



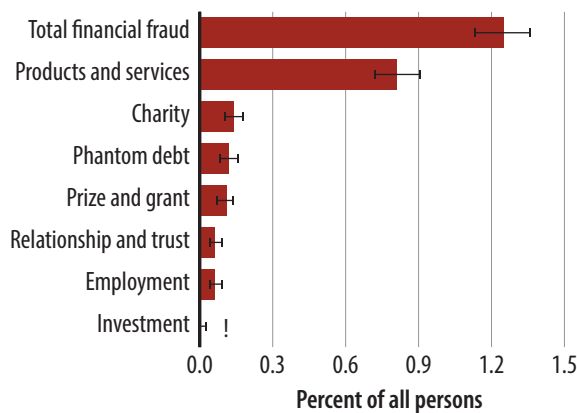
Financial Fraud in the United States, 2017

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In 2017, an estimated 3.0 million persons, or about 1.25% of those age 18 or older, reported that they were victims of personal financial fraud during the prior 12 months (figure 1). About 2.0 million persons (0.81%) reported experiencing fraud related to consumer products and services, the most commonly reported type of financial fraud (table 1).

Findings are from the 2017 Supplemental Fraud Survey (SFS), the first data collection of its kind under the National Crime Victimization Survey (NCVS). The SFS collected data on the experiences of adults with seven types of personal financial fraud during the 12 months preceding their interview. This report describes the prevalence of personal financial fraud, victim characteristics, and whether the fraud was reported to police or others. For more information on the Bureau of Justice Statistics' (BJS) definition of fraud and the fraud types measured in the SFS, see the *Measurement of personal financial fraud victimization* text box and *Methodology*.

FIGURE 1
Percent of persons age 18 or older who experienced at least one incident of personal financial fraud in the past 12 months, by type of fraud, 2017



Note: Estimates are based on the most recent incident for that fraud type. Percentages of victims do not sum to totals because persons could experience multiple types of fraud. See appendix table 8 for estimates and standard errors.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

HIGHLIGHTS

In 2017—

- About 3.0 million (1.25%) persons age 18 or older were victims of financial fraud.
- About 2.0 million (0.81%) persons age 18 or older reported experiencing consumer products and services fraud.
- About 1.7 million females experienced financial fraud, compared to 1.4 million males.
- About 14% of financial fraud victims reported the incident to police.
- About three-quarters of financial fraud victims reported the incident to their family and friends (77%), two-fifths reported the incident to a company's customer service (42%), and one-third reported the incident to their bank, credit card company, or other payment provider (31%).
- More than half of financial fraud victims reported experiencing socioemotional problems as a consequence of the incident (53%).
- Financial fraud victims lost \$1,090 on average and more than \$3.2 billion in total.

Of the 2.0 million victims of consumer products and services fraud, about two-thirds experienced fraud with a product (1.3 million victims) and one-third with a service (560,720) (**appendix table 1**). About 340,000 persons (0.14% of all persons age 18 or older) experienced charity fraud, in which they contributed to a bogus charitable organization or to a crowdfunding appeal under false pretenses (**appendix table 2**). Of the 296,620 victims of phantom debt fraud (0.12% of all persons), approximately half were victims of a scam claiming they did not pay their taxes (94,960 victims) (**appendix table 3**). Of the 263,690 victims of prize and grant fraud (0.11% of all persons), the majority reported a sweepstakes scam (90,440 victims) or government loan or grant scam (78,860) (**appendix table 4**).

More than 155,000 persons experienced relationship and trust fraud (0.06% of all persons), which includes a falsified romantic relationship (49,710) or a fraudster

posing as a family member (45,440) (**appendix table 5**). Of the 150,460 victims of employment fraud (0.06% of all persons), about half experienced a scam claiming to provide a business opportunity (76,990 victims) (**appendix table 6**). Among the financial fraud victims, consumer investment fraud was the least common of the seven types of fraud measured. All 36,010 victims of consumer investment fraud (0.01% of all persons) were involved in scams in which they invested money with a person or company but the investment was made up or the money was never invested (**appendix table 7**).

The majority of fraud victims experienced one type of fraud

About 95% of fraud victims, or 2.9 million persons, experienced one type of financial fraud (**table 2**). The remaining 156,700 persons experienced two or more.

TABLE 1
Victims age 18 or older who experienced at least one incident of personal financial fraud in the past 12 months, by type of fraud, 2017

Type of fraud	Number of victims	Percent of victims	Percent of all persons	Standard error		
				Number of victims	Percent of victims	Percent of all persons
Total financial fraud	3,039,200	100%	1.25%	144,867	~	0.059%
Products and services	1,982,240	65.2	0.81	116,730	2.26%	0.048
Charity	341,950	11.3	0.14	48,071	1.49	0.020
Phantom debt	296,620	9.8	0.12	44,748	1.40	0.018
Prize and grant	263,690	8.7	0.11	42,174	1.32	0.017
Relationship and trust	155,190	5.1	0.06	32,300	1.03	0.013
Employment	150,460	5.0	0.06	31,802	1.02	0.013
Investment	36,010!	1.2!	0.01!	15,512	0.51	0.006

Note: Estimates are based on the most recent incident for that fraud type. Numbers and percentages of victims do not sum to totals because persons could experience multiple types of fraud.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

~Not applicable.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

TABLE 2
Victims age 18 or older who experienced personal financial fraud, by number of fraud types experienced, 2017

Number of fraud types experienced	Number of victims	Percent of victims	Standard error	
			Number of victims	Percent of victims
Total financial fraud	3,039,200	100%	144,867	~
One type	2,882,500	94.8	141,046	1.05%
Two or more types	156,700	5.2	32,458	1.04

~Not applicable.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

Measurement of personal financial fraud victimization

One of the biggest challenges to measuring financial fraud has been the lack of a clear definition of the term “fraud.” The Bureau of Justice Statistics (BJS) set out to address this issue in multiple ways in developing the Supplemental Fraud Survey (SFS) to the National Crime Victimization Survey (NCVS). First, BJS worked with Stanford University’s Financial Fraud Research Center (FFRC) and the Financial Industry Regulatory Authority (FINRA) Investor Education Foundation to develop a fraud taxonomy for systematically classifying fraudulent acts into a definitional framework.¹ The taxonomy, which was also largely adopted by the National Academies of Sciences’ Modernizing Crime Statistics taxonomy, was used to identify the types of scams that the SFS would ask about and to develop the screening questions accordingly.²

The definition of fraud used for the fraud taxonomy, and subsequently the SFS, includes acts that “intentionally and knowingly deceive the victim by misrepresenting, concealing, or omitting facts about promised goods, services, or other benefits and consequences that are nonexistent, unnecessary, never intended to be provided, or deliberately distorted for the purpose of monetary gain.” The SFS measures completed fraud only and does not measure attempted fraud. In addition, the SFS measures only financial fraud committed against a person and does not measure fraud committed against a business or commercial establishment. The seven specific

types of fraud measured by the SFS, which also align with key categories in the taxonomy, are listed below.

The criteria used for screening a victim into the incident report section of the SFS instrument vary depending on the type of fraud. For some types of fraud (for instance, charity fraud), pairing the introductory screener language with an affirmative response to a question (for instance, “Have you donated money to a charity or a charitable cause that later turned out to be fake or that you later suspected was fake?”) is sufficient to demonstrate that the offender intended to defraud (i.e., he or she made up a fake charity or charitable cause). In the case of products and services fraud, unless the victim actively tried to get his or her money back and was unsuccessful, it would be difficult to prove that the offender had not accidentally failed to deliver the product or service. For some fraud types, the SFS screener enables a range of fraud estimates to be produced, based on an increasing likelihood that fraud occurred and could be criminally prosecuted. For products and services fraud, for example, a person is classified as a fraud victim with an affirmative answer to the question, “Have you paid for any products or services that you NEVER received or that turned out to be a SCAM?” and with a negative response to the follow-up question, “Did you get all of your money back from the person or company WITHOUT filing a claim or taking legal action?”

Fraud type	Expected benefit or outcome for victim	Examples
Charity	A contribution to a charitable cause or organization.	Bogus natural-disaster relief, law enforcement charity scams, and personal crowdfunding sites for bogus causes.
Consumer investment	A large return on an investment.	Ponzi schemes, penny stock fraud, oil and gas exploration scams, and bond fraud.
Consumer products and services	Obtaining the agreed-upon consumer product or service.	Technology support scams, automotive repair scams, weight-loss product scams, and online marketplace scams.
Employment	Acquiring a paid job.	Work-at-home scams, government job-placement scams, and nanny scams.
Phantom debt collection	Avoiding the consequences of failing to pay a debt that the victim is told he or she owes and must act on.	Government debt-collection scams and medical-debt scams.
Prize and grant	Winning a prize, grant, lottery, or other windfall of money.	Prize promotion and sweepstakes scams, lottery scams, fake government grant offers, and foreign prince letter scams.
Relationship and trust	Fostering or continuing a personal and sometimes intimate relationship.	Friend or relative impostor scams and in-person or online romance scams.

¹See Stanford Center on Longevity. (2015). *Framework for a taxonomy of fraud*. <https://longevity.stanford.edu/framework-for-a-taxonomy-of-fraud/>

²See National Academies of Sciences, Engineering, and Medicine. (2016). *Modernizing crime statistics: Report 1: Defining and classifying crime*. The National Academies Press. <https://doi.org/10.17226/23492>

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Measurement of personal financial fraud victimization (continued)

Prevalence estimates under five different definitions of fraud can be produced based on different criteria for defining types of fraud. **Fraud 1** includes victims who responded affirmatively to one or more of the screening items. However, for some fraud types (i.e., prize and grant, employment, investment, and products and services fraud), a single affirmative response was insufficient to classify respondents as fraud victims, because the screening item alone did not demonstrate the offender's intent to defraud. In other words, **fraud 1** includes both victims who screened into the incident report and victims who did not. **Fraud 2** includes all victims who screened into the incident report and did not get their money back. **Fraud 3** includes all victims who screened into the incident report (**fraud 2**) and also self-identified as a fraud victim when asked the question, "Thinking about the same incident [the most recent incident of that type], do you think you were a victim of fraud?" Though not specified in a criminal statute, the criteria under which the victim believes the incident was fraud are important

because the victim is unlikely to report the incident to police if he or she does not believe a crime occurred.

Fraud 4 includes victims who met the criteria for being classified as a victim, but in the case of prize and grant, employment, investment, and products and services fraud, the victims had to additionally confirm that they tried to get their money back from the perpetrator.

Fraud 5 is more exclusive than **fraud 4** in that victims of employment fraud and products and services fraud had to also believe that there was no chance of getting their money back. The prevalence estimates and rates for the five definitions of financial fraud are provided in this report (**table 3**). The prevalence of financial fraud ranges from 3.9 million persons (**fraud 1**) to 1.9 million (**fraud 5**).

Unless otherwise noted, tables in this report use the **fraud 2** definition. This definition was used because it fits the legal definition of fraud (victims who did not receive their money back) and provided sufficient sample sizes to produce prevalence estimates.

TABLE 3

Victims age 18 or older who reported personal financial fraud in the Supplemental Fraud Survey screener, by fraud definition and type of fraud, 2017

Type of fraud	Fraud 1 definition ^a		Fraud 2 definition ^b		Fraud 3 definition ^c		Fraud 4 definition ^d		Fraud 5 definition ^e	
	Number of victims	Percent of victims	Number of victims	Percent of victims	Number of victims	Percent of victims	Number of victims	Percent of victims	Number of victims	Percent of victims
Total financial fraud	3,909,730	1.60%	3,039,200	1.25%	2,328,710	0.95%	2,308,800	0.95%	1,908,040	0.78%
Products and services	2,634,530	1.08	1,982,240	0.81	1,982,240	0.81	1,267,440	0.52	832,240	0.34
Charity	341,950	0.14	341,950	0.14	341,950	0.14	341,950	0.14	341,950	0.14
Phantom debt	296,620	0.12	296,620	0.12	296,620	0.12	296,620	0.12	296,620	0.12
Prize and grant	405,850	0.17	263,690	0.11	263,690	0.11	263,690	0.11	263,690	0.11
Relationship and trust	155,190	0.06	155,190	0.06	155,190	0.06	155,190	0.06	155,190	0.06
Employment	209,060	0.09	150,460	0.06	150,460	0.06	110,020	0.05	97,440	0.04
Investment	80,870	0.03	36,010!	0.01!	36,010!	0.01!	36,010!	0.01!	36,010!	0.01!

Note: Estimates are based on most recent incident for that fraud type. Numbers and percentages of victims do not sum to totals because persons could experience multiple types of fraud. See appendix table 9 for standard errors.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

^a Respondents who endorsed the initial screener item.

^b Respondents who endorsed the initial screener item and did not get their money back.

^c Respondents who endorsed the initial screener item, did not get their money back, and defined the incident as fraudulent.

^d Respondents who endorsed the initial screener item, did not get their money back, and tried to get their money back.

^e Respondents who endorsed the initial screener item, did not get their money back, tried to get their money back, and experienced no chance of getting their money back.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

A smaller percentage of whites were victims of personal financial fraud than persons of other racial and ethnic groups

In 2017, about 1.7 million females experienced personal financial fraud, compared to 1.4 million males (table 4). While the number of female victims of fraud was significantly higher than the number of male victims, there was no statistically significant difference in how prevalent financial fraud victimization was between them. A smaller percentage of white persons were victims of financial fraud (1.19%) than black persons (1.67%) and persons who were Native Hawaiian or Other Pacific Islander, American Indian or Alaska Native, or two or more races (2.19%).

There were no statistically significant differences in the prevalence of financial fraud by the victim's age in 2017. There were 377,690 fraud victims ages 18 to 24, which was the lowest number of victims for any age group.

In 2017, the prevalence of financial fraud varied by the victim's marital status. The percentage of never-married persons who experienced fraud was higher (1.35%) than the percentage for married persons (1.00%) but lower than the percentage for divorced persons (1.83%). Persons in households that earned between \$50,000 and \$99,999 annually had lower rates of fraud (1.02%) than persons in households that earned less than \$50,000 or between \$100,000 and \$199,999.

TABLE 4
Victims age 18 or older who experienced personal financial fraud, by demographic characteristics, 2017

Demographic characteristic	Number of victims	Percent of all persons
Total	3,039,200	1.25%
Sex		
Male*	1,373,050	1.16%
Female	1,666,150 †	1.33
Race/ethnicity		
White ^a *	1,884,740	1.19%
Black ^a	474,260 †	1.67 †
Hispanic	449,950 †	1.15
Asian ^a	124,030 †	0.90
Other ^{a,b}	106,220 †	2.19 ‡
Age		
18–24*	377,690	1.28%
25–34	526,560 ‡	1.22
35–49	701,810 †	1.19
50–64	840,160 †	1.35
65 or older	592,990 †	1.18
Marital status		
Never married*	946,150	1.35%
Married	1,261,770 †	1.00 †
Widowed	244,510 †	1.62
Divorced	487,550 †	1.83 †
Separated	89,220 †	1.91
Household income		
Less than \$25,000	715,460	1.51% †
\$25,000–\$49,999	831,230	1.29 ‡
\$50,000–\$99,999*	841,860	1.02
\$100,000–\$199,999	509,820 †	1.34 ‡
\$200,000 or more	140,840 †	1.22

Note: Estimates are based on the most recent incident of fraud. Details may not sum to totals due to rounding. See appendix table 10 for standard errors.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

‡Difference with comparison group is significant at the 90% confidence level.

^aExcludes persons of Hispanic origin (e.g., “white” refers to non-Hispanic whites and “black” refers to non-Hispanic blacks).

^bIncludes Native Hawaiians or Other Pacific Islanders, American Indians or Alaska Natives, and persons of two or more races.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

About 1 in 7 fraud victims reported the incident to police

About 1 in 7 of the 3.0 million persons who experienced personal financial fraud reported the fraud to police (14%) (table 5). Reporting of fraud to police varied by the type of fraud experienced. About 37% of victims of relationship and trust fraud and 31% of victims of phantom-debt fraud reported it to police. By comparison, 10% of victims of consumer products and services fraud reported the fraud to police.

Victims also reported fraudulent incidents to a variety of other persons or groups. More than 7 in 10 financial fraud victims reported the incident to family or friends (77%), while 7% of victims told a lawyer (table 6). More than 40% of victims contacted the customer service

of the company that they interacted with, and about 30% contacted their bank, credit card company, or other payment provider (i.e., MoneyGram or Western Union). About 12% of victims reported the fraud to a state or local consumer agency, such as a state attorney general's office or the Better Business Bureau. One in 10 victims reported the fraud to a federal consumer agency, such as the Federal Trade Commission, Consumer Financial Protection Bureau, FINRA, U.S. Securities and Exchange Commission, Internal Revenue Service, or Internet Crime Complaint Center.

The majority of financial fraud victims reported the incident to family or friends along with another person or group (64%) (not shown in table). About 36% of victims only reported the incident to family or friends.

TABLE 5
Victims age 18 or older who reported personal financial fraud to police, by type of fraud, 2017

Type of fraud	Number of victims	Percent of victims who reported to police
Total financial fraud ^a	3,039,200	14.0%
Relationship and trust	155,190	37.0 †
Phantom debt	296,620	31.5 †
Prize and grant	263,690	17.2
Employment	150,460	12.7 †
Products and services*	1,982,240	10.0
Charity	341,950	8.9 †

Note: Estimates are based on the most recent incident for that fraud type. See appendix table 11 for standard errors.

*Comparison group. Percentage of victims who reported to police compared to each fraud type and not total financial fraud.

†Difference with comparison group is significant at the 95% confidence level.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

^aInvestment fraud is excluded from this table due to too few sample cases but is included in total financial fraud.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

TABLE 6
Victims age 18 or older who reported personal financial fraud to select persons or groups, by type of person or group, 2017

Type of person/group ^a	Percent of victims who reported to person/group	Standard error
Family/friend	77.0%	1.99%
Company's customer service	41.7	2.33
Bank/credit card company/other payment provider ^b	31.4	2.19
State/local consumer agency ^c	11.6	1.51
Federal consumer agency ^{d*}	10.2	1.43
Lawyer	6.8	1.18
Someone else	4.7	0.99

Note: Estimates are based on the most recent incident of fraud. Percentages do not sum to totals because persons could experience multiple types of fraud and subsequently contact multiple persons or groups for each fraud type experienced.

^aNot all victims of a specific fraud type were asked about all the different consumer organizations they contacted. For more information, see the Supplemental Fraud Survey instrument.

^bOther payment provider includes MoneyGram and Western Union.

^cIncludes state or local consumer agencies, such as state attorneys general offices and the Better Business Bureau.

^dIncludes the Federal Trade Commission, Consumer Financial Protection Bureau, Financial Industry Regulatory Authority, U.S. Securities and Exchange Commission, Internal Revenue Service, and Internet Crime Complaint Center.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

Financial fraud victims lost more than \$3.2 billion total in 2017

Financial fraud victims experienced a variety of negative consequences as a result of the incident. A victim had to lose money in the incident for it to be classified as fraud. In total, victims lost more than \$3.2 billion in 2017, approximately half of which was due to consumer products and services fraud (\$1.9 billion) (table 7).

Financial losses incurred by victims varied by fraud type. On average, victims of consumer products and services fraud lost about \$880. Victims of relationship and trust fraud incurred the greatest average monetary loss of \$3,610.

On average, fraud victims who reported the incident to police had lost more money than fraud victims who did not report to police (table 8). Relationship and trust fraud victims who reported the incident to police lost \$6,830 on average, while relationship and trust fraud victims who did not report to police lost about \$1,500. This pattern held for all fraud types.

TABLE 7
Financial losses among victims age 18 or older who experienced at least one financial fraud incident in the past 12 months, by type of fraud, 2017

Type of fraud	Mean	Median	Total losses ^a
Total financial fraud ^{b,c}	\$1,090	\$200	\$3,249,735,930
Relationship and trust	\$3,610 †	\$400	\$588,648,770 †
Phantom debt	\$1,320 †	\$700	\$454,967,830 †
Products and services*	\$880	\$100	\$1,871,082,030
Employment	\$850	\$400	\$135,497,060 †
Prize and grant	\$430 †	\$200	\$116,171,410 †
Charity	\$70 †	\$30	\$27,323,360 †

Note: Estimates are based on the most recent incident of that fraud type. Details may not sum to totals due to rounding. See appendix table 12 for standard errors.

*Comparison group. Compared to each fraud type and not total financial fraud.

†Difference with comparison group is significant at the 95% confidence level.

^aThe percentage of victims who experienced one type of fraud multiple times during the reference period varied from 1% to 6%. To account for these losses, the average loss in each category was added to the amount lost by the victim in the most recent incident and added to total losses.

^bTotal financial losses are expected to be greater than the amounts shown in this table due to top coding, a procedure used to protect respondents from disclosure risk.

^cInvestment fraud is excluded from this table due to too few sample cases but is included in total financial fraud.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

TABLE 8
Financial losses among victims age 18 or older who experienced at least one incident of personal financial fraud in the past 12 months, by type of fraud and reporting to police, 2017

Type of fraud	Reported to police			Not reported to police*		
	Mean	Median	Total losses ^a	Mean	Median	Total losses ^a
Total financial fraud ^{b,c}	\$3,440 †	\$800	\$1,457,016,580	\$700	\$200	\$1,792,719,350
Relationship and trust	\$6,830 †	\$4,210	\$420,675,440 †	\$1,500	\$40	\$167,973,330
Phantom debt	\$1,570 †	\$900	\$153,639,270 †	\$1,200	\$1,200	\$301,328,560
Products and services	\$3,840 †	\$500	\$758,800,680	\$550	\$100	\$1,112,281,350
Employment	\$1,630 †!	\$1,800!	\$31,069,800 †!	\$730	\$600	\$104,427,260
Prize and grant	\$1,130 †	\$800	\$50,717,600	\$270	\$200	\$65,453,810
Charity	\$110 †!	\$30!	\$3,421,170 †!	\$70	\$30	\$23,902,190

Note: Estimates are based on the most recent incident of that fraud type. Details do not sum to totals due to rounding. See appendix table 13 for standard errors.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

^aThe percentage of victims who experienced one type of fraud multiple times during the reference period varied from 1% to 6%. To account for these losses, the average loss in each category was added to the amount lost by the victim in the most recent incident and added to total losses.

^bTotal financial losses are expected to be greater than the amounts shown in this table due to top coding, a procedure used to protect respondents from disclosure risk.

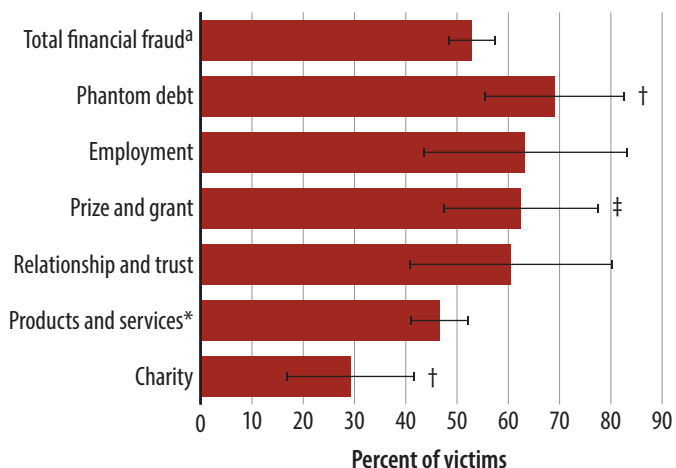
^cInvestment fraud is excluded from this table due to too few sample cases but is included in total financial fraud.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

More than half of financial fraud victims reported experiencing socioemotional problems

Victims also reported experiencing socioemotional problems as a result of the fraudulent incident. For this report, socioemotional problems are feelings of moderate to severe distress; significant problems with work or school, such as trouble with a boss, coworkers, or peers; or significant problems with family members or friends, including more arguments than before the victimization, an inability to trust, or not feeling as close after the victimization. More than half of all financial fraud victims reported experiencing socioemotional problems as a consequence of the victimization (53%) (figure 2). Two-thirds of victims of phantom debt, employment, prize and grant, and relationship and trust fraud reported experiencing socioemotional problems. Less than half of products and services fraud victims (47%) and about 29% of charity fraud victims reported experiencing such problems.

FIGURE 2
Percent of victims age 18 or older who experienced socioemotional problems as a result of personal financial fraud, by type of fraud, 2017



Note: Estimates are based on the most recent incident for that fraud type. See appendix table 14 for estimates and standard errors.

*Comparison group. Compared to each fraud type and not total financial fraud.

†Difference with comparison group is significant at the 95% confidence level.

‡Difference with comparison group is significant at the 90% confidence level.

^aInvestment fraud is excluded from this table due to too few sample cases but is included in total financial fraud.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

Differences between financial fraud and identity theft

The Bureau of Justice Statistics (BJS) defines and measures identity theft and personal financial fraud separately, with the distinction being whether respondents willingly provided personal information to the offender. In the case of identity theft, victims' personal information (e.g., account information or Social Security number) is obtained and used without their permission. Identity theft is similar to other types of theft, whereby victims' information is taken without their knowledge, consent, or control. BJS's Identity Theft Supplement to the National Crime Victimization Survey (NCVS) collects information about the misuse of an existing account, a new account, or personal information that persons age 16 or older

experienced in the prior 12 months. For more information, see *Victims of Identity Theft, 2018* (NCJ 256085, BJS, April 2021).

In the context of the NCVS's Supplemental Fraud Survey, personal financial fraud occurs when the victims willingly provide personal information but are deceived about what they will receive in return for that information. For an incident to be classified as a fraud, victims must be knowingly and intentionally deceived and lose money in the transaction. For more information, see the *Measurement of personal financial fraud victimization* text box and *Methodology* in this report.

Methodology

Data collection

The Supplemental Fraud Survey (SFS) is a supplement to the National Crime Victimization Survey (NCVS), which the U.S. Census Bureau carries out for the Bureau of Justice Statistics (BJS). The NCVS collects data on crimes reported or not reported to police against persons age 12 or older from a nationally representative sample of U.S. households. The sample includes persons living in group quarters (such as dormitories, rooming houses, and religious-group dwellings) and excludes persons living in military barracks and in institutional settings (such as correctional or hospital facilities) and persons who are homeless.

From October 1, 2017 through December 31, 2017, persons age 18 or older in sampled NCVS households received the SFS at the end of the NCVS interview. Proxy respondents (those who respond on behalf of other household members) did not receive the SFS. If the 2017 NCVS interview was conducted in a language other than English, the SFS interview was made available in that language, by either the interviewer or a reliable translator. All NCVS and SFS interviews were conducted using computer-assisted personal interviewing, either by telephone or in-person visit. Of the 66,200 NCVS-eligible respondents age 18 or older, approximately 51,200 completed the SFS questionnaire, representing a response rate of 77.3%. The SFS response rate was similar to the NCVS's.

The combined SFS unit response rate for NCVS households, NCVS persons, and SFS persons was 57.6%. Because of the level of nonresponse, a bias analysis was conducted. The results indicated that there was no evidence of nonresponse bias in the final fraud victimization estimates.

The SFS collected individual-level data on the prevalence of seven types of personal financial fraud victimization, the characteristics of financial fraud victims, and the patterns of reporting to police and other authorities. Respondents were asked whether they experienced the different types of personal financial fraud during the 12 months prior to the interview. For example, persons interviewed in October 2017 were asked about fraud victimization that occurred between October 2016 and September 2017. Fraud victimizations were classified by the year of the survey and not by the year of the victimization.

Persons who reported a fraud victimization were asked more detailed questions about their victimization, such as the amount of money lost in the transaction, if they reported the fraud to police or a consumer protection agency, negative social or emotional consequences associated with the victimization, and negative financial consequences of the victimization. The respondents were asked to think about the most recent incident that occurred in the last 12 months if they reported experiencing a type of fraud more than one time.

Defining financial fraud in the Supplemental Fraud Survey

As with many other crime types, there is no standard definition of financial fraud used nationwide. The SFS defined fraud as acts that “intentionally and knowingly deceive the victim by misrepresenting, concealing, or omitting facts about promised goods, services, or other benefits and consequences that are nonexistent, unnecessary, never intended to be provided, or deliberately distorted for the purpose of monetary gain.”³ This definition was developed by BJS in collaboration with the Stanford Financial Fraud Research Center, the FINRA Investor Education Foundation, and practitioners from the field, to address the need for nationally representative data on personal financial fraud occurring in the United States.

The SFS was designed to measure the prevalence, characteristics, and consequences of personal financial fraud and the victims' responses to fraud during the past 12 months. If respondents met the definition of fraud based on their responses to the screener questions, they were asked to answer incident-level questions about the one incident, or the most recent incident, experienced during the reference period. Respondents were routed to incident-level questions for each type of fraud that they screened into as a victim. Survey questions covered—

- the type(s) of fraud experienced
- financial losses associated with fraud
- victim reporting behaviors
- negative consequences of fraud incidents.

In addition to defining fraud based on the types of scams experienced by victims, fraud could be defined based on whether the incident had necessary elements to be criminally prosecuted. Although the elements required

³See Stanford Center on Longevity. (2015). *Framework for a taxonomy of fraud*. <https://longevity.stanford.edu/framework-for-a-taxonomy-of-fraud/>

for fraud prosecution vary depending on jurisdiction and type of fraud, the U.S. Department of Justice's (DOJ) Criminal Resource Manual provides several key elements necessary for federal prosecution:

1. defendant voluntarily and intentionally devised or participated in a scheme to defraud another out of money and did so with the intent to defraud/injure (deceit alone is not sufficient for prosecution)
2. actual loss to victims is not required; however, proof that someone was victimized is good evidence of intent
3. representations made with reckless indifference to truth or falsity
4. substantial pattern of conduct.⁴

At the state level, fraud statutes generally include elements similar to the federal definition but differ in terms of the criteria used to classify an offense as a felony or a misdemeanor.

Because the definition of fraud is heavily dependent on the offender's intentions, criminal cases must sufficiently evidence the offender's intent to defraud the victim. The SFS introductory language conveyed the need for intentionality on the offender's part and sets the expectations for the scope of the survey: "We are now going to ask you about experiences in which someone convinced you to pay, invest, or donate money, by tricking or lying to you, hiding information, or promising you something that you never received."

Standard error computations

When national estimates are derived from a sample, as with the NCVS, caution must be used when comparing one estimate to another or when comparing estimates over time. Although one estimate may be larger than another, estimates based on a sample have some degree of sampling error. The sampling error of an estimate depends on several factors, including the amount of variation in the responses and the size of the sample. When the sampling error around an estimate is taken into account, estimates that appear different may have no statistically significant difference.

One measure of the sampling error associated with an estimate is the standard error. The standard error may vary from one estimate to the next. Generally, an estimate with a smaller standard error provides a more

⁴See U.S. Department of Justice Archives. (2020). *Criminal resource manual*: CRM 500-999. <https://www.justice.gov/jm/crm-500-999>

reliable approximation of the true value than an estimate with a larger standard error. Estimates with relatively large standard errors have less precision and reliability and should be interpreted with caution.

For complex sample designs, there are several methods that can be used to generate standard errors around a point estimate (e.g., a number, percentage, or rate). In this report, generalized variance function (GVF) parameters and direct-variance estimation methods were used for variance estimation. Parameters were produced for GVFs that computed the variance of any crime estimate based on the value of that crime estimate. The GVF parameters were generated by fitting estimates and their relative variance to a regression model, using an iterative weighted least-squares procedure where the weight was the inverse of the square of the predicted relative variance. Additionally, this report used the Taylor Series Linearization (TSL) method of direct estimation. The TSL method directly estimates variances through a linearized function by combining variance estimates from the stratum and primary sampling units (PSUs) used to sample households and persons.⁵ In the NCVS, the design parameters used for computing TSL variances were PSEUDOSTRATA (stratum) and HALFSAMPLE (PSU). With direct-variance estimation, each estimate was generated based on the outcome being estimated rather than being generated based on a generalized function.

BJS conducted statistical tests to determine whether differences in estimated numbers, percentages, and rates in this report were statistically significant once sampling error was taken into account. Using statistical analysis programs developed specifically for the NCVS, all comparisons in the text were tested for significance. The primary test procedure was the Student's t-statistic, which tests the difference between two sample estimates. Findings described in this report as increases or decreases passed a test at either the 0.05 level (95% confidence level) or 0.10 level (90% confidence level) of significance. Figures and tables in this report should be referenced for testing on specific findings.

Estimates and standard errors of the estimates provided in this report may be used to generate a confidence interval around the estimate as a measure of the margin of error. The following example illustrates how standard errors may be used to generate confidence intervals:

⁵See Woodruff, R. S. (1971). A simple method for approximating the variance of a complicated estimate. *Journal of the American Statistical Association*, 66(334), 411-414. <https://doi.org/10.1080/01621459.1971.10482279>

Based on the 2017 SFS, the prevalence rate of total financial fraud was 1.25%. (See table 1.) Using the GVs, BJS determined that the estimated prevalence rate has a standard error of 0.059. (See table 1.) A confidence interval around the estimate is generated by multiplying the standard error by ± 1.96 (the t-score of a normal, two-tailed distribution that excludes 2.5% at either end of the distribution). Therefore, the 95% confidence interval around the 1.25% prevalence rate is $1.25 \pm (0.059 \times 1.96)$, or (1.13% to 1.36%). In other words, if BJS used the same sampling method to select different samples and computed an interval estimate for each sample, then it would expect 1.13% to 1.36% of persons age 18 or older to report experiencing financial fraud in 95% of samples, with the true population parameter falling somewhere in that range.

For this report, BJS also calculated a coefficient of variation (CV) for all estimates, representing the ratio of the standard error to the estimate. CVs (not shown in tables) provide another measure of reliability and a means for comparing the precision of estimates across measures with differing levels or metrics.

Telescoping of financial fraud victimizations

Telescoping occurs when survey respondents report events that fall outside of the period of interest.⁶ Telescoping causes overreporting and often happens in surveys when respondents are asked to recall events within a given period. The NCVS asks respondents to recall all incidents that occurred during the previous 6 months. Prior to 2006, the first NCVS interview was a bounding interview and was not used in estimates, to avoid potential telescoping bias. Bounding is a process to ensure that incidents previously reported in an NCVS interview are not reported in a subsequent interview. In 2006, the first of seven NCVS interviews in new sample areas was used in estimates, in conjunction with a bounding adjustment for the first interview, to avoid telescoping bias. All of the first NCVS interviews have been included in the estimates with a bounding adjustment since 2007. A bounding adjustment was not applied to the 2017 SFS data, and SFS respondents therefore may have potentially reported financial fraud incidents outside of the 12-month reference period. For more information on NCVS bounding procedures, see *National Crime Victimization Survey, 2016 Technical Documentation* (NCJ 251442, BJS, December 2017).

⁶See Neter, J., & Waksberg, J. (1964). A study of response errors in expenditures data from household interviews. *Journal of the American Statistical Association*, 59(305), 18-55. <https://doi.org/10.1080/01621459.1964.10480699>

DOJ data on financial fraud

In addition to the SFS, the DOJ collects information on financial fraud through the Federal Bureau of Investigation's (FBI) National Incident Based Reporting System (NIBRS), which is a part of the Uniform Crime Reporting (UCR) program. However, there are definitional and measurement differences between the SFS and NIBRS.

NIBRS gathers incident-level data on financial fraud reported to law enforcement agencies around the country. The FBI defines fraud as "the intentional pervasion of the truth for the purpose of inducing another person, or another entity, in reliance upon it to part with something of value or to surrender a legal right."⁷ NIBRS includes—⁸

Fraud type	FBI definition
False pretenses/swindle/ confidence game	The intentional misrepresentation of existing fact or condition, or the use of some other deceptive scheme or device, to obtain money, goods, or other things of value.
Credit card/automated teller machine (ATM) fraud	The unlawful use of a credit (or debit) card or automated teller machine for fraudulent purposes.
Impersonation	Falsely representing one's identity or position, and acting in the character or position thus unlawfully assumed, to deceive others and thereby gain a profit or advantage, enjoy some right or privilege, or subject another person or entity to an expense, charge, or liability which would not have otherwise been incurred.
Welfare fraud	The use of deceitful statements, practices, or devices to unlawfully obtain welfare benefits.
Wire fraud	The use of an electric or electronic communications facility to intentionally transmit a false and/or deceptive message in furtherance of a fraudulent activity.
Identity theft	Wrongfully obtaining and using another person's personal data (e.g., name, date of birth, Social Security number, driver's license number, credit card number).
Hacking/computer invasion	Wrongfully gaining access to another person's or institution's computer software, hardware, or networks without authorized permissions or security clearances.

The NIBRS definition of fraud includes a number of categories, such as hacking, credit card and ATM fraud, impersonation, identity theft, and welfare fraud, that are out of scope for the SFS.

⁷See Federal Bureau of Investigation. (2015). *Offense definitions*. Uniform Crime Reporting Program. <https://ucr.fbi.gov/crime-in-the-u.s/2015/crime-in-the-u.s.-2015/resource-pages/offense-definitions#:~:text=Attempts%20are%20included.,Fraud,to%20surrender%20a%20legal%20right>

⁸See Federal Bureau of Investigation. (2018). *NIBRS offense definitions*. https://ucr.fbi.gov/nibrs/2017/resource-pages/nibrs_offense_definitions-2017.pdf

The two types of NIBRS fraud that are captured by the SFS are—

1. false pretenses/swindle/confidence game frauds, which encompass any intentional misrepresentation of fact or the use of deceptive schemes or devices to obtain money, goods, or things of value
2. wire fraud, which involves the use of electronic communication to intentionally transmit false or deceptive messages in furtherance of fraudulent activity.

Both of these frauds overlap to an unknown degree with the categories of fraud captured in the SFS.

The SFS is administered to a nationally representative sample of households in the U.S. and collects information from persons in these households regarding the types of financial fraud victimization they experienced. NIBRS collects information from law enforcement agencies that report their data to the FBI. The NIBRS collection does not cover the entire U.S. population. In 2016, the most recent year for which detailed fraud data were available, 6,570 agencies (about 38% of all agencies that were eligible to participate in the UCR program) submitted data to NIBRS. NIBRS collects information on fraud reported to police from individuals and businesses. See the FBI website (www.fbi.gov) for more information.

APPENDIX TABLE 1**Prevalence of consumer products and services fraud, by type of product or service purchased, 2017**

Type of product or service purchased	Number of victims	Percent of victims	Percent of all persons
Total financial fraud	3,039,200	100%	1.25%
Products and services fraud	1,982,240	65.2%	0.81%
Product purchased	1,283,250	42.2	0.53
Clothing/accessories	320,190	10.5	0.13
Electronics/software	194,040	6.4	0.08
Weight loss/health supplements	134,000	4.4	0.05
Automotive parts	70,400	2.3	0.03
Collectibles/memorabilia	54,270!	1.8!	0.02!
Other products ^a	510,350	16.8	0.21
Service purchased	560,720	18.4	0.23
Home/automotive repair	106,010	3.5	0.04
Computer repair	96,740	3.2	0.04
Vacation rental	62,740!	2.1!	0.03!
Internet/phone	30,090!	1.0!	0.01!
Business growth	25,350!	0.8!	0.01!
Online gaming	24,820!	0.8!	0.01!
Identity theft protection	16,520!	0.5!	0.01!
Credit-report repair	15,970!	0.5!	0.01!
Insurance	13,000!	0.4!	0.01!
Other services ^b	169,490	5.6	0.07

Note: Details may not sum to totals due to missing data and rounding. Some categories are not presented because there were zero sample cases. See appendix table 15 for standard errors.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

^aIncludes products such as gemstones, precious metals, or another type of product.

^bIncludes services such as debt relief and immigration services.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

APPENDIX TABLE 2**Prevalence of charity fraud, by type of fraud scheme, 2017**

Type of fraud scheme	Number of victims	Percent of victims	Percent of all persons
Total financial fraud	3,039,200	100%	1.25%
Charity fraud	341,950	11.3%	0.14%
Bogus charitable organization	283,400	9.3	0.12
Crowdfunding under false pretenses*	55,910	1.8	0.02

Note: Details may not sum to totals due to missing data and rounding. See appendix table 16 for standard errors.

*Crowdfunding is the practice of collecting online contributions to fund a project or cause. Crowdfunding websites include GoFundMe and Kickstarter.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

APPENDIX TABLE 3**Prevalence of phantom debt fraud, by type of fraud scheme, 2017**

Type of fraud scheme	Number of victims	Percent of victims	Percent of all persons
Total financial fraud	3,039,200	100%	1.25%
Phantom debt fraud	296,620	9.8%	0.12%
Unpaid taxes	94,960	3.1	0.04
Loan debt	51,200!	1.7!	0.02!
Unpaid credit card	40,850!	1.3!	0.02!
Medical billing	23,590!	0.8!	0.01!
Unpaid fine	15,490!	0.5!	0.01!
Other*	70,550	2.3	0.03

Note: Details may not sum to totals due to missing data and rounding. See appendix table 17 for standard errors.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

*Includes other frauds in which the victim paid money to settle a debt but found out the debt did not exist.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

APPENDIX TABLE 4**Prevalence of prize and grant fraud, by type of fraud scheme, 2017**

Type of fraud scheme	Number of victims	Percent of victims	Percent of all persons
Total financial fraud	3,039,200	100%	1.25%
Prize and grant fraud	263,690	8.7%	0.11%
Sweepstakes	90,440	3.0	0.04
Government loan/grant	78,860	2.6	0.03
Lottery	30,240!	1.0!	0.01!
Other*	53,080!	1.7!	0.02!

Note: Details may not sum to totals due to missing data and rounding. Some categories are not presented because there were zero sample cases. See appendix table 18 for standard errors.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

*Includes tax refund scams, foreign prince letter fraud, and other frauds in which the victim was promised money or a prize but never received it.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

APPENDIX TABLE 5

Prevalence of relationship and trust fraud, by type of falsified relationship and mode of contact, 2017

Type of falsified relationship and mode of contact	Number of victims	Percent of victims	Percent of all persons
Total financial fraud	3,039,200	100%	1.25%
Relationship and trust fraud	155,190	5.1%	0.06%
Falsified relationship			
Romantic	49,710	1.6	0.02
Family member	45,440!	1.5!	0.02!
Mode of contact			
Text message/phone call	35,160!	1.2!	0.01!
Mutual friend	27,440!	0.9!	0.01!
Social media site	26,350!	0.9!	0.01!
Dating app/website	11,100!	0.4!	<0.005!
Another website/email	11,470!	0.4!	<0.005!
Other	40,880!	1.3!	0.02!

Note: Details may not sum to totals due to missing data and rounding. Some categories are not presented because there were zero sample cases. See appendix table 19 for standard errors.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

APPENDIX TABLE 6

Prevalence of employment fraud, by type of fraud scheme, 2017

Type of fraud scheme	Number of victims	Percent of victims	Percent of all persons
Total financial fraud	3,039,200	100%	1.25%
Employment fraud	150,460	5.0%	0.06%
Business opportunities	76,990	2.5	0.03
Work-at-home	49,660!	1.6!	0.02!

Note: Details may not sum to totals because the categories do not reflect an exhaustive list of employment fraud scams. Some categories are not presented because there were zero sample cases. See appendix table 20 for standard errors.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

APPENDIX TABLE 7

Prevalence of consumer investment fraud, by type of fraud scheme, 2017

Type of fraud scheme	Number of victims	Percent of victims	Percent of all persons
Total financial fraud	3,039,200	100%	1.25%
Investment fraud	36,010!	1.2%!	0.01%!
Other*	36,010!	1.2!	0.01!

Note: Some categories are not presented because there were zero sample cases. See appendix table 21 for standard errors.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

*Includes other scams in which the victim invested money with a person or company but the investment was made up or the money was never invested.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

APPENDIX TABLE 8

Estimates and standard errors for figure 1: Percent of persons age 18 or older who experienced at least one incident of personal financial fraud in the past 12 months, by type of fraud, 2017

Type of fraud	Percent of all persons		95% confidence interval	
	Estimate	Standard error	Lower bound	Upper bound
Total financial fraud	1.25%	0.059%	1.13%	1.36%
Products and services	0.81	0.048	0.72	0.91
Charity	0.14	0.020	0.10	0.18
Phantom debt	0.12	0.018	0.09	0.16
Prize and grant	0.11	0.017	0.07	0.14
Relationship and trust	0.06	0.013	0.04	0.09
Employment	0.06	0.013	0.04	0.09
Investment	0.01!	0.006	0.00	0.03

Note: Estimates are based on the most recent incident for that fraud type. Percentages of victims do not sum to totals because persons could experience multiple types of fraud.

! Interpret with caution. Estimate is based on 10 or fewer sample cases, or coefficient of variation is greater than 50%.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

APPENDIX TABLE 9

Standard errors for table 3: Victims age 18 or older who reported personal financial fraud in the Supplemental Fraud Survey screener, by fraud definition and type of fraud, 2017

Type of fraud	Fraud 1 definition		Fraud 2 definition		Fraud 3 definition		Fraud 4 definition		Fraud 5 definition	
	Number of victims	Percent of victims	Number of victims	Percent of victims	Number of victims	Percent of victims	Number of victims	Percent of victims	Number of victims	Percent of victims
Total financial fraud	164,503	0.067%	144,867	0.059%	126,633	0.052%	126,084	0.052%	114,501	0.047%
Products and services	134,779	0.055	116,730	0.048	116,730	0.048	93,113	0.038	75,288	0.031
Charity	48,071	0.020	48,071	0.020	48,071	0.020	48,071	0.020	48,071	0.020
Phantom debt	44,748	0.018	44,748	0.018	44,748	0.018	44,748	0.018	44,748	0.018
Prize and grant	52,405	0.021	42,174	0.017	42,173	0.017	42,174	0.017	42,174	0.017
Relationship and trust	32,300	0.013	32,300	0.013	32,300	0.013	32,300	0.013	32,300	0.013
Employment	37,523	0.015	31,802	0.013	31,802	0.013	27,172	0.011	25,564	0.010
Investment	23,280	0.010	15,512	0.006	15,512	0.006	15,512	0.006	15,512	0.006

Source: Bureau of Justice Statistics, National Crime Victimization Survey Supplemental Fraud Survey, 2017.

APPENDIX TABLE 10

Population totals and standard errors for table 4: Victims age 18 or older who experienced personal financial fraud, by demographic characteristics, 2017

Demographic characteristic	All persons age 18 or older	Standard error	
		Number of victims	Percent of all persons
Total	244,067,300	144,867	0.059%
Sex			
Male	118,472,280	96,956	0.082%
Female	125,595,020	106,917	0.085
Race/ethnicity			
White ^a	158,032,520	113,792	0.072%
Black ^a	28,343,460	56,687	0.198
Hispanic	39,101,300	55,203	0.140
Asian ^a	13,745,030	28,859	0.209
Other ^{a,b}	4,844,970	26,696	0.545
Age			
18–24	29,436,370	50,540	0.171%
25–34	43,030,500	59,757	0.138
35–49	59,179,610	69,079	0.116
50–64	62,231,090	75,648	0.121
65 or older	50,189,720	63,449	0.126
Marital status			
Never married	70,092,440	80,327	0.114%
Married	126,314,720	92,902	0.073
Widowed	15,053,030	40,600	0.267
Divorced	26,688,480	57,482	0.213
Separated	4,680,870	24,457	0.517
Household income			
Less than \$25,000	47,415,660	69,754	0.146%
\$25,000–\$49,999	64,421,810	75,241	0.116
\$50,000–\$99,999	82,756,960	75,726	0.091
\$100,000–\$199,999	37,929,010	58,792	0.154
\$200,000 or more	11,543,860	30,763	0.265

^aExcludes persons of Hispanic origin (e.g., “white” refers to non-Hispanic whites and “black” refers to non-Hispanic blacks).

^bIncludes Native Hawaiians or Other Pacific Islanders, American Indians or Alaska Natives, and persons of two or more races.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

APPENDIX TABLE 11

Standard errors for table 5: Victims age 18 or older who reported personal financial fraud to police, by type of fraud, 2017

Type of fraud	Number of victims	Percent of victims who reported to police
Total financial fraud	144,867	1.64%
Relationship and trust	32,300	10.01
Phantom debt	44,748	6.97
Prize and grant	42,174	6.00
Employment	31,802	7.00
Products and services	116,730	1.75
Charity	48,071	3.98

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

APPENDIX TABLE 12

Standard errors for table 7: Financial losses among victims age 18 or older who experienced at least one financial fraud incident in the past 12 months, by type of fraud, 2017

Type of fraud	Mean	Total losses
Total financial fraud	\$181	\$550,021,774
Relationship and trust	\$514	\$88,014,589
Phantom debt	\$11	\$1,105,319
Products and services	\$210	\$419,373,981
Employment	\$6	\$5,889,461
Prize and grant	\$40	\$7,813,756
Charity	\$4	\$1,036,176

Note: Standard errors for means and total losses were calculated using direct variance estimation methods.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

APPENDIX TABLE 13

Standard errors for table 8: Financial losses among victims age 18 or older who experienced at least one incident of personal financial fraud in the past 12 months, by type of fraud and reporting to police, 2017

Type of fraud	Reported to police		Not reported to police	
	Mean	Total losses	Mean	Total losses
Total financial fraud	\$1,088	\$478,307,640	\$109	\$283,501,580
Relationship and trust	\$878	\$88,018,191	\$31	\$3,602
Phantom debt	\$27	\$888,813	\$9	\$657,069
Products and services	\$1,621	\$334,553,753	\$136	\$247,468,436
Employment	\$53	\$1,149,821	\$12	\$5,776,128
Prize and grant	\$64	\$6,666,481	\$26	\$9,709,395
Charity	\$16	\$271,325	\$4	\$1,017,426

Note: Standard errors for means and total losses were calculated using direct variance estimation methods.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

APPENDIX TABLE 14

Estimates and standard errors for figure 2: Percent of victims age 18 or older who experienced socioemotional problems as a result of personal financial fraud, by type of fraud, 2017

Type of fraud	Percent of victims who experienced socioemotional problems		95% confidence interval	
	Estimate	Standard error	Lower bound	Upper bound
Total financial fraud ^a	52.9%	2.36%	48.3%	57.6%
Phantom debt	69.1 †	6.95	55.4	82.7
Employment	63.3	10.15	43.4	83.2
Prize and grant	62.5 ‡	7.71	47.4	77.7
Relationship and trust	60.5	10.14	40.7	80.4
Products and services*	46.6	2.91	40.8	52.3
Charity	29.2 †	6.36	16.7	41.7

Note: Estimates are based on most recent incident for that fraud type.

*Comparison group.

†Difference with comparison group is significant at the 95% confidence level.

‡Difference with comparison group is significant at the 90% confidence level.

^aInvestment fraud is excluded from this table due to too few sample cases but is included in total financial fraud.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

APPENDIX TABLE 15

Standard errors for appendix table 1: Prevalence of consumer products and services fraud, by type of product or service purchased, 2017

Type of product or service purchased	Number of victims	Percent of victims	Percent of all persons
Total financial fraud	144,867	~	0.059%
Products and services fraud	116,730	2.26%	0.048%
Product purchased	93,698	2.34	0.038
Clothing/accessories	46,505	1.44	0.019
Electronics/software	36,141	1.15	0.015
Weight loss/health supplements	30,002	0.96	0.012
Automotive parts	21,715	0.70	0.009
Collectibles/memorabilia	19,056	0.62	0.007
Other products	58,823	1.76	0.024
Service purchased	61,683	1.83	0.025
Home/automotive repair	26,669	0.86	0.010
Computer repair	25,472	0.83	0.010
Vacation rental	20,495	0.67	0.009
Internet/phone	14,175	0.47	0.005
Business growth	13,008	0.42	0.005
Online gaming	12,871	0.42	0.005
Identity theft protection	10,497	0.33	0.005
Credit-report repair	10,319	0.33	0.005
Insurance	9,308	0.30	0.005
Other services	33,765	1.08	0.014

~Not applicable.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

APPENDIX TABLE 16

Standard errors for appendix table 2: Prevalence of charity fraud, by type of fraud scheme, 2017

Type of fraud scheme	Number of victims	Percent of victims	Percent of all persons
Total financial fraud	144,867	~	0.059%
Charity fraud	48,071	1.49%	0.020%
Bogus charitable organization	43,732	1.37	0.018
Crowdfunding under false pretenses	19,342	0.62	0.007

~Not applicable.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

APPENDIX TABLE 17**Standard errors for appendix table 3: Prevalence of phantom debt fraud, by type of fraud scheme, 2017**

Type of fraud scheme	Number of victims	Percent of victims	Percent of all persons
Total financial fraud	144,867	~	0.059%
Phantom debt fraud	44,748	1.40%	0.018%
Unpaid taxes	25,235	0.81	0.010
Loan debt	18,506	0.61	0.007
Unpaid credit card	16,524	0.53	0.007
Medical billing	12,547	0.42	0.005
Unpaid fine	10,162	0.33	0.005
Other	21,737	0.70	0.009

~Not applicable.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

APPENDIX TABLE 18**Standard errors for appendix table 4: Prevalence of prize and grant fraud, by type of fraud scheme, 2017**

Type of fraud scheme	Number of victims	Percent of victims	Percent of all persons
Total financial fraud	144,867	~	0.059%
Prize and grant fraud	42,174	1.32%	0.017%
Sweepstakes	24,625	0.80	0.010
Government loan/grant	22,987	0.75	0.009
Lottery	14,210	0.46	0.005
Other	18,846	0.61	0.007

~Not applicable.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

APPENDIX TABLE 19**Standard errors for appendix table 5: Prevalence of relationship and trust fraud, by type of falsified relationship and mode of contact, 2017**

Type of falsified relationship and mode of contact	Number of victims	Percent of victims	Percent of all persons
Total financial fraud	144,867	~	0.059%
Relationship and trust fraud	32,300	1.03%	0.013%
Falsified relationship			
Romantic	18,235	0.59	0.007
Family member	17,432	0.57	0.007
Mode of contact			
Text message/phone call	15,328	0.51	0.005
Mutual friend	13,536	0.44	0.005
Social media site	13,264	0.44	0.005
Dating app/website	8,599	0.30	~
Another website/email	8,742	0.30	~
Other	16,531	0.53	0.007

~Not applicable.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

APPENDIX TABLE 20**Standard errors for appendix table 6: Prevalence of employment fraud, by type of fraud scheme, 2017**

Type of fraud scheme	Number of victims	Percent of victims	Percent of all persons
Total financial fraud	144,867	~	0.059%
Employment fraud	31,802	1.02%	0.013%
Business opportunities	22,711	0.73	0.009
Work-at-home	18,226	0.59	0.007

~Not applicable.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.

APPENDIX TABLE 21**Standard errors for appendix table 7: Prevalence of consumer investment fraud, by type of fraud scheme, 2017**

Type of fraud scheme	Number of victims	Percent of victims	Percent of all persons
Total financial fraud	144,867	~	0.059%
Investment fraud	15,512	0.51%	0.006%
Other	15,512	0.51	0.005

~Not applicable.

Source: Bureau of Justice Statistics, National Crime Victimization Survey, Supplemental Fraud Survey, 2017.



The Bureau of Justice Statistics of the U.S. Department of Justice is the principal federal agency responsible for measuring crime, criminal victimization, criminal offenders, victims of crime, correlates of crime, and the operation of criminal and civil justice systems at the federal, state, tribal, and local levels. BJS collects, analyzes, and disseminates reliable statistics on crime and justice systems in the United States, supports improvements to state and local criminal justice information systems, and participates with national and international organizations to develop and recommend national standards for justice statistics. Doris J. James is the acting director.

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