

Social Security Benefits Won't Be Impacted by COVID-19 -- so Don't Be Fooled Into Thinking They Will

Now's not the time to fall victim to a scam.

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Author Bio

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Maurie Backman is a personal finance writer who's passionate about educating others. Her goal is to make financial topics interesting (because they often aren't) and she believes that a healthy dose of sarcasm never hurt anyone. In her somewhat limited spare time, she enjoys playing in nature, watching hockey, and curling up with a good book.

Millions of seniors count on [Social Security](#) as a vital source of retirement income. And during times of crisis, like the COVID-19 outbreak, they can be even more crucial.

Meanwhile, last week, the Social Security Administration (SSA) announced that it was [closing all of its local offices](#) in an effort to protect seniors, as well as its own employees. Seniors are said to be more at risk of suffering severe COVID-19 symptoms, so having them congregate at Social Security offices is hardly a good idea right now.



IMAGE SOURCE: GETTY IMAGES.

Still, that announcement left many seniors wondering whether their benefits would be impacted by the closures. Thankfully, the SSA has confirmed that closing its offices should *not* result in an interruption in benefits, so seniors who are used to collecting them should continue seeing that money hit their bank accounts.

But some scammers are using the recent office closures -- and the larger crisis at hand -- to instill fear in seniors and rob them in the process. And that's something all Social Security recipients need to be alert to.

Don't be a victim

The last thing you need in the middle of a global health crisis is to fall victim to a financial scam. But unfortunately, criminals are already capitalizing on the current situation by contacting seniors by phone, claiming to be SSA representatives warning of benefit suspensions. To prevent these so-called suspensions, recipients are being asked to provide personal information, like their Social Security numbers or bank account details, which could then be used to steal their benefits or wreak other forms of financial havoc.

To avoid falling victim to a scam at a very dangerous time, know this: The SSA will never call you out of the blue asking for personal information, so if you get a phone call along those lines, hang up. Better yet, report it [here](#) to perhaps prevent other seniors from making a huge mistake.

Some other things the SSA won't do:

- Threaten to arrest you for Social Security fraud unless you pay a fee
- Promise an increase in your monthly benefits
- Ask you to send in money via wire transfer or prepaid debit cards
- Ask you to send any type of gift card in the mail or via email

Of course, Social Security fraud doesn't always happen by phone. You may get a suspicious letter in the mail, a text message, or an email asking you to provide personal information or send money. Don't be a victim.

Thankfully, you shouldn't experience a disruption in benefits during the COVID-19 crisis. And if you *do* encounter an issue, contact the SSA yourself at (800) 772-1213 for assistance. As long as you initiate that call, you're OK to discuss the details of your missing benefits with the person who's there to help you.