QUARTERLY SCAM UPDATE

Issue 20

OFFICE OF THE INSPECTOR GENERAL
SOCIAL SECURITY ADMINISTRATION

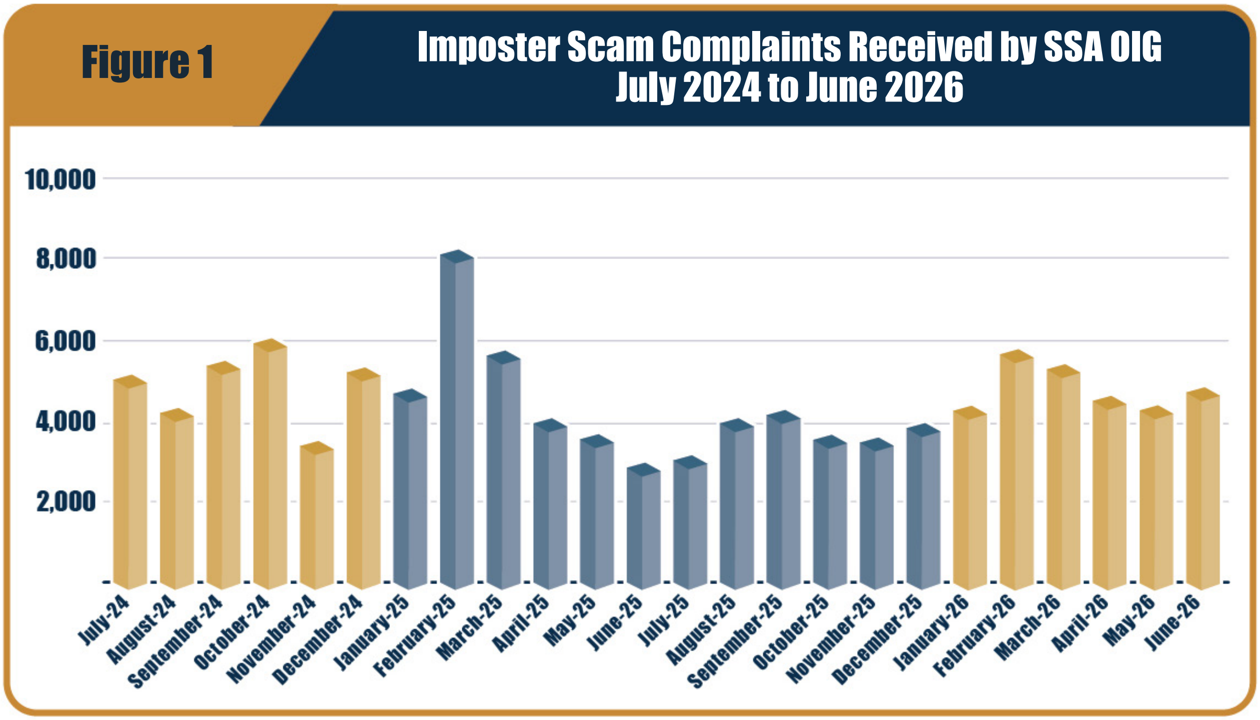
April 1, 2026 – June 30, 2026

Social Security-Related Scams

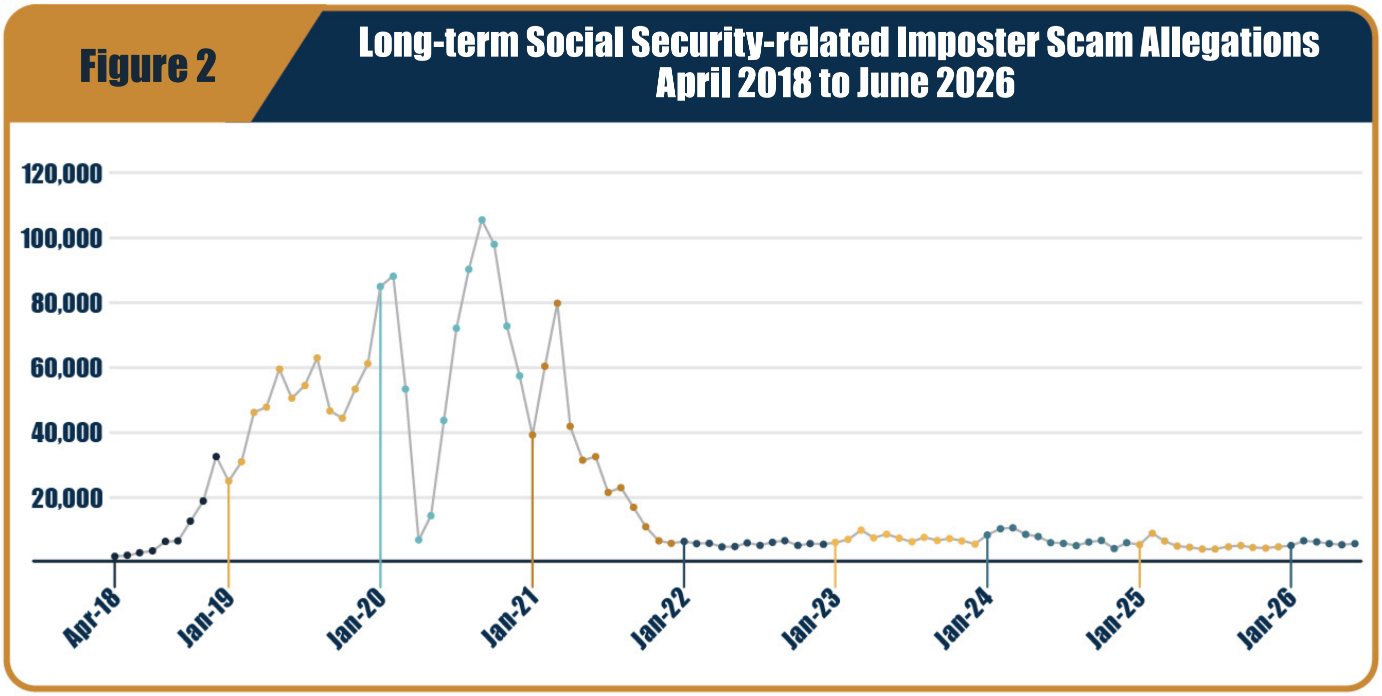
The Social Security Administration (SSA) and SSA Office of the Inspector General (OIG) continue to receive reports of scammers impersonating government employees or alleging a Social Security-related problem to steal money or personal information from victims.

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 third quarter (Q3) of FY 2026 (April 1 through June 30, 2026). Examples of SSA OIG's recent efforts to disrupt and raise awareness of scams are also included.



While scam complaints have fluctuated over the last two years (see Figure 1 above), scams reported to SSA OIG have decreased significantly since 2021 (see Figure 2 below). The Federal Trade Commission (FTC) continues to identify Social Security-related scams as the top reported Federal government imposter scam.[1] Therefore, while the long-term decline is promising, SSA OIG and SSA remain vigilant in fighting these scams.



1. This information is based on data ***reported to the FTC*** as of July 28, 2026.

SSA OIG receives the majority of Social Security-related scam allegations from its dedicated online scam reporting form and its hotline. The form is made available for individuals to report they received a suspicious call, letter, text, social media message, or email about an alleged problem related to their Social Security number, account, or payments. The form also allows individuals to report whether the scam involved impersonation of SSA, SSA OIG, or other government officials, along with other characteristics.

Figure 3

Q2 and Q3 FY 2026 Complaint Trends – Percentage of Total Allegations from the Scam Reporting Form

Complaint Characteristics	Q2 1/1/26–3/31/26	Q3 4/1/26–6/30/26
The imposter mentioned a problem with your Social Security number	8%	12%
The imposter mentioned a problem with your Social Security benefits	10%	12%
The scammer mentioned a problem with your mySSA account or Social Security direct deposit information	87%	81%
The imposter used documents or images (such as a federal logo) when communicating with you	22%	22%
The scammer pretended to be from the Social Security Administration or Office of the Inspector General	87%	81%
The scam involved the impersonation of officials from federal, state, or local government agencies other than the Social Security Administration	16%	16%
The scammer requested your Social Security number or other personal information	87%	81%
None of the Above	28%	25%

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 *Q1 and Q2 FY 2026*, fewer individuals 50 years of age or older reported financial losses than those under 50 years of age. Figure 4 (below) shows that in Q3 FY 2026, this trend continued. In Q3 FY 2026, 451 individuals under 50 years of age reported losses, compared with 385 individuals 50 years of age and older.

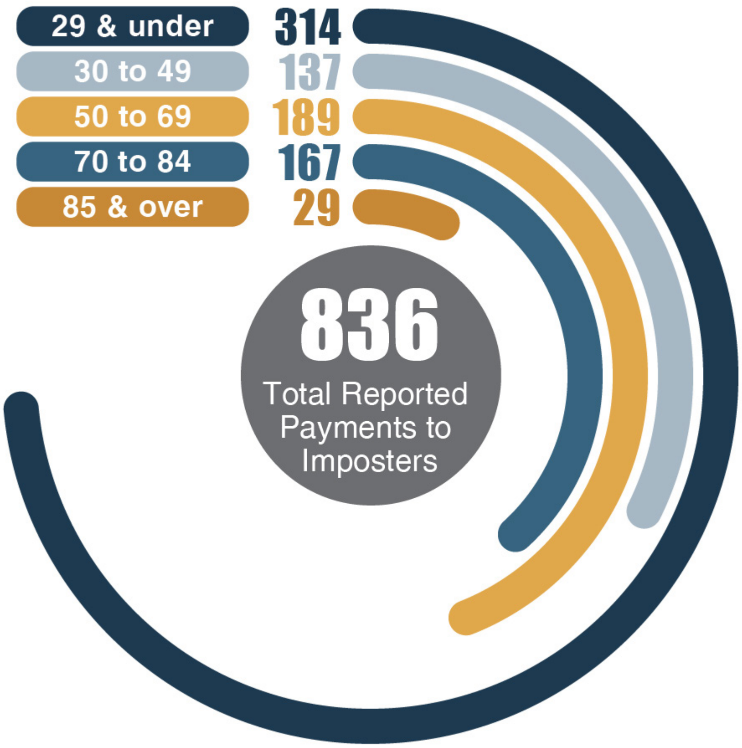


Figure 4

Number of Reported Payments to Imposters, by Reported Age

4/1/2026 – 6/30/2026

In *Q1 and Q2 FY 2026*, individuals 70 years of age and over reported higher average losses than those under 70 years of age. Figure 5 (below) shows that in Q3 FY 2026, this trend continued.

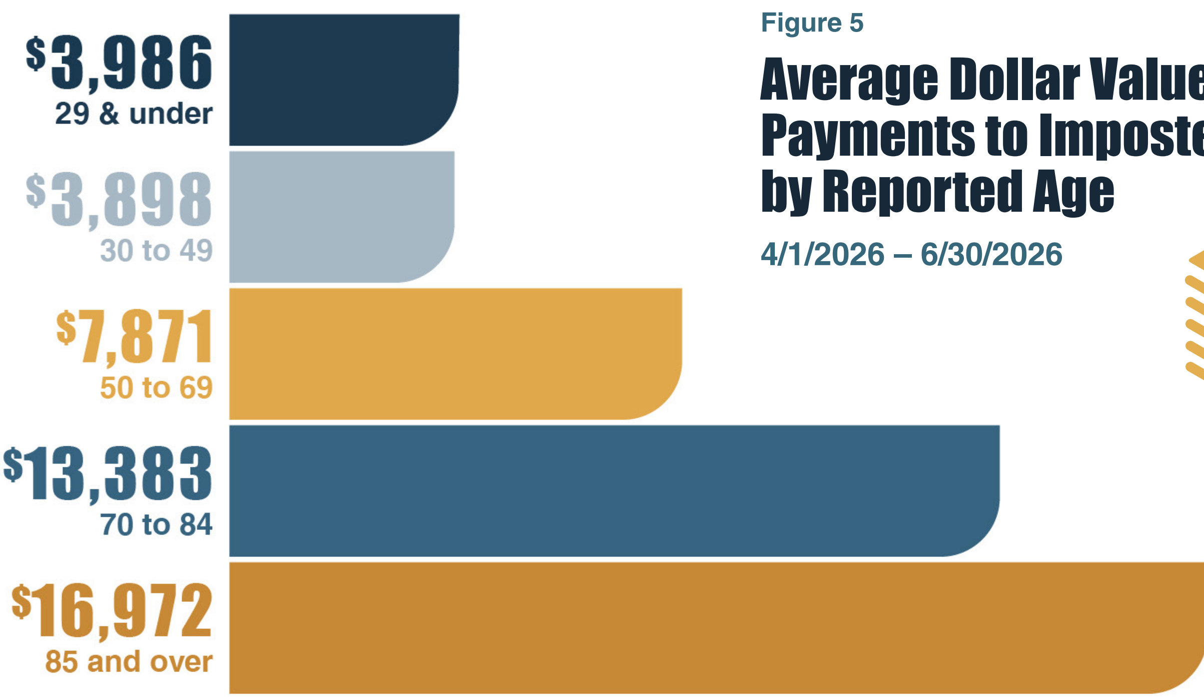


Figure 5

Average Dollar Value Reported Payments to Imposters, by Reported Age

4/1/2026 – 6/30/2026

During Q3 FY 2026, SSA OIG issued one scam alert to raise awareness.

On April 28, 2026, SSA OIG issued ***New Wave of Imposter Scams: Criminals Using Real SSA Employee Names and Fake Badges***, warning the public about a surge in government imposter scams involving the misuse of real SSA OIG employee names, fabricated badge images, and fraudulent social media profiles.

Recent reports show scammers are:

- Using the name of a real SSA employee along with a fake badge or credential to appear legitimate.
- Using information from social media profiles to impersonate a real SSA OIG employee to initiate contact and build trust with potential victims.

These tactics mirror a broader trend in which criminals attempt to legitimize their schemes by sending doctored images of credentials, spoofing phone numbers, or posing as government officials online.

How the Scam Typically Works

Scammers may reach out by phone, text, email, social media, or mail. They often:

- Pretend to be from SSA, SSA OIG, or law enforcement.
- Claim there is a problem with your Social Security number, benefits, account, or identity.
- Apply pressure to act immediately.
- Demand payment by gift cards, precious metals (gold bars), cryptocurrency, wire transfers, cash, or other payments that are hard to track.

What You Should Do

- Ignore unexpected outreach claiming to be from SSA or SSA OIG.
- Create your *my* Social Security account to protect against identity thieves.
- Do not trust caller ID — scammers can spoof government numbers.
- Do not click links or download attachments from unknown senders.
- Verify independently using publicly listed agency contact information.
- Report fake social media profiles directly to the platform.

No legitimate government employee will ever:

- Send photos of badges or credentials
- Demand immediate payment or personal information
- Ask for gift cards, gold bars, cryptocurrency, wire transfer, or cash
- Threaten arrest or legal action

If You Believe You Are a Victim

- Stop all communication with the scammer
- Notify your financial institutions
- File a police report with local law enforcement

Report the scam to the following links: ***www.ic3.gov***; ***ReportFraud.FTC.gov***; and ***https://secure.ssa.gov/oig/scam/***.

Q3 FY 2026 Additional Internal and External Education Efforts

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

In May 2026, SSA OIG, in coordination with SSA, created materials warning about Social Security-related gold bar scams for public awareness and distribution by SSA public affairs specialists.

In June 2026, SSA OIG began releasing a series of short videos on social media to provide quick hitting, engaging information on Social Security-related scams and recent tactics.

On June 4, 2026, SSA participated in a webinar entitled, Shielding Seniors from Scams: Awareness, Prevention, and Resources. SSA OIG provided talking points and images to highlight Social Security-related scams, prevention recommendations, and reporting guidance. SSA presented the scam information that SSA OIG provided, in addition to information about the benefits of a *my* Social Security account. Participants learned best practices for protecting personal data while using Social Security's digital resources.

During June 2026, SSA OIG participated in *Never Ever*, a public awareness campaign led by the Elder Justice Coordinating Council in support of World Elder Abuse Awareness Day. The campaign shared information about what Federal Government agencies and employees will never, ever do, including suspend a Social Security number, tell an individual to move money to protect it, ask for banking information, or demand payment by gold bars, gift cards, cryptocurrency, wire transfer, payment apps and cash, among other hard-to-track payments.

Throughout Q3 FY 2026, SSA OIG shared 128 posts across various social media platforms. See below for some examples and follow SSA OIG on *Facebook*, *Instagram*, *X*, and/or *LinkedIn*!

Consumer Protection, Outreach, and Enforcement: 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.

The focus of SSA OIG's Section 1140 consumer protection program is prevention and early intervention to minimize harm to the public and SSA's reputation, while also allowing violating individuals and entities the opportunity to bring their operations into compliance with Section 1140. During Q3 FY 2026, SSA OIG's enforcement and outreach efforts included:

- **Continuing with an outreach initiative entitled *Read This!* where SSA OIG sends educational letters to owners of recently acquired SSA-related domain names about Section 1140's prohibitions so the owners understand how to avoid potential internet-related violations.**
- **Meeting with a Social Security disability application services company to discuss the company's website operations and Section 1140 compliance.**
- **Requesting a software code development platform company remove malicious code that could be used to impersonate an SSA website. The company promptly complied with SSA OIG's request.**
- **Notifying the legal attaché of a foreign U.S. embassy of a scam originating within their host country involving impersonation of a former SSA Commissioner.**
- **Meeting with three major email service providers and a company that provides email-related appointment scheduling services as part of an outreach initiative entitled *Canned Spam*. The objective of this initiative is to collaborate with email service providers to improve spam filters and scam detection, preventing Social Security-related scam emails from reaching consumers.**

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Quarterly Scam Update | Issue 20 | April 1, 2026 – June 30, 2026

Produced and published at U.S. taxpayer expense