



Quick Facts

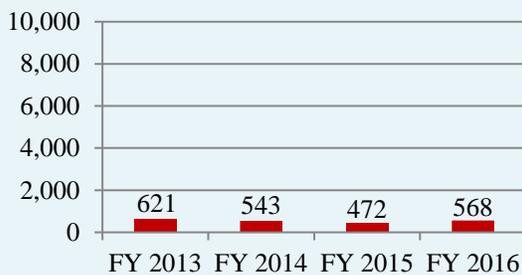
▶ THERE WERE 67,742 CASES REPORTED TO THE UNITED STATES SENTENCING COMMISSION IN FISCAL YEAR 2016.

▶ 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 Offenses²

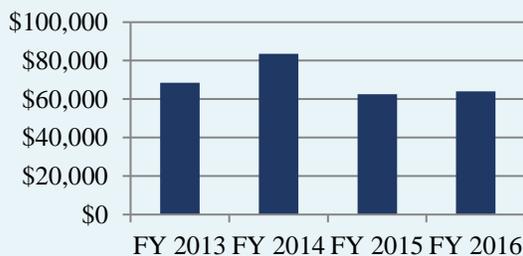
Number of Credit Card Fraud Offenders



Top Five Districts Credit Card Fraud Offenders FY 2016

Southern District of Florida (N=79)
Eastern District of Missouri (N=37)
Central District of California (N=35)
Middle District of Florida (N=24)
Southern District of New York (N=19)

Median Loss for Credit Card Fraud Offenses



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.

Quick Facts

Credit Card Fraud Offenses

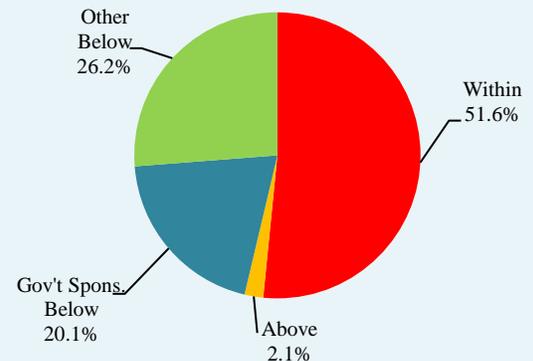
Punishment

- 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.

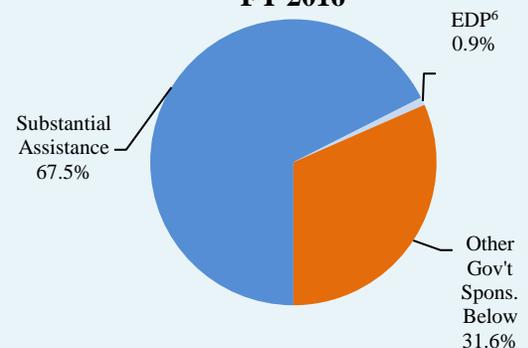
Sentences Relative to the Guideline Range

- 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.

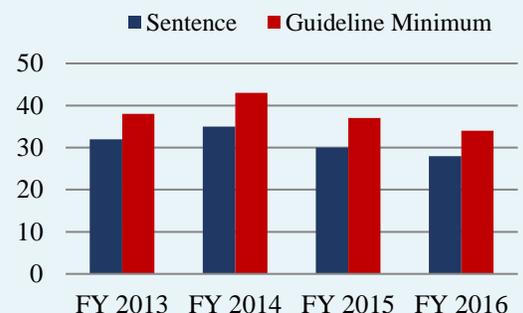
Sentence Relative to the Guideline Range FY 2016



Government Sponsored Below Range Sentences FY 2016



Average Sentence and Average Guideline Minimum (in months)



³ Of the 67,742 offenders sentenced in fiscal year 2016, 5,784 were excluded from this analysis due to incomplete guideline application information.

⁴ The Loss Table and Victims Table were amended effective November 1, 2015.

⁵ The Sophisticated Means adjustment was amended effective November 1, 2015.

⁶ "Early Disposition Program (or EDP) departures" are departures where the government sought a sentence below the guideline range because the defendant participated in the government's Early Disposition Program, through which cases are resolved in an expedited manner. See USSG §5K3.1.

For other **Quick Facts** publications, visit www.ussc.gov/research/quick-facts.



One Columbus Circle, N.E.
Suite 2-500, South Lobby
Washington, DC 20002-8002
T: (202) 502-4500
F: (202) 502-4699
www.ussc.gov
@theusscgov