Publishing of Book with “Official SSA Answers” on Retirement Agrees to $22,500 Penalty

A New York-based publisher agreed to pay a $22,500 civil monetary penalty to settle the Government’s claim that the publisher’s for-sale book “Official Social Security Administration Answers to 100 Frequently Asked Questions about Retirement” and marketing practices falsely conveyed the impression that the book was an official SSA publication or was otherwise approved, endorsed, or authorized by SSA, in violation of Section 1140 of the Social Security Act.

Section 1140, a consumer protection law, establishes two broad prohibited activities:
- Prohibits people and companies from misleading consumers through various communications by giving a false impression of association with or endorsement by SSA. Prohibited communications can take many forms, including mailed, emailed, and televised advertisements, books, websites, social media, personally targeted advertisements, mobile apps, and text messages; and
- Prohibits reproducing and selling Social Security publications and forms without authorization, as well as charging for services SSA provides free without providing proper notices.

The book’s cover included the words “Official” and “Social Security Administration,” along with an image of a bald eagle, an image commonly associated with SSA and the Federal government. Marketing also identified SSA as the book’s author. The Office of the Inspector General (OIG) determined the book’s design and publisher’s marketing practices had the potential to lead consumers to believe they were purchasing or reviewing an official SSA publication. The publisher cooperated with the OIG inquiry; without admitting to violating the law, the publisher agreed to comply with Section 1140 and discontinue publishing, marketing, distributing, and selling the book, in addition to paying a penalty.

The OIG can impose civil monetary penalties, using authority delegated from the Commissioner of Social Security, against individuals, organizations, or other entities that violate Section 1140. All monies collected go directly to SSA’s Old Age and Survivors Trust Fund.

Citizens can report suspected Section 1140 violations to the Social Security Fraud Hotline:
- online at https://oig.ssa.gov/report;
- by mail to P.O. Box 17785, Baltimore, MD, 21235;
- by fax at (410) 597-0118; or
- by phone at (800) 269-0271 from 10 a.m. to 4 p.m. Eastern Time, Monday through Friday.

For more information on Section 1140, please visit https://oig.ssa.gov/section-1140, or contact Andrew Cannarsa, OIG Communications Director, at 410-965-2671.