

**Expedited Actions Needed to Implement a Government-wide Strategy and Related Efforts to Counter Scams**

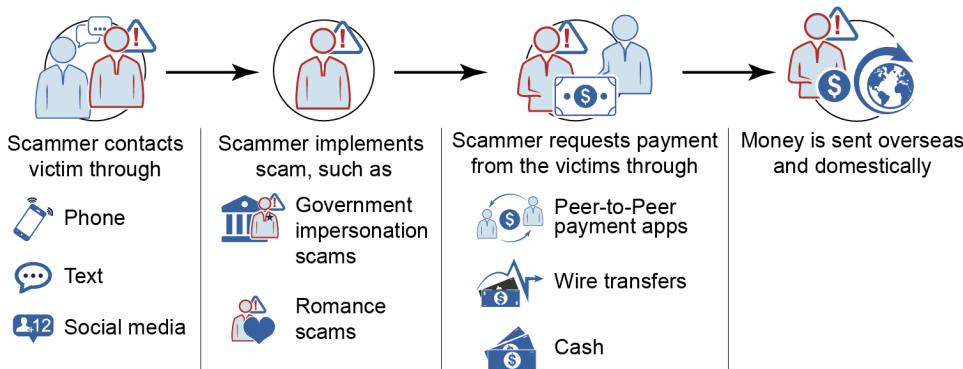
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Scams occur in a variety of forms and are a growing risk to consumers.

**Examples of a Scam Execution Process**

Sources: GAO analysis of publicly available information on scams, including from the Federal Trade Commission and Federal Bureau of Investigation; Icons-Studio, sdecorer/stock.adobe.com, GAO (icons). | GAO-26-108842

Note: Other types of contact methods, scams, and payment methods exist.

At least 13 federal agencies engage in a range of activities related to countering scams. The agency activities cover a spectrum of roles intended to prevent, detect, and respond to scams. However, each agency largely carries out these activities independently. None of the 13 federal agencies that GAO spoke with were aware of a government-wide strategy to guide efforts to combat scams, nor did GAO independently identify such a strategy. In its April 2025 report, GAO recommended that the Federal Bureau of Investigation (FBI) lead a federal effort, in collaboration with other agencies, to develop and implement a government-wide strategy to counter scams and coordinate related activities. The FBI recently outlined actions to address this recommendation.

The Consumer Protection Financial Bureau (CFPB), the FBI, and the Federal Trade Commission (FTC) collect and report on consumer complaints both directly and from other agencies. Data limitations prevent agencies from determining a total number of scam complaints and financial losses. Accordingly, there is no single, government-wide estimate of the total number of scams and financial losses. Similarly, federal agencies have not produced a common, government-wide definition of scams. A government-wide estimate would capture the scale of scams, and a common definition is necessary for producing such an estimate and for developing a government-wide strategy.

In its April 2025 report, GAO made separate recommendations to CFPB, the FBI, and FTC to (1) develop a common definition of scams, (2) harmonize data collection, (3) report an estimate of the number of scam complaints each receives and (4) produce a single, government-wide estimate of the number of consumers affected by scams. In a recent update, the FBI and FTC outlined various concerns with these recommendations, such as differing authorities and mandates among agencies. However, GAO maintains that these recommendations remain valid. In October 2025, CFPB stated that it will monitor FBI and FTC actions before determining if any actions of its own are warranted.

**Why GAO Did This Study**

Scams, a method of committing fraud, involve the use of deception or manipulation intended to achieve financial gain. Scams often cause individual victims to lose large sums—in some cases their entire life savings. Federal agencies such as the FBI and FTC have responsibilities that include preventing and responding to scams against Americans.

This statement discusses (1) federal agencies' activities to prevent and respond to scams and the need for a comprehensive, government-wide strategy to guide their efforts and (2) federal agencies' activities to compile scam-related consumer-complaint data and estimate the total number of scams and related financial losses. It also provides updates on the status of 3 agencies' actions to address applicable recommendations.

This statement is based on GAO's April 2025 report on federal efforts to combat scams ([GAO-25-107088](#)). For that report, GAO analyzed publicly available information (including prior GAO reports) and relevant agency documents. GAO also interviewed officials from 13 different federal agencies involved in countering scams.

**What GAO Recommends**

In April 2025 GAO made 16 total recommendations to CFPB, the FBI, and FTC. The FBI disagreed with three recommendations, including those related to the development of a government-wide estimate and a definition of scams. FTC neither agreed nor disagreed with the five recommendations made to it. CFPB did not respond with comments. The agencies' responses to certain recommendations are discussed in this statement.