



# Quick Facts

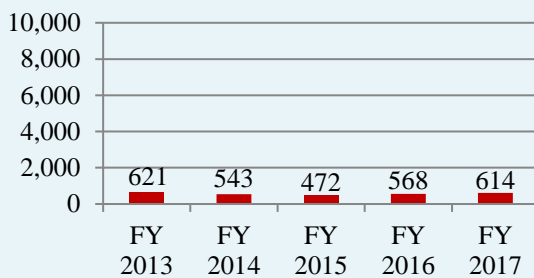
▶ THERE WERE 66,873 CASES REPORTED TO THE UNITED STATES SENTENCING COMMISSION IN FISCAL YEAR 2017.

▶ OF THESE CASES, 6,237 INVOLVED THEFT, PROPERTY DESTRUCTION, OR FRAUD.<sup>1</sup>

▶ 9.8% OF THEFT, PROPERTY DESTRUCTION, AND FRAUD OFFENSES INVOLVED CREDIT CARD FRAUD.<sup>2</sup>

## Credit Card Fraud Offenses<sup>2</sup>

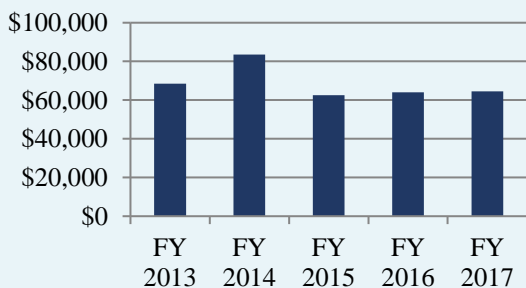
**Number of Credit Card Fraud Offenders**



**Top Five Districts Credit Card Fraud Offenders FY 2017**

Southern District of Florida (N=119)
Central District of California (N=34)
Eastern District of Missouri (N=32)
Southern District of New York (N=24)
Middle District of Florida (N=22)

**Median Loss for Credit Card Fraud Offenses**



In fiscal year 2017, there were 614 credit card fraud offenders, who accounted for 1.0%<sup>3</sup> of all offenders sentenced under the guidelines. The number of credit card fraud offenders decreased by 1.1% from fiscal years 2013 to 2017.

### Offender and Offense Characteristics

- In fiscal year 2017, over three-quarters of credit card fraud offenders were men (77.5%).
- Less than half were Black (44.9%) followed by Hispanic (26.1%), White (22.4%), and Other Races (6.5%).
- The average age of these offenders at sentencing was 33 years.
- Over two-thirds of credit card fraud offenders were United States citizens (70.1%).
- Half of all credit card fraud offenders had little or no prior criminal history (51.8% of these offenders were assigned to Criminal History Category I).
- The median loss for these offenses was \$64,595.
  - ◆ 19.9% of credit card fraud offenses involved loss amounts of \$15,000 or less.<sup>4</sup>
  - ◆ 31.6% 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 (69.2%);
  - ◆ Use of sophisticated means to execute or conceal the offense (16.8%);<sup>5</sup>
  - ◆ Use of an unauthorized means of identification (62.2%);
  - ◆ Leadership or supervisory role in the offense (7.8%); and
  - ◆ Obstructing or impeding the administration of justice (3.1%).
- Sentences for credit card fraud offenders were decreased for:
  - ◆ Minor or minimal participation in the offense (6.0%).

<sup>1</sup> 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](http://www.ussc.gov/research/quick-facts) for the *Quick Facts* on §2B1.1 offenders.

<sup>2</sup> 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

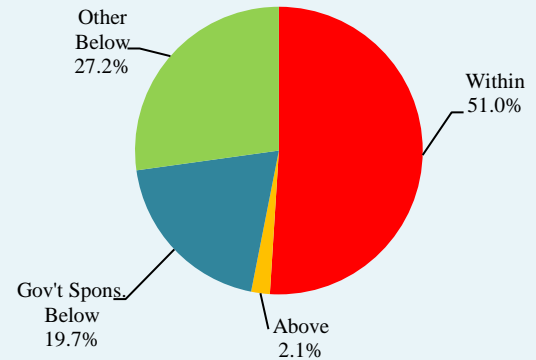
### Punishment

- Most credit card fraud offenders were sentenced to imprisonment (87.9%).
- The average sentence length for credit card fraud offenders was 31 months.

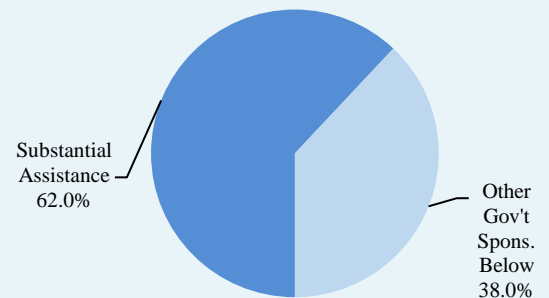
### Sentences Relative to the Guideline Range

- During the past five years, the rate of within range sentences for credit card fraud offenders has increased slightly from 50.2% in fiscal year 2013 to 51.0% in fiscal year 2017.
- In each of the past five 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 12 to 17 percent of credit card fraud cases in each of the past five years.
    - ◇ These offenders received an average reduction of 56.7% in their sentence during the five-year time period.
  - ◆ Other government sponsored departures were granted in approximately six to seven percent of credit card fraud cases in each of the past five years.
    - ◇ These offenders received an average reduction of 48.3% in their sentence during the five-year time period.
- The rate of non-government sponsored below range sentences increased slightly during the past five years from 24.5% of credit card fraud cases in fiscal year 2013 to 27.2% in fiscal year 2017.
  - ◆ These offenders received an average reduction of 41.7% in their sentence during the five-year time period.
- Both the average sentence and the average guideline minimum for credit card fraud offenders varied slightly during the past five years.
  - ◆ The average sentence imposed decreased from 32 months in 2013 to 31 months in 2017.
  - ◆ The average guideline minimum decreased slightly from 38 months in 2013 to 37 months in 2017.

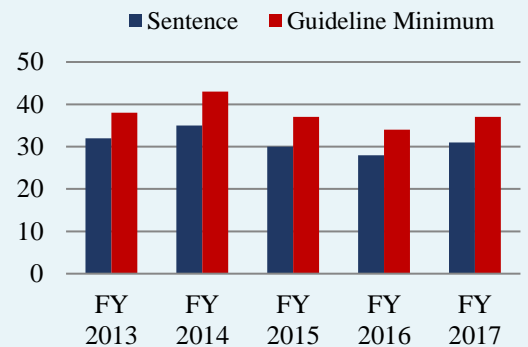
**Sentence Relative to the Guideline Range FY 2017**



**Government Sponsored Below Range Sentences FY 2017**



**Average Sentence and Average Guideline Minimum (in months)**



<sup>3</sup> Of the 66,873 offenders sentenced in fiscal year 2017, 4,956 were excluded from this analysis due to incomplete guideline application information.

<sup>4</sup> The Loss Table and Victims Table were amended effective November 1, 2015.

<sup>5</sup> The Sophisticated Means adjustment was amended effective November 1, 2015.

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