



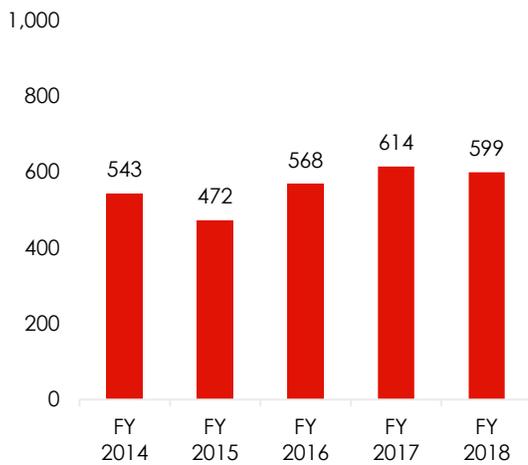
# Quick Facts

## — Credit Card Fraud Offenses —

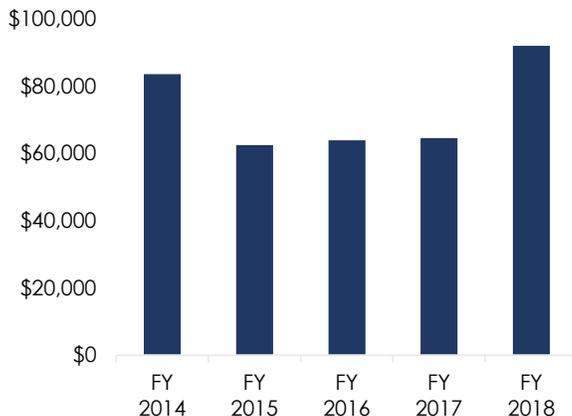
### Fiscal Year 2018

- ▶ In FY 2018, 69,425 cases were reported to the U.S. Sentencing Commission.
- ▶ 5,948 of these involved theft, property destruction, and fraud.<sup>1,2</sup>
- ▶ 10.2% of theft, property destruction, and fraud offenses involved credit card fraud.<sup>3</sup>
- ▶ Credit card fraud has increased by 10.3% since FY 2014.

**Number of Credit Card Fraud Offenders**



**Median Loss for Credit Card Fraud Offenses**



### Offender and Offense Characteristics

- 75.1% of credit card offenders were men.
- 38.7% were Black, 31.7% were Hispanic, 24.2% were White, and 5.3% were Other races.
- Their average age was 34 years.
- 70.8% were United States citizens.
- 49.4% had little or no prior criminal history (Criminal History Category I).
- The median loss for these offenses was \$91,995.<sup>4</sup>
  - ◆ 15.6% involved loss amounts of \$15,000 or less.
  - ◆ 14.1% involved loss amounts greater than \$550,000.
- Sentences were increased for:
  - ◆ the number of victims or the extent of harm to victims (63.8%);
  - ◆ using sophisticated means to execute or conceal the offense (21.0%);<sup>5</sup>
  - ◆ using an unauthorized means of identification (61.4%);
  - ◆ leadership or supervisory role in the offense (7.0%);
  - ◆ obstructing or impeding the administration of justice (3.5%).
- Sentences were decreased for:
  - ◆ minor or minimal participation in the offense (4.5%).
- The top five districts for credit card fraud offenders were:
  - ◆ Southern District of Florida (79);
  - ◆ Central District of California (54);
  - ◆ Southern District of New York (27);
  - ◆ Northern District of Illinois (25);
  - ◆ Eastern District of Missouri (23).

### Punishment

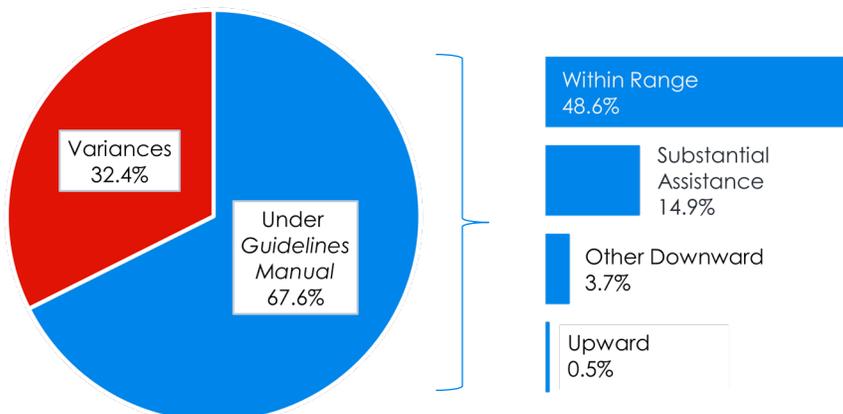
- The average sentence for credit card fraud offenders was 30 months.
- 89.3% were sentenced to prison.
- 35.7% were convicted of an offense carrying a mandatory minimum penalty; of those offenders, 15.4% were relieved of that penalty.



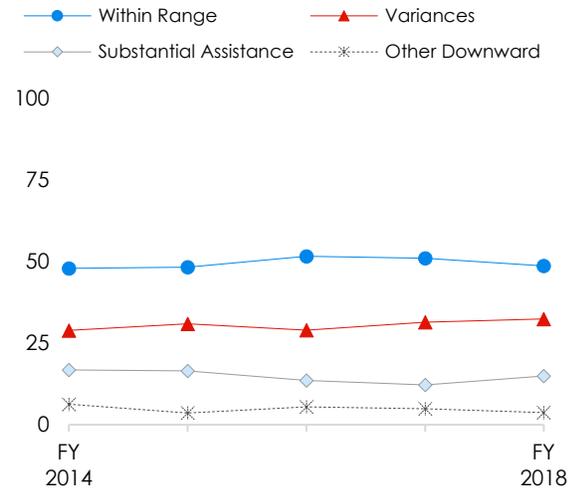
## Sentences Relative to the Guideline Range

- Of the 67.6% of credit card fraud offenders sentenced under the *Guidelines Manual*:
  - 71.9% were sentenced within the guideline range.
  - 22.0% received a substantial assistance departure.
    - Their average sentence reduction was 54.2%.
  - 5.4% received some other downward departure.
    - Their average sentence reduction was 44.2%.
- 32.4% received a variance; of those offenders:
  - 93.8% received a downward variance.
    - Their average sentence reduction was 44.5%.
  - 6.2% received an upward variance.
    - Their average sentence increase was 55.8%.
- The average guideline minimum and average sentence imposed has decreased over the past five years.
  - The average guideline minimum decreased from 43 months in fiscal year 2014 to 35 months in fiscal year 2018.
  - The average sentence imposed decreased from 35 months in fiscal year 2014 to 30 months in fiscal year 2018.

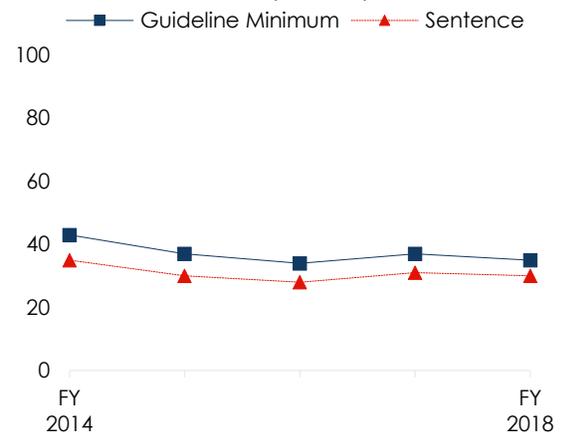
## Sentence Imposed Relative to the Guideline Range FY 2018



## Sentence Relative to the Guideline Range (%)



## Average Guideline Minimum and Average Sentence (months)



<sup>1</sup> Cases with incomplete sentencing information were excluded from the analysis.

<sup>2</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>3</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.

<sup>4</sup> The Loss Table and Victims Table were amended effective November 1, 2015. See the FY 2018 *Guidelines Manual Annotated*.

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