

# Scroll, Click, Scam: How Social Media Platforms Enable Older Adult Scams

## *Policy Solutions to Strengthen Platform Responsibility*

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Older Americans face an unprecedented wave of online scams—financially devastating, emotionally traumatic, and increasingly powered by artificial intelligence (AI). To understand their perceptions about scams and explore solutions, the National Council on Aging (NCOA) conducted focus groups and an online survey with adults age 55+. The results informed the following policy solutions.

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### **Solution 1: Strengthen advertiser verification and risk controls.**

- Require Know Your Business (KYB) verification for all advertisers
- Require enhanced scrutiny for high risk sectors (finance, health, gambling)
- Implement periodic reverification, integration of fraud intelligence data, and escrow/bond requirements for high-risk advertisers

### **Solution 2: Improve detection, investigation, and removal of scam ads.**

- Enforce timely investigation of reported scam ads and real time suspension of high risk ads pending review
- Require public reporting of investigation timelines, outcomes, and enforcement metrics
- Establish civil penalties for repeated failures to meet deadlines

### **Solution 3: Establish clear legal accountability for paid scam ads.**

- Create liability for fraudulent paid advertisements when platforms fail to meet verification and detection standards
- Clarify that Section 230(c)(1) immunity in the Communications Decency Act does not apply to paid commercial advertising violations
- Require annual Federal Trade Commission (FTC) certification of platform fraud prevention programs
- Maintain private rights of action, so consumers can seek damages and attorney fees



## **Solution 4: Enable stronger federal and state enforcement.**

- Authorize the FTC to audit ad review systems and require independent annual audits of fraud prevention programs
- Mandate scam data sharing among platforms, financial institutions, and regulators
- Preserve and strengthen provisions allowing state attorneys general to enforce violations

## **Solution 5: Require immediate business practice changes by platforms.**

- Lower enforcement thresholds, so platforms act on moderate risk indicators rather than waiting for near certain proof
- Expand human oversight, rapid response teams, and transparency, including labeling high risk ads and publishing quarterly scam enforcement metrics
- Commission independent audits and establish external advisory boards
- Deepen cooperation with regulators and law enforcement, including sharing data on fraudulent advertisers and emerging scam patterns