



2026-03

THE NATIONAL SHERIFFS' ASSOCIATION SUPPORTS PROTECTING CONSUMERS AND SMALL BUSINESSES FROM ONLINE SCAMS

WHEREAS, scams targeting Americans continue to grow at an alarming rate, with the Federal Bureau of Investigation (FBI) and the American Bankers Association Foundation noting that more than 4.2 million fraud reports have been filed since 2020, costing Americans over \$50 billion in losses — including \$16.6 billion coming in 2024 alone;¹ and

WHEREAS, international criminal organizations now drive a significant portion of these scams, operating transnational “fraud factories” — large scam centers and compounds, often linked to human trafficking and coercion — across Southeast Asia, West Africa, Eastern Europe, and Latin America, with conservative estimates suggesting hundreds of thousands of people are exploited or involved in these operations, and global proceeds of online fraud are estimated to exceed \$500 billion annually, “rivaling the illegal drug trade”²; and

WHEREAS, these global syndicates use social media, text messages, online marketplaces, and other platforms to deploy advanced social-engineering techniques—including identity spoofing, impersonation of trusted institutions, and psychological manipulation—to convince victims to transfer funds through wire transfers, cryptocurrency, peer-to-peer (P2P) apps, gift cards, or other instant-payment channels; and

WHEREAS, social-media platforms and online marketplaces remain leading entry points for scammers, and internal estimates reported publicly indicate that users on Meta platforms may be exposed to an estimated 15 billion scam-related advertisements per day, with such activity projected to account for approximately \$16 billion in advertising revenue for the company in 2024³; and

WHEREAS, U.S. phone carriers also face persistent exploitation from foreign scammers who use VoIP systems, caller-ID spoofing, and overseas call centers to deploy deceptive robocalls and scam texts at scale; and

WHEREAS, emerging technologies—including generative AI, deepfake video, and voice cloning—have dramatically increased the realism and persuasiveness of scam attempts, making them harder for consumers and even trained professionals to detect; and

¹ “ABA Foundation and FBI Release New Infographic to Help Americans Spot and Avoid Deepfake Scams”, Sept. 2025. <https://www.aba.com/about-us/press-room/press-releases/ABA-Foundation-and-FBI-Joint-Infographic-on-Deepfake-Scams>.

² “Online scams may already be as big a scourge as illegal drugs.” *The Economist*, Feb. 2025.

³ “Meta is earning a fortune on a deluge of fraudulent ads, documents show.” *Reuters*, November 2025.

WHEREAS, 73% of Americans have experienced scams and 79% of Americans say they are a major problem, with most receiving scam calls, texts, or emails at least weekly⁴; and

WHEREAS, older Americans are disproportionately affected with government data showing “a more than four-fold increase since 2020 in reports from older adults who say they lost \$10,000 or more—sometimes their entire life savings—to scammers who impersonate trusted government agencies or businesses.”⁵ In 2024, losses for Americans over 60 totaled \$445 million; and

WHEREAS, sheriff’s offices across the nation increasingly bear the responsibility of supporting victims, investigating digital fraud, and coordinating with federal and international agencies, yet lack adequate cyber tools, specialized personnel, investigative resources, and robust information sharing to keep pace with global criminal networks:

NOW, THEREFORE, BE IT RESOLVED

the National Sheriffs’ Association urges the Trump/Vance Administration, Congress, the Consumer Financial Protection Bureau (CFPB), the Department of Justice, the Department of the Treasury, and other relevant federal agencies to prioritize enforcement against international criminal organizations perpetrating financial scams and provide dedicated funding and resources to state and local law enforcement agencies.

BE IT FURTHER RESOLVED

the National Sheriffs’ Association supports stronger penalties, stricter prosecution, and enhanced coordination to ensure international and domestic criminals involved in digital fraud and impersonation scams are brought to justice;

BE IT FURTHER RESOLVED

Congress require social-media platforms, online marketplaces, and U.S. phone providers to significantly strengthen fraud-prevention tools, identity-verification requirements, AI-driven detection systems, and rapid-response protocols to prevent scam accounts, robocalls, spoofed texts, and fraudulent postings from reaching American consumers;

BE IT FURTHER RESOLVED

the National Sheriffs’ Association calls for substantial federal investment to expand the cyber-investigative capacity of sheriff’s offices nationwide—including digital-forensics equipment, specialized training, modern data-sharing infrastructure, and investigative personnel—to combat transnational fraud networks;

BE IT FURTHER RESOLVED

the National Sheriffs’ Association supports nationwide consumer-education campaigns, strengthened platform-level protections, and expanded resources for law enforcement to ensure American families and small businesses are protected from the growing threat of international online, phone-based, and social-media-based scams.

⁴ “Online Scams and Attas in America Today.” Pew Research Center. July 2025.

<https://www.pewresearch.org/internet/2025/07/31/online-scams-and-attacks-in-america-today/>.

⁵ <https://www.ftc.gov/news-events/news/press-releases/2025/08/ftc-data-show-more-four-fold-increase-reports-impersonation-scammers-stealing-tens-even-hundreds>