

Fraud

In the last year, 1 out of 3 adults have experienced fraud.

Fraud in the United States: A Wartime Pledge for Accountability

Fraud is often treated as a background problem in American life—an inconvenience, a scam email, or a financial mishap. Yet the truth is much deeper and far more troubling. Fraud is not only pervasive, it is corrosive. It eats away at trust, weakens our communities, and undermines the very systems that keep our democracy functioning. In times of war, a nation demands loyalty and sacrifice. In times of peace, the same vigilance must apply to honesty and accountability.

The Scope of Fraud in America

The numbers alone are staggering. In 2024, the Federal Trade Commission recorded over 2.6 million fraud cases, with reported losses exceeding \$10 billion. Surveys show that nearly one in three American adults experienced a scam or financial fraud within just twelve months. These figures do not even capture the full extent of the problem, as most fraud goes unreported out of shame or resignation. Fraud takes many forms: identity theft, financial scams, health care fraud, corporate corruption, and even fraudulent claims in disaster relief. Each case might appear isolated, but collectively they represent a massive drain on trust, resources, and the integrity of American life.

Why Fraud Matters Beyond Money

Fraud is not only about dollars lost. It is about the breach of trust. A financial scam strips a victim of security, but it also leaves behind something less measurable: the sense that others cannot be trusted. When corporations commit fraud, when political actors misrepresent facts, when individuals exploit loopholes, the damage is not limited to the balance sheet. The damage extends into the social fabric, eroding confidence in institutions, in neighbors, and in the promise of fairness. The danger is that, when fraud becomes normalized, it prepares the ground for deeper corruption. If left unchecked, it is not simply a private wrong—it is a national weakness.

Lessons of Accountability

Looking back on personal experiences, even small moments of unaccountability can teach lasting lessons. A broken toy on the playground with no amends made can leave a child with the sense that fairness does not matter. Scaled up, the lack of accountability in cases of fraud tells millions of Americans the same story: that those who do wrong can escape without consequence. A stronger culture of accountability—whether in childhood disputes, workplace policies, or corporate governance—becomes not only a moral demand, but a patriotic one.

Domestic vs. Foreign Fraudsters:

◆ Domestic (American) Fraudsters:

Most fraud reported in the U.S. is actually committed by people within the United States. This includes:

Corporate fraud (like Enron, Wells Fargo fake accounts, healthcare billing fraud).
Government benefit fraud (false unemployment or disaster relief claims).

Individual scams (check fraud, romance scams run from within the country).

◆ Foreign Fraudsters:

There is also a significant amount of fraud originating outside the U.S., especially in the realm of online scams. For example:

Nigeria, Ghana, and other West African countries have been linked to romance scams and email phishing.

India is home to call-center scams impersonating IRS or tech support agents.

Eastern Europe has groups known for credit card skimming, ransomware, and cyber-fraud.

China has been linked to counterfeit goods and certain cyber-enabled financial crimes.

◆ Blended Fraud Networks:

In many cases, fraud involves a mix. Foreign groups may steal American data (like credit card numbers or identities) but then partner with people in the U.S. to cash out the money or move goods.

👉 According to the FTC and FBI, domestic fraud still makes up the majority of cases, but foreign fraud is rapidly growing because of how easy it is to reach Americans online.

View cases here: <https://www.justice.gov/criminal/criminal-fraud-cases>

A Wartime Pledge Against Fraud

In wartime, nations call upon their citizens to unite against external threats. Today, we face an internal one: fraud and dishonesty that weaken our unity. The pledge we must make is clear:

We pledge to hold accountable those who exploit others, whether through scams, corruption, or deceit.

We pledge to honor honesty, integrity, and humility as pillars of our democracy.

We pledge to protect our communities from fraud by educating, reporting, and demanding justice.

We pledge to treat fraud not as an inconvenience, but as a direct attack on trust—the lifeblood of our nation.

This is our wartime call, not against an enemy across the ocean, but against an enemy within. Fraud is not just a crime of paperwork—it is a weapon against trust, fairness, and democracy itself. If we rise together, with accountability as our armor and honesty as our banner, then fraud will not win.

Stay safe.