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December 17, 2019

The Honorable Andrew Saul
Commissioner
Social Security Administration
6401 Security Blvd.
Baltimore, MD 21235

Dear Commissioner Saul:

With news from the Federal Trade Commission (FTC) that Social Security scams are now the most prevalent form of reported government imposter scams, we are writing to inquire about the Social Security Administration's (SSA) work to help prevent the public, particularly seniors, from falling victim.

Each day, scammers take to the phone lines and internet in an effort to deplete the life savings of innocent victims and steal their earned benefits. As members of the U.S. Senate Special Committee on Aging, we have made protecting seniors from scams a key priority. For example, at the Committee's urging, the Federal Communications Commission finalized rules to make it harder for scammers to reach seniors and others on the telephone, Committee members have authored new laws to improve the government and private entity responses to financial exploitation of seniors, and we are consistently engaged in efforts to increase awareness about the prevalence of scams.

However, even with this work, scammers continue to find avenues into the bank accounts of our loved ones. In recent years, growing numbers of criminals have represented themselves as government agencies in order to seem credible. Now, scammers are most frequently impersonating SSA officials in order to obtain personally identifiable information from potential victims or otherwise defraud them out of funds. In April, the FTC stated that the agency received over 76,000 reports of SSA scams in the previous 12 months. The total monetary loss associated with these reports was \$19 million, with a median loss of \$1,500. Given that many individuals who are victimized by these scams do not ever file a report, the actual size of these losses is likely significantly higher.

For seniors, including many who live on fixed incomes, losing any amount of money to a scammer can force an individual to go without needed essentials, like groceries or medications. Based on the median loss reported by the FTC, the average retired Social Security beneficiary, who receives \$1,477 per month, is likely to lose all of their monthly income to a Social Security scam. It is highly unlikely that victims will ever have the money returned.

While more must be done to stop con artists from perpetrating these scams in the first place, to be forewarned is to be forearmed. Arming potential victims with information can help prevent

seniors from losing money to unscrupulous con artists. SSA's name and reputation are being sullied by these fraudsters and it is imperative that the agency prioritize educational efforts to prevent such scams from being carried out in the first place. In order to understand what actions your agency is currently taking, or planning to take in the future, please respond to the following questions no later than January 10, 2020:

1. What steps has the SSA taken to ensure that people currently receiving Social Security benefits and other members of the public are aware of the existence of this scam and the ways that they can protect themselves from it? What additional steps does the SSA intend to take?
 - a. Specifically, what steps has the SSA taken or does the agency intend to take to ensure that the following populations are aware of these scams: individuals with disabilities, Social Security recipients, non-English speakers and individuals with limited internet access.
2. Scammers often use spoofing technology to make it appear that they are calling from SSA. The U.S. Treasury Inspector General for Tax Administration (TIGTA) took steps to fight back using innovative telecommunications processes when the Internal Revenue Service's name was used in a similar scam. Has the SSA sought and implemented the advice of TIGTA to prevent spoofing of SSA telephone numbers? If so, what results has the SSA seen?
3. The SSA Office of Inspector General (OIG) is tasked with preventing and detecting fraud related to SSA programs. To what extent has the SSA worked with the agency's OIG to obtain data or information about the scams and how has this informed the agency's work?
4. Is the SSA utilizing the expertise of the Elder Justice Coordinating Council and other organizations focused on the needs of seniors to tailor prevention effort messages to older adults, and if so, how?
5. What other federal, state and local agencies and officials are the SSA working with to increase awareness of these scams and stop the criminals?
6. Retailers and banks can act as a line of defense against scammers by working to prevent victims from getting funds to scammers by purchasing gift cards, withdrawing cash or using other means. Has the SSA sought the help of retailers and banks to assist in its efforts? If so, to what extent have these entities been responsive?
7. Given that SSA representatives contact customers via phone, which is the mode used by many scammers impersonating the SSA, has the agency considered adding security features to help recipients to know that they are speaking to legitimate SSA representatives?

We look forward to your prompt response.

Sincerely,



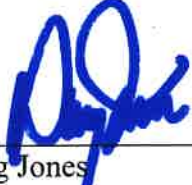
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United States Senator



Kirsten Gillibrand
United States Senator



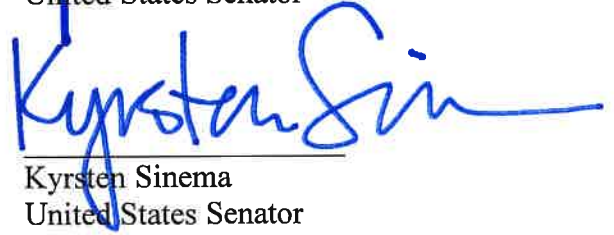
Richard Blumenthal
United States Senator



Doug Jones
United States Senator



Elizabeth Warren
United States Senator



Kyrsten Sinema
United States Senator



Jacky Rosen
United States Senator