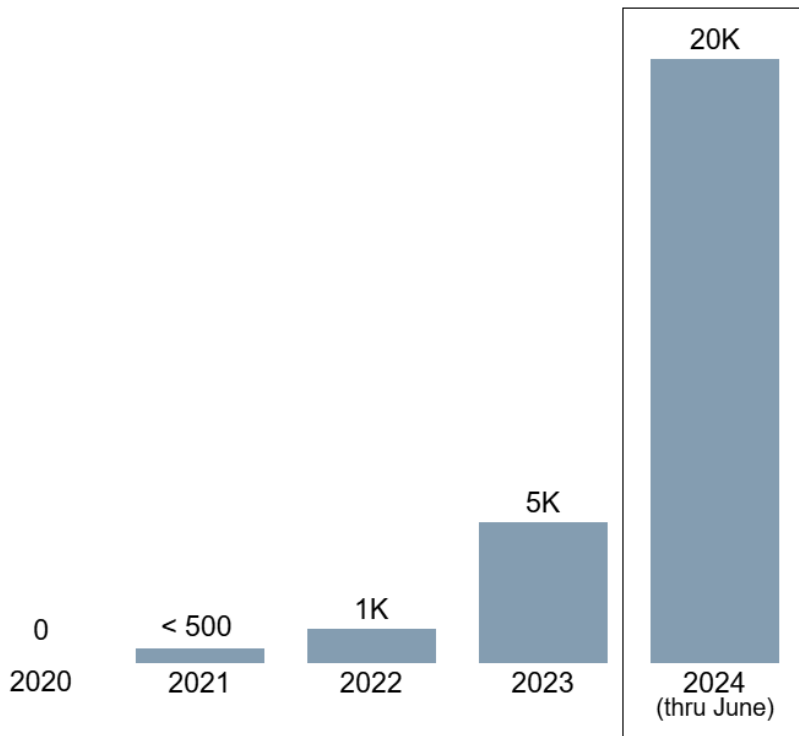


Paying to get paid: gamified job scams drive record losses

A job you truly enjoy is a good thing, but if the work feels more like an online game than an actual job, you can bet it's a scam. Reported losses to job scams increased more than threefold from 2020 to 2023 and, in just the first half of 2024, topped \$220 million.¹ Driving this trend are skyrocketing reports about gamified job scams, often called task scams. About 20,000 people reported these scams in the first half of the year, compared to about 5,000 in *all* of 2023.² Since the vast majority of frauds are not reported, this likely reflects only a fraction of the actual harm.³

Task scam reports by year January 2020 - June 2024



Figures are estimates based on hand-coding a random sample of 500 job scam reports for each year. Reports that did not include a narrative description were excluded. In the first half of 2024, 38.8% were identified as a task scam, compared to 5.6% (2023), 1.6% (2022), and 0.6% (2021). No task scams were identified in the sample of 2020 reports.

Task scams ask you to do simple repetitive tasks such as liking videos or rating product images. Your “job” is to complete these tasks in an app or online platform that creates the illusion you’re racking up commissions with every click. Tasks are often assigned in sets of forty, with the promise of leveling up once you complete your set. You may even get a so-called double task that earns a bigger commission. Many people report getting small payouts at first, which give them greater trust in the system.

So how do these scammers *steal* your money while making you think you’re *earning* money? At some point, they’ll say you have to make a deposit to complete your next set of tasks and get your supposed earnings out of the app. You “charge up” your account to avoid losing what the app shows you’ve earned, believing you’ll get all the money you deposited back, along with your commission, once you complete the set. But no matter what the system says you’ve earned, you didn’t. That money isn’t real. And if you deposit money, you won’t get it back.

Task scams work in many different ways, but they have some common elements. First, the scam typically starts with an unexpected text or WhatsApp message offering online work but no specifics. Second, they say you'll be completing "tasks" and will often use buzzwords like "product boosting" or "app optimization." And third, they're designed to hook you – these scammers know it can be hard to cut your losses, and the apps they use make those fake earnings seem very real. Sometimes they even go a step further to try to keep you in the game: if you hesitate to deposit money, scammers will often invite you to a group chat where newcomers hear supposed success stories from (fake) experienced workers.

Reports show crypto is the currency of choice for these scams. These payments have helped drive skyrocketing cryptocurrency losses to job scams generally – about \$41 million in the first half of 2024, compared to about \$21 million in *all* of 2023. People now report losing far more money to job scams using cryptocurrency than any other method of payment.

So how can you spot and avoid these scams?

- Ignore generic and unexpected texts or WhatsApp messages about jobs. Real employers will never contact you that way.
- Never pay anyone to get paid. Someone telling you to pay money to get the money you've supposedly earned is a sure sign of a scam. No legit business would ever do that.
- Don't trust anyone who says they'll pay you to rate or "like" things online. That's illegal and no honest company will do it.⁴

To learn more about spotting and avoiding scams, visit ftc.gov/scams. Report scams to the FTC at ReportFraud.ftc.gov.

1 These figures are based on fraud reports to the FTC's Consumer Sentinel Network classified as job scams and employment agencies. Reported dollar losses by year are as follows: \$223M (2024 through June), \$286M (2023), \$179M (2022), \$131M (2021), \$90M (2020). These figures are available with quarterly updates on FTC's Tableau Public dashboard at <https://public.tableau.com/app/profile/federal.trade.commission/viz/FraudReports/SubcategoryPaymentContact>.

2 Task scam figures here and throughout this Spotlight are estimates based on hand-coding a random sample of 500 job scam reports for each year (2,500 total). Reports that did not include a narrative describing the consumer's experience were excluded. The share of reports identified as task scams for each year was then multiplied by the total number of job scam reports in that respective year to estimate the totals for each year. In the first half of 2024, 38.8% were identified as task scams, compared to 5.6% (2023), 1.6% (2022), and .6% (2021). No task scams were identified in the sample of 2020 reports.

3 See Anderson, K. B., *To Whom Do Victims of Mass-Market Consumer Fraud Complain?* at 1 (May 2021), available at https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3852323 (study showed only 4.8% of people who experienced mass-market consumer fraud complained to a Better Business Bureau or a government entity).

4 See FTC Press Release, *Federal Trade Commission Announces Final Rule Banning Fake Reviews and Testimonials* (August 14, 2024), available at <https://www.ftc.gov/news-events/news/press-releases/2024/08/federal-trade-commission-announces-final-rule-banning-fake-reviews-testimonials>.

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://www.ftc.gov/ReportFraud). To explore Sentinel data, visit [FTC.gov/exploredata](https://www.ftc.gov/exploredata).