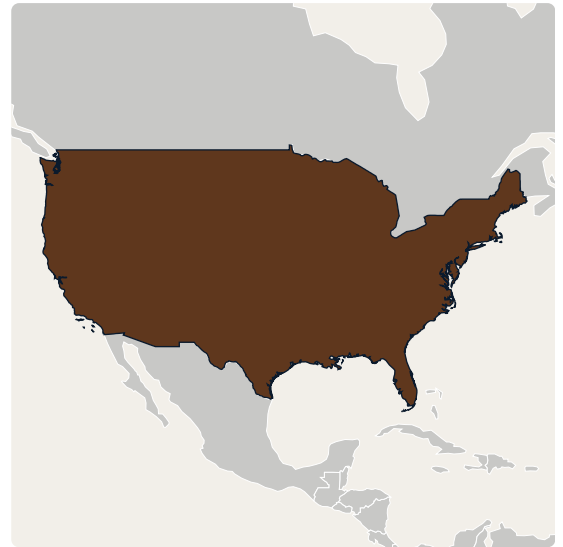


United States

Population 347.3 million · Latest figures: 2025

The FBI's Internet Crime Complaint Center (IC3), the national register for online crime, received 1,008,597 complaints in 2025 with \$20.9 billion reported lost. Complaints rose 17% on 2024 and losses 26%, to five times the \$4.2 billion of 2020. Fraud carried out online or by phone made up 452,868 of the complaints and \$17.7 billion of the money. The Federal Trade Commission (FTC), the consumer protection agency, received 3 million fraud reports in 2025 with \$15.9 billion reported lost, up from 2.6 million reports and over \$12 billion in 2024.



No single body leads the response. The FBI and the Secret Service investigate, the Department of Justice prosecutes, the FTC brings civil cases, and at least 13 federal agencies have a part, beside state attorneys general and local police. The main measures of the last three years are the FTC's 2024 rule against impersonating government and businesses, under which it can seek refunds and penalties in court; the Scam Center Strike Force, formed in 2025 by federal prosecutors with the FBI and the Secret Service against scam compounds in South East Asia; and Executive Order 14390 of 6 March 2026, which orders an action plan against the criminal groups behind scam centres, a federal coordinating cell and a proposal for returning seized money to victims. In Congress, the House of Representatives approved the GUARD Act, which lets police forces spend federal grants on fraud investigations, on 15 September 2026.

PEOPLE SCAMMED

29,078,380

10.6% of adults

Fraud reaches every age group, but older people lose the most. In the Federal Reserve's household survey for 2025, adults of every age were about equally likely to meet a fraud that did not involve a credit card, while credit card fraud was more than twice as common among people aged 60 and over as among adults under 30. People aged 60 and over filed 201,266 complaints with the FBI in 2025, 37% more than in 2024, and reported \$7.7 billion lost, an average of \$38,500. In FTC reports, older adults are more likely than younger ones to lose money to tech support, prize and romance scams, and less likely to lose it to shopping, investment and job scams.

Scammers now reach most victims online. Among 2025 FTC reports with a loss, 31% began on a website or app, 28% on social media, 11% with a phone call, 10% by email and 7% by text. Facebook, then WhatsApp and Instagram, carried the largest social media losses, and more than 40% of those who lost money there said it began with an advertisement. People aged 80 and over are still reached mainly by phone.

Typical openings are a fake security alert from a bank or Amazon, a call from a supposed government officer, and an invitation to an investment group. The FBI says cryptocurrency investment scams are run largely by organised crime groups from compounds in Cambodia, Laos and Burma that use trafficked labour, and it works with Indian police against the call centres behind tech support and government impersonation calls.

PEOPLE WHO LOST
MONEY

16,468,308

57% of victims

The largest sums leave by cryptocurrency and bank transfer. FBI complaints involving cryptocurrency numbered 181,565 in 2025, with \$11.4 billion lost, \$7.2 billion of it in investment fraud. Cash fed into cryptocurrency ATMs produced 13,460 complaints and \$389 million of losses, two thirds of it from people aged 60 and over.

Smaller frauds use cards and payment apps. In the Federal Reserve's 2025 survey, 41% of frauds that did not involve a credit card involved a debit card, 29% a payment app such as Zelle, PayPal, Venmo or Cash App, 13% a bank wire and 9% cryptocurrency, and those who paid in cryptocurrency were the most likely to lose money they never recovered. Gift cards are the usual payment in the government impersonation, tech support and romance scams that older adults report to the FTC.

What stops a payment is speed. When a complaint reaches the FBI quickly, its Recovery Asset Team asks the receiving bank to freeze the money, a process called the Financial Fraud Kill Chain. Banks and payment apps put warnings and delays on risky payments, and shops display scam notices beside gift cards. On the phone network, carriers have had to sign calls with the STIR/SHAKEN caller ID standard since 30 June 2021, so that faked numbers can be identified, and customers can forward scam texts to 7726 for their carrier to block. In August 2025 the Treasury's financial crime unit, FinCEN, told financial institutions to watch for and report scam payments through cryptocurrency kiosks.

MONEY LOST

US\$56.42b

in a year, 0.18% of
GDP

Official counts catch only part of what Americans lose. In the Federal Reserve's household survey, 20% of adults said they had experienced a financial fraud or scam in the year to October 2025. Most losses in fraud that did not involve a credit card were modest: half of those victims lost US\$500 or less before any recovery, while one in ten lost more than US\$9,000. People aged 60 and over had a median loss of US\$800.

Complaints to the FBI's Internet Crime Complaint Center reported US\$20.9 billion lost in 2025, up 26% on 2024 and from US\$12.5 billion in 2023; the count covers online crime of every kind, from people and businesses. Reports to the Federal Trade Commission put losses at US\$15.9 billion, up from over US\$12 billion, with the largest sums sent by bank payment and then cryptocurrency.

Investment scams carry the largest losses. They made up about half the money reported to the FTC in 2025, over US\$7.9 billion. At the FBI, cryptocurrency complaints reported US\$11.4 billion lost, US\$7.2 billion of it in investment fraud, and 18,589 people lost more than US\$100,000 each. Impostor scams cost US\$3.5 billion on FTC reports, and couriers collecting gold from victims US\$311.8 million on FBI complaints.

MONEY RETURNED

US\$5.4b

9.6% of the money
lost

Banks and card firms refund payments the customer did not authorise, within limits set by law. Liability for unauthorised use of a credit card is capped at US\$50. Under Regulation E a debit card or transfer loss is capped at US\$50 if the bank is told within two business days and US\$500 after that. A transfer by a criminal who tricked the customer into giving up account details is unauthorised. A payment the customer was tricked into sending is not, and banks are generally not required to refund it. Since 30 June 2023 Zelle has required its member banks to refund certain impostor scams. A federal suit against three banks over Zelle fraud was dropped in March 2025, and New York's attorney general sued Zelle's operator in August 2025.

Some money is stopped on its way to scammers: the FBI froze US\$679 million of the US\$1.16 billion at stake in cases its recovery team took up in 2025. The Scam Center Strike Force has restrained US\$938 million in cryptocurrency, and the Federal Trade Commission obtained over US\$1.8 billion in redress in fiscal 2025 across all its cases.

REPORTED

75%

of victims reported it

In the Federal Reserve's 2025 household survey, 8.2% of fraud victims told the police or another law enforcement agency. Of victims of fraud that did not involve a credit card, just above two-thirds went to their bank or financial company, 20.1% told the police and nearly 4 in 10 told the police, a credit bureau or a consumer agency.

The FBI's Internet Crime Complaint Center received 1,008,597 complaints in 2025, up 17.3% from 859,532, almost 3,000 a day, with \$20.877 billion reported lost, up 26%. It does not investigate: analysts pass complaints to federal, state, local and international law enforcement. Its Recovery Asset Team asked banks to freeze money in 3,900 incidents in 2025 and froze \$679 million of \$1.16 billion.

The Federal Trade Commission's Consumer Sentinel received 3 million fraud reports in 2025, up from 2.6 million, with \$15.9 billion reported lost. It also takes reports from nearly 180 data sources, among them the FBI centre, the Postal Inspection Service and state attorneys general, and more than 2,000 law enforcers can search it. The FTC refers high losses to the FBI team when the victim agrees.

Police forces reported 905,038 fraud offences with 983,088 victims in 2025. The National Elder Fraud Hotline received 62,913 calls in the year to June 2025 and filed or helped file 9,348 complaints with the FBI and FTC.

POLICE RECORDS

1,008,597

cases recorded by the authorities

The figure shown here is the number of complaints received in 2025 by the FBI's Internet Crime Complaint Center, with the losses the complainants reported: 1,008,597 complaints and \$20.9 billion. It covers every kind of online crime reported by people and businesses, including ransomware and data breaches, and complaints from abroad. Fraud carried out online or by phone was 452,868 complaints and \$17.7 billion. By number, the largest types were phishing and spoofing (191,561), extortion (89,129), investment fraud (72,984), personal data breach (67,456) and goods not delivered or not paid for (56,478).

Police forces keep a separate count: those reporting to the FBI's crime statistics programme recorded 905,038 fraud offences with 983,088 victims in 2025. Federal fraud cases are often charged as wire or mail fraud. Federal courts sentenced 4,804 cases of theft, property destruction and fraud in the year to September 2025; the median loss was \$239,730 and the average sentence 23 months. In the year to June 2025 the Justice Department brought 283 elder fraud cases against more than 600 defendants accused of taking over \$2 billion from more than a million victims.

With Indian police the FBI enabled about 175 arrests in 13 joint operations against call centres in 2025. Its Operation Level Up warned 3,780 victims of cryptocurrency investment fraud, 78% of whom did not know they were being scammed, and the Scam Center Strike Force has restrained \$938 million in cryptocurrency.

Victims who told the police (estimated)



Cases recorded by the authorities



MOST COMMON

1. Card fraud

By money, investment fraud leads: \$8.6 billion of the losses reported to the FBI in 2025, from 72,984 complaints. Cryptocurrency investment fraud was \$7.2 billion of that. Contact begins with a text, social media, an advertisement or a dating app, moves to a messaging app and ends on a fake trading platform that shows invented profits and charges taxes and fees when the victim tries to withdraw. Business email compromise, in which a real payment is diverted by a forged email, came second at \$3.0 billion. Tech and customer support scams cost \$2.1 billion in 47,794 complaints: a pop-up or caller says a device or account has been compromised, and the victim is told to move savings to keep them safe, in some cases by handing cash or gold to a courier. Romance and confidence fraud cost \$929 million and government impersonation \$798 million.

By number the order differs: phishing and spoofing, then extortion, which included more than 75,000 reports of sextortion, then investment fraud and personal data breaches. In FTC reports for 2025, impostor scams were the most common, with over 1 million reports and \$3.5 billion lost, nearly \$1 billion of it to people posing as businesses, banks above all, and about \$920 million to fake government officers. Investment scams took \$7.9 billion, half of all the losses reported to the FTC.

In the Federal Reserve's 2025 survey, which counts victims, credit card fraud was the most common kind by far, affecting about four in five.

GOVERNMENT
RESPONSE

The United States has powerful agencies and no single plan. The Government Accountability Office (GAO), Congress's auditor, found in April 2025 that at least 13 federal agencies work against scams separately, with no shared strategy, no common definition of a scam and no single estimate of losses, and asked the FBI to lead one. The FBI agreed and has described a working group. Executive Order 14390 of March 2026 ordered an action plan and a coordinating cell against scam centres abroad. The FTC's complaints database takes reports from nearly 180 sources and is open to law enforcement, and the FBI's kill chain links complaints to banks: it froze 58% of the money in the 3,900 incidents it took up in 2025, about 3% of all losses reported to the FBI.

Duties in law are narrow. Carriers must authenticate caller ID, and the FTC can sue impersonators. Banks must refund payments a customer did not authorise, but are generally not required to refund payments a customer was tricked into making. Work with technology, telecoms and payment firms runs through voluntary groups, such as the FTC's advisory group under the Stop Senior Scams Act of 2022, with over 100 bodies.

The consumer finance regulator dropped its Zelle case in 2025, and in June 2025 the bank regulators asked the public what to do about payments fraud. Losses reported to the FBI still rose 26% in 2025. Bills for a payment scams task force and a national strategy are before Congress; only the GUARD Act has passed the House.

Calculation Methodology & Sources

People scammed

- 10.6%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.
- 10.6% of 274,383,878 adults.

People who lost money

- 56.6%. Where reliable survey data is not available, we estimate using mobile and broadband penetration.

Money lost

- 16,468,308 victims who lost money, at an average of US\$3,426 each, gives US\$56.42b.
- \$45.75 billion lost before any recovery by the 13.35 million victims who lost money, at the survey weights, leaving out three answers that each carried more than 5% of all money lost or recovered (one carried 28% of the money lost).
- Share of GDP: US\$56.42b against GDP of US\$30.77tn in 2025. World Bank, GDP (current US\$) 2025.

Money returned

- European Banking Authority and European Central Bank, 2025 Report on Payment Fraud, Level average, see note.
- No national figure covers every route, so the average is used for countries where the law makes banks refund unauthorised fraud. Worked out: banks return 16.2% of money lost through banks, the average of France, Chile, Spain, Greece, Brazil, Italy, the Netherlands and Germany; banks returned USD 4.72bn (16.2% of the 51.8% of money lost through banks); USD 679.8m came back on money lost outside banks (2.5%, measured in the Federal Reserve's household survey for victims who paid only by crypto, cash, gift cards or money transfer firms).
- 9.6% of US\$56.42b lost.

Reported

- Borrowed from Indonesia, India, Malaysia, the Philippines, Singapore, Thailand and Vietnam: 75.0%. The median of the shares measured by the non-government survey: Indonesia (48.0%), India (87.9%), Malaysia (55.2%), the Philippines (76.9%), Singapore (87.1%), Thailand (75.0%) and Vietnam (65.2%).

Police records

- Borrowed from Indonesia, India, Malaysia, the Philippines, Singapore, Thailand and Vietnam: 41.4%. The median of the shares measured by the non-government survey: Indonesia (28.0%), India (53.4%), Malaysia (41.4%), the Philippines (13.5%), Singapore (54.8%), Thailand (45.8%) and Vietnam (39.4%).
- 1,008,597: Internet crime cases recorded by the FBI Internet Crime Complaint Center (complaints, including business email fraud, ransomware and data breaches).

Most common

- Ranked by kinds of financial fraud recorded in the Federal Reserve household survey (SHED 2025). 34.2% of answers are methods such as phishing, or other, and are not ranked.

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