

# United States Senate

WASHINGTON, DC 20510

July 7, 2025

The Honorable Gene Dodaro  
Comptroller General of the United States  
U.S. Government Accountability Office  
441 G Street NW  
Washington, D.C. 20548

Dear Mr. Dodaro,

We write today to request that the Government Accountability Office (GAO) follow up on its report, *Consumer Protection: Actions Needed to Improve Complaint Reporting, Consumer Education, and Federal Coordination to Counter Scams* (GAO-25-107088). GAO's report detailed the need to enhance our nation's response to scams, including through better coordination among federal agencies. Despite that need, President Trump allowed an out of touch billionaire to slash the very agencies that protect Americans from scams, including millions of older adults. We ask GAO to examine the impact of these severe cuts on the ability of the federal government to address frauds and scams, and to carry out the recommendations in GAO's report.

American consumers reported losing more than \$12.5 billion to fraud in 2024, and scams can have a particularly devastating impact on the mental and financial health of older adults.<sup>1</sup> Older adults are more likely to have accumulated savings and housing wealth, making them targets for scammers who “steal everything,” and leave the older adults “emotionally and financially ruined.”<sup>2</sup> One older adult testified about a scam that cost her late husband his job, his self-confidence, and forced him to ration his medications – setbacks that contributed to his declining health.<sup>3</sup> Another older adult testified that she could not repair her home, afford air conditioning, and had to turn off her refrigerator and stove after losing \$39,000 in a scam.<sup>4</sup> Even as elder scams are devastating, they are also difficult to investigate because of their global nature.<sup>5</sup> Frequently,

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<sup>1</sup> “New FTC Data Show a Big Jump in Reported Losses to Fraud to \$12.5 Billion in 2024,” Federal Trade Commission, March 10, 2025, <https://www.ftc.gov/news-events/news/press-releases/2025/03/new-ftc-data-show-big-jump-reported-losses-fraud-125-billion-2024>; *Frauds, Scams and COVID-19: How Con Artists Have Targeted Older Americans During the Pandemic*, Before the Senate Special Committee on Aging, 117<sup>th</sup> Congress, at 51, 2021, statement of Odette Williamson (hereinafter “Aging 2021 Scams Hearing”), <https://www.govinfo.gov/content/pkg/CHRG-117shrg46487/pdf/CHRG-117shrg46487.pdf>.

<sup>2</sup> *Fighting Fraud: How Scammers are Stealing from Older Adults*, Before the Senate Special Committee on Aging, 118<sup>th</sup> Congress, at 35, 2024, statement of Kathy Stokes, <https://www.govinfo.gov/content/pkg/CHRG-118shrg57777/pdf/CHRG-118shrg57777.pdf>.

<sup>3</sup> *Id.*, at 43, statement of Susan Whitaker.

<sup>4</sup> *Supra*, note 1, Aging 2021 Scams Hearing, at 62, statement of Kate Kleinert.

<sup>5</sup> *Financial Aggression: How the Chinese Communist Party Exploits American Retirees and Undermines National Security*, Before the Senate Special Committee on Aging and the House Select Committee on the CCP, 119<sup>th</sup> Congress, at 1, 2025, statement of Brady Finta, [https://www.aging.senate.gov/imo/media/doc/713d6dee-b247-ab39-387e-35005767f950/Testimony\\_Finta%2004.09.25.pdf](https://www.aging.senate.gov/imo/media/doc/713d6dee-b247-ab39-387e-35005767f950/Testimony_Finta%2004.09.25.pdf).

such scams combine the efforts of overseas criminal organizations with operatives in the United States.<sup>6</sup>

In April 2025, GAO released a report, *Consumer Protection: Actions Needed to Improve Complaint Reporting, Consumer Education, and Federal Coordination to Counter Scams*, that highlighted the scope of scams and the weaknesses in the federal government's efforts to combat them.<sup>7</sup> The report included several recommendations for the federal government, such as the need for the Federal Bureau of Investigations (FBI) to lead an effort to develop a national strategy to counter scams.<sup>8</sup> Many of the recommendations made it clear that agencies such as FBI, the Department of Treasury, the Federal Trade Commission (FTC), the Federal Reserve, and the Consumer Financial Protection Bureau (CFPB) will need to work together to find solutions.<sup>9</sup> The interagency cooperation envisioned by GAO's report will require federal agencies that are well resourced and staffed with the proper expertise.

Although there is a need to enhance our nation's response to scams, President Trump has empowered efforts to decimate the very agencies leading the response. On January 20, 2025, President Trump established the so-called "Department of Government Efficiency" (DOGE).<sup>10</sup> The initial head of the DOGE, Elon Musk, the world's richest man, does not need to worry about his basic needs and lives a life of unfettered influence and power.<sup>11</sup> Yet, Mr. Musk and his cronies at the DOGE set a goal of cutting \$1 trillion from agencies that serve working class Americans, older adults, and people with disabilities.<sup>12</sup> Efforts by the DOGE include attempts to harass public servants throughout the federal government into leaving their jobs.<sup>13</sup> DOGE efforts also include drastic cuts at agencies with a role in addressing scams, such as the CFPB, which has been subjected to mass firings.<sup>14</sup> Consequently, we seek GAO's assistance in understanding

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<sup>6</sup> *Id.*, at 1.

<sup>7</sup> Government Accountability Office, *Consumer Protection: Actions Needed to Improve Complaint Reporting, Consumer Education, and Federal Coordination to Counter Scams*, Washington, D.C., April 2025, <https://www.gao.gov/assets/gao-25-107088.pdf>.

<sup>8</sup> *Id.*, at 83-86.

<sup>9</sup> *Id.*, at 83-86.

<sup>10</sup> "Establishing and Implementing the President's 'Department of Government Efficiency,'" White House, January 20, 2025, <https://www.whitehouse.gov/presidential-actions/2025/01/establishing-and-implementing-the-presidents-department-of-government-efficiency/>.

<sup>11</sup> Stephen Fowler, "With a New Home for DOGE in the White House, Here's What You Need to Know," *NPR News*, January 29, 2025, <https://www.npr.org/2025/01/29/nx-s1-5270893/doge-united-states-digital-service-elon-musk-usds-trump-white-house-eop-omb>; "The World's Real Time Billionaires," *Forbes*, last viewed June 24, 2025, <https://www.forbes.com/real-time-billionaires/#7ff6bc993d78>; Maggie Haberman et al., "How Elon Musk Has Planted Himself Almost Literally at Trump's Doorstep," *New York Times*, December 30, 2024, <https://www.nytimes.com/2024/12/30/us/politics/elon-musk-trump-mar-a-lago.html>.

<sup>12</sup> Dana Hull and Jennifer A. Dlouhy, "Elon Musk Says DOGE Aims to Finish \$1 Trillion in Cuts by End of May," *Bloomberg*, March 27, 2025, <https://www.bloomberg.com/news/articles/2025-03-27/musk-says-doge-aims-to-finish-1-trillion-in-cuts-by-end-of-may>.

<sup>13</sup> For examples, see Bailey Schulz, "How DOGE's Email to Federal Employees was Ripped from Private Sector Playbook," *USA Today*, February 24, 2025, <https://www.usatoday.com/story/money/2025/02/24/musk-doge-federal-layoffs-private-sector-inspiration/79075752007/>; Brian Barrett, "DOGE Email Throws Federal Agencies into Chaos and Confusion," *Wired*, February 22, 2025, <https://www.wired.com/story/doge-elon-musk-federal-workers-chaos-confusion/>.

<sup>14</sup> Ayelet Sheffey, "DOGE is Slashing 90% of a Federal Agency Designed to Prevent Another Financial Crisis," *Business Insider*, April 18, 2025, <https://www.businessinsider.com/doge-terminations-cfpb-trump-cuts-staff-prevent-financial-crisis-2025-4>.

how DOGE's actions affect key agencies' efforts to address frauds and scams in general and implement GAO's report recommendations in particular.

We understand that the DOGE's efforts are ongoing and its efforts at the FBI, FTC, CFPB, the Department of Treasury, and the Federal Reserve may not be completed for many months. We also understand that GAO may receive some insight into the impact of DOGE's actions at the five agencies when the agencies submit an action plan to Congress and GAO as part of the formal "180-day Letter" process that is in place for GAO recommendations to federal agencies.<sup>15</sup> Therefore, we ask that GAO defer any work until it receives and initially analyzes the action plans from agencies that were targeted by the recommendations.

Once the agency action plans have been received and analyzed by GAO, and the DOGE's efforts are sufficiently completed, we request that GAO examine and report on the following issues:

1. In its April 2025 report, GAO identified five key agencies that play a role in addressing frauds and scams. Since January 20, 2025, how has the ability of the five agencies to address frauds and scams been impacted by firings, resignations, buyouts, agency restructurings, and other actions undertaken by the Trump Administration and the DOGE?
  - a. What changes have occurred at the five agencies a year or less following the actions taken by the Trump Administration and the DOGE, and what, if any, observable impact have those changes had on efforts to address frauds and scams?
  - b. What impacts may the changes have over multiple years on the five agencies and their efforts to address frauds and scams?
2. GAO's April 2025 report included 16 recommendations for the federal government to improve its response to frauds and scams. How have the changes implemented by the Trump Administration and DOGE impacted the ability of the five agencies identified in the April 2025 report to implement GAO's recommendations?

Further, if efforts are made to reverse the changes at any of the five agencies, please describe the success of those efforts. Please include any barriers the agencies have faced to restaffing and restoring efforts to combat frauds and scams.

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<sup>15</sup> See Government Accountability Office, *GAO's Agency Protocols*, Washington, DC, January 23, 2019, at 19, <https://www.gao.gov/assets/gao-19-55g.pdf>.

We appreciate your attention to this request. Should you have any questions or need additional information, please contact Ranking Member Gillibrand's staff with the Senate Special Committee on Aging at 202-224-0185 or Ranking Member Warren's staff with the Senate Committee on Banking, Housing, and Urban Affairs at 202-224-7391.

Sincerely,



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Kirsten Gillibrand  
Ranking Member, Special  
Committee on Aging



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Elizabeth Warren  
Ranking Member  
Committee on Banking,  
Housing, and Urban Affairs