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.\(^1,2\)
- 10.2% of theft, property destruction, and fraud offenses involved credit card fraud.\(^3\)
- Credit card fraud has increased by 10.3% since FY 2014.

### Number of Credit Card Fraud Offenders

<table>
<thead>
<tr>
<th>Year</th>
<th>Offenders</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY 2014</td>
<td>543</td>
</tr>
<tr>
<td>FY 2015</td>
<td>472</td>
</tr>
<tr>
<td>FY 2016</td>
<td>568</td>
</tr>
<tr>
<td>FY 2017</td>
<td>614</td>
</tr>
<tr>
<td>FY 2018</td>
<td>599</td>
</tr>
</tbody>
</table>

### Median Loss for Credit Card Fraud Offenses

<table>
<thead>
<tr>
<th>Year</th>
<th>Loss (in $)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY 2014</td>
<td>$0</td>
</tr>
<tr>
<td>FY 2015</td>
<td>$20,000</td>
</tr>
<tr>
<td>FY 2016</td>
<td>$40,000</td>
</tr>
<tr>
<td>FY 2017</td>
<td>$60,000</td>
</tr>
<tr>
<td>FY 2018</td>
<td>$80,000</td>
</tr>
</tbody>
</table>

### 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.\(^4\)
  - 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%);
  - 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.

For more Quick Facts, visit [https://www.ussc.gov/research/quick-facts](https://www.ussc.gov/research/quick-facts).
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

- Within Range 48.6%
- Substantial Assistance 14.9%
- Other Downward 3.7%
- Upward 0.5%
- Variances 32.4%