



National Crime Victimization Survey (NCVS) Knowledge Corner:

Supplemental Fraud Survey



Bureau of Justice Statistics

History of the Supplemental Fraud Survey (SFS)



2008

National Research Council recommends using surveys like NCVS to capture unreported crimes like fraud

2016

National Academies released Modernizing Crime Statistics report recommended BJS focus on new and emerging crime types

2015

BJS Collaborated with Stanford Financial Fraud Research Center (FFRC) & the FIRNA to create fraud taxonomy



Bureau of Justice Statistics



What is fraud?

- “*Intentionally and knowingly deceiving 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” (Beals, DeLiema & Deevy, 2015)
- Fraud is different from other forms of consumer deception because the victim must be *deceived or persuaded* into participating in the fraudulent transaction
 - **Identity theft** is similar to other types of personal theft – the theft of information typically occurs beyond the victim’s consent, knowledge, and control
- In order for something to be classified as fraud, the victim must –
 - Lose money in the transaction
 - Be intentionally and knowingly deceived



NCVS-SFS utility for measuring fraud



- Nationally representative
 - Good coverage and high response rates for populations most at risk/key populations
- Asks respondent about personal experiences with fraud
 - Captures information about the response and impact on the victim
 - Ability to measure frauds reported and not reported to police/consumer complaints
 - Official police statistics will not reflect the true magnitude of the fraud problem
- Large sample sizes allow for disaggregation of estimates by key characteristics



Bureau of Justice Statistics



2017 Supplemental Fraud Survey

- Administered October-December 2017
- Types of fraud captured came from the FFRC taxonomy
- Administered to NCVS-eligible respondents age 18 or older
- Asked about experiences of fraud in the past 12 months
- Of the 66,200 NCVS-eligible respondents
 - 51,200 completed the SFS questionnaire
 - 77% response rate



Bureau of Justice Statistics

SFS questionnaire structure



- Screener questions for each type of fraud:
 - Prize or grant
 - Phantom debt collection
 - Charity
 - Employment
 - Consumer investment
 - Consumer products or services
 - Relationship/trust
- Incident form for each type of fraud



Bureau of Justice Statistics



SFS data uses

- National estimates and potentially state-level estimates (22 most populous states)
 - The prevalence of fraud victimization for persons age 18 or older
 - The percent of persons who experienced specific types of financial fraud
 - Amount of money lost in the fraudulent transaction
 - If the fraud victimization was reported to police or a consumer protection agency (if not, reasons why not)
 - Fraud victimization by victim demographic characteristics
 - Financial and work/school loss (direct and indirect) attributed to the fraud victimization





Supplemental Fraud Survey (SFS)

Data Collection Status: Active
Latest Data Available: 2017

Data Experts: Rachel Morgan, Ph.D. BJS Statistician
Collection Period: Collected in 2017

The [National Crime Victimization Survey's](#) (NCVS) **Supplemental Fraud Survey** (SFS) collects data on the experiences of adults across seven types of personal financial fraud during the preceding 12 months. It also collects information on victim characteristics, and whether the incident was reported to police or others.

Methodology +

Questionnaires +

Publications and Products +

Documentation +

SFS webpage:

<https://bjs.ojp.gov/data-collection/supplemental-fraud-survey-sfs>



Bureau of Justice Statistics



Questions?

- View other [Knowledge Corner videos](#) on YouTube
- See the [NCVS page on the BJS website](#) for more information on the NCVS
 - See the [NCVS, 2016: Technical Documentation](#) for more information about the methodology and instrumentation
- Email AskBJS@usdoj.gov with questions – emails are forwarded to BJS statisticians with topical expertise
- Access [NCVS public-use data files](#) at the National Archive of Criminal Justice Data (NACJD) at the Inter-university Consortium for Political and Social Research (ICPSR)
 - See the annual codebooks for more information



Bureau of Justice Statistics