

## Top text scams of 2024

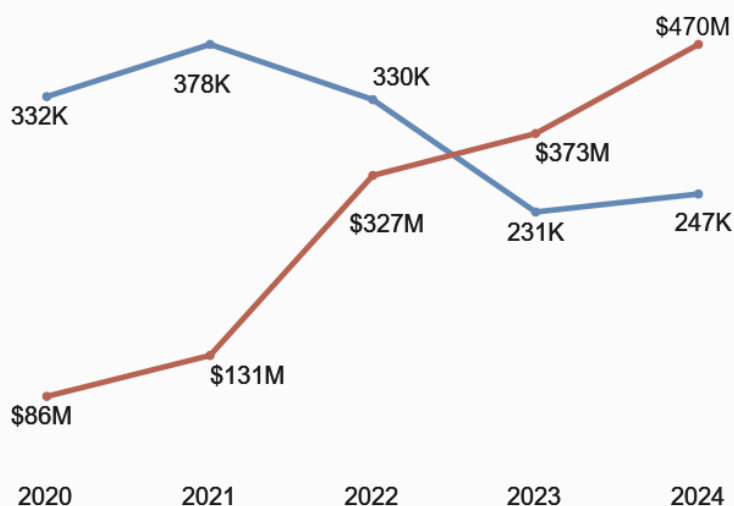
It's hard not to glance at your phone when you hear the ding of an incoming text.<sup>1</sup> Scammers bet on it. And reports to the FTC's Consumer Sentinel Network suggest their odds of a big payout have improved: reported losses to text scams have skyrocketed even as the number of reports declined. In 2024, people reported \$470 million in losses to these scams, more than five times the 2020 number.<sup>2</sup> And since the vast majority of frauds are never reported, this number likely reflects only a fraction of the actual harm.<sup>3</sup>

While there are countless varieties of text scams, the top five described below are estimated to account for about half of all text frauds reported to the FTC's Consumer Sentinel Network in 2024.<sup>4</sup>

### 1) Fake package delivery problems

Messages about package deliveries, usually from someone pretending to be from the U.S. Postal Service, were the most reported text scam last year. These messages say there's a problem with a delivery and link to a website that looks like the real USPS site – but isn't. Many people reported paying a small "redelivery fee" that turned out to be a trick to get their credit card or even Social Security number.

**Reported losses** to text scams skyrocketed even as **reports** declined.



Figures are based on fraud reports indicating text as the contact method.

### 2) Phony job opportunities

Scammers posing as recruiters to take people's money isn't new. But in 2024, reports of a new "task scam" took off.<sup>5</sup> These scams often start with an unexpected text offering work without specifics. The "job" is to complete simple repetitive tasks like rating products or apps. But it's all fake. At some point, people are told to *send* money to finish their tasks and withdraw their supposed earnings. But people who sent money said that they didn't get it back.

### 3) Fake fraud alerts

Many people reported texts about so-called suspicious activity or a big purchase they didn't make. These texts often look like they're from a bank or Amazon. They might give a number to call. Or they might say to reply YES or NO to verify a large transaction. People who reply are

connected to the (fake) fraud department for “help” fixing the made-up problem. These scammers quickly up the ante, often telling people *all* their money is at risk. The scammers then pressure people into moving money out of their accounts to supposedly keep it safe, but it really goes to the scammers. And people who move that money do not get any of it back.

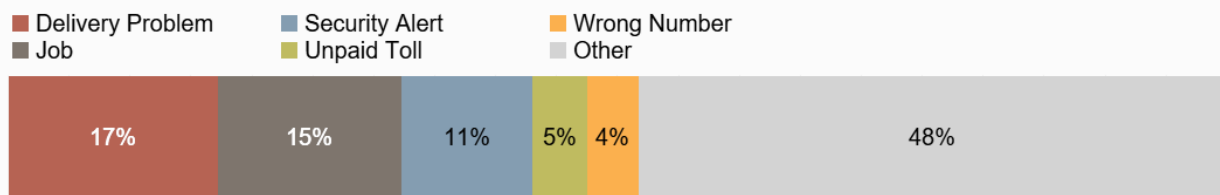
#### 4) Bogus notices about unpaid tolls

Scammers are sending texts that look like they’re from highway toll programs all over the country, from SunPass in Florida to FasTrak in San Francisco. These scammers tell people to click a link to pay an unpaid balance, but neither the charges nor the message are legit. Reports show these scammers are really after credit card and even Social Security numbers.

#### 5) “Wrong number” texts that aren’t

Wrong number scams start with an out-of-the-blue message that looks innocent enough – it might just say “hello” or “do you want to get a coffee?” But a simple act of kindness – responding to let a stranger know they have the wrong number – can be the start of a very costly scam. Reports show these scammers strike up a fake friendship, often with romantic undertones. Next, they claim to be successful investors, offering to share their tricks and directing people to bogus investment platforms. People report losing all the money they “invest,” often tens of thousands of dollars.

In 2024, people who reported a scam that started with a text message described these top five types.



Figures are estimates based on hand-coding a random sample of 1,000 2024 text fraud reports containing a narrative.

Here are some things you can do to help stop text scams:

- Forward messages to [7726 \(SPAM\)](tel:7726). This helps your wireless provider spot and block similar messages.
- Report it on either the [Apple iMessages app](#) or [Google Messages app](#) for Android users.
- Report it to the FTC at [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov).

How can you avoid text scams?

- **Never click on links or respond to unexpected texts.** If you think it might be legit, contact the company using a phone number or website you know is real. Don’t use the information in the text message.
- **Filter unwanted texts before they reach you.** There are a few ways to [block unwanted texts](#).

To learn more about how to spot and avoid scams – and how to recover money if you’ve paid a scammer – visit [ftc.gov/scams](https://ftc.gov/scams). Learn more about text scams at [ftc.gov/textscams](https://ftc.gov/textscams).

The FTC uses reports from the public to investigate and stop fraud, for consumer education and outreach, and for analyses like this. File your fraud report at [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov). To explore Sentinel data, visit [FTC.gov/exploredata](https://FTC.gov/exploredata).

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1 Text message open rates are estimated to be as high as 98%, and response rates as high as 45%, as compared to email open and response rates of 20% and 6% respectively. More than half of consumers text daily, making texting more common than any other communication method, including voice or email. See FCC, Consumer Advisory Committee, *Report on the State of Text Messaging* at 5 (August 2022), available at <https://files.fcc.gov/ecfs/download/20970528-9c2e-400d-951b-1024118e50fb?orig=true&pk=cb77b2ec-1a58-dbc6-139b-ad192cfd5d9b>.

2 The share of text scam reports indicating that money was lost increased as follows: 5% (2020), 4% (2021), 6% (2022), 9% (2023), 11% (2024). These figures are available with quarterly updates at [https://public.tableau.com/shared/MNHYNJWNT?:display\\_count=n&origin=viz\\_share\\_link](https://public.tableau.com/shared/MNHYNJWNT?:display_count=n&origin=viz_share_link).

3 See [Anderson, K. B., To Whom Do Victims of Mass-Market Consumer Fraud Complain?](#) at 1 (May 2021) (study showed only 4.8% of people who experienced mass-market consumer fraud complained to a Better Business Bureau or a government entity).

4 The top text scams were identified by hand-coding a random sample of 1,000 2024 text fraud reports containing a narrative description. The scam types identified here do not replace the subcategories the FTC publishes in its annual Consumer Sentinel Network Data Book, but rather provide more detail. For example, most toll and delivery scams are classified as imposter scams. The most recent aggregate data on text scams is available at [https://public.tableau.com/shared/P3J7W6S4N?:display\\_count=n&origin=viz\\_share\\_link](https://public.tableau.com/shared/P3J7W6S4N?:display_count=n&origin=viz_share_link).

5 See the [December 2024 Data Spotlight](#) for more information about task scams.