There were 67,742 cases reported to the United States Sentencing Commission in fiscal year 2016.

Of these cases, 6,986 involved theft, property destruction, or fraud.¹

8.1% of theft, property destruction, and fraud offenses involved credit card fraud.²

---

**Credit Card Fraud Offenses**²

In fiscal year 2016, there were 568 credit card fraud offenders, who accounted for 0.9%³ of all offenders sentenced under the guidelines. The number of credit card fraud offenders decreased by 8.5% from fiscal years 2013 to 2016.

**Offender and Offense Characteristics**

- In fiscal year 2016, over three-quarters of credit card fraud offenders were male (76.4%).
- Almost half were Black (47.3%) followed by Hispanic (25.0%), White (20.6%), and Other Races (7.1%).
- The average age of these offenders at sentencing was 34 years.
- Almost three-quarters of credit card fraud offenders were United States citizens (72.0%).
- Half of all credit card fraud offenders had little or no prior criminal history (50.5% of these offenders were assigned to Criminal History Category I).
- The median loss for these offenses was $63,946.
  - 16.7% of credit card fraud offenses involved loss amounts of $15,000 or less.⁴
  - 32.4% of credit card fraud offenses involved loss amounts greater than $150,000.
- Sentences for credit card fraud offenders were increased for:
  - The number of victims or the extent of harm to victims (64.3%).
  - Use of sophisticated means to execute or conceal the offense (17.1%).⁵
  - Use of an unauthorized means of identification (63.2%).
  - Leadership or supervisory role in the offense (8.5%).
  - Obstructing or impeding the administration of justice (4.8%).
- Sentences for credit card fraud offenders were decreased for:
  - Minor or minimal participation in the offense (6.9%).

---

¹ Theft, property destruction, and fraud offenses include cases with complete guideline application information in which the offender was sentenced under §2B1.1 (Larceny, Embezzlement, and Other Forms of Theft; Offenses Involving Stolen Property; Property Damage or Destruction; Fraud and Deceit; Forgery; Offenses Involving Altered or Counterfeit Instruments Other than Counterfeit Bearer Obligations of the United States) using a Guidelines Manual in effect on November 1, 2001 or later. See www.ussc.gov/research/quick-facts for the Quick Facts on §2B1.1 offenders.

² Credit card fraud includes cases where the offense conduct as described in the Presentence Report involved fraudulent activity involving credit cards including theft, fraudulent charges, skimming or re-encoding, and fraudulent applications for cards.
Punishment

- The majority of credit card fraud offenders were sentenced to imprisonment (88.0%).
- The average sentence length for credit card fraud offenders was 28 months.

Sentences Relative to the Guideline Range

- During the past four years, the rate of within range sentences for credit card fraud offenders has increased slightly from 50.2% in fiscal year 2013 to 51.6% in fiscal year 2016.
- In each of the past four years, approximately one-fifth to one-quarter of credit card fraud offenders received a sentence below the applicable guideline range because the government sponsored the below range sentence.
  - Substantial assistance departures were granted in approximately 14 to 17 percent of credit card fraud cases in each of the past four years.
  - These offenders received an average reduction of 55.6% in their sentence during the four year time period.
  - Other government sponsored departures were granted in approximately six percent of credit card fraud cases in each of the past four years.
  - These offenders received an average reduction of 47.8% in their sentence during the four year time period.
- The rate of non-government sponsored below range sentences increased slightly during the past four years from 24.5% of credit card fraud cases in fiscal year 2013 to 26.2% in fiscal year 2016.
  - These offenders received an average reduction of 41.9% in their sentence during the four year time period.
- Both the average sentence and the average guideline minimum for credit card fraud offenders varied slightly, but decreased overall, during the past four years.
  - The average sentence imposed decreased from 32 months in 2013 to 28 months in 2016.
  - The average guideline minimum decreased slightly from 38 months in 2013 to 34 months in 2016.