation and its territories as part of SSA OIG's initiative to develop collaborative relationships with public libraries.



Continued its vigilance in monitoring and responding to SSA-related imposter social media accounts because of the public's vulnerability for harm from social media scams. These imposter accounts can also negatively impact SSA's reputation and ability to effectively communicate via its robust social media program.



Initiated an inquiry regarding an SSA-related imposter account and continues to review each matter for potential civil monetary penalty action.



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