**Fiscal Year 2019**

- In FY 2019, 76,538 cases were reported to the U.S. Sentencing Commission.
- 5,707 of these involved theft, property destruction, and fraud.
- 9.5% of theft, property destruction, and fraud offenses involved credit card fraud.\(^1\)\(^2\)\(^3\)
- Credit card fraud has increased by 13.3% since FY 2015.

**Offender and Offense Characteristics**

- 79.6% of credit card offenders were men.
- 37.6% were Black, 34.2% were Hispanic, 22.2% were White, and 6.0% were Other races.
- Their average age was 34 years.
- 70.7% were United States citizens.
- 45.4% had little or no prior criminal history (Criminal History Category I).
- The median loss for these offenses was $77,000.\(^4\)
  - 17.8% involved loss amounts of $15,000 or less.
  - 14.9% involved loss amounts greater than $550,000.
- Sentences were increased for:
  - the number of victims or the extent of harm to victims (66.9%);
  - using sophisticated means to execute or conceal the offense (22.6%);\(^5\)
  - using an unauthorized means of identification (65.4%);
  - leadership or supervisory role in the offense (6.7%);
  - obstructing or impeding the administration of justice (2.8%).
- Sentences were decreased for:
  - minor or minimal participation in the offense (7.3%).
- The top five districts for credit card fraud offenders were:
  - Southern District of Florida (67);
  - Central District of California (64);
  - Middle District of Florida (22);
  - Eastern District of Missouri (20);
  - District of South Carolina (17).

**Punishment**

- The average sentence length for credit card fraud offenders was 31 months.
- 89.5% were sentenced to prison.
- 37.9% were convicted of an offense carrying a mandatory minimum penalty; of those offenders, 18.2% 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 62.4% of credit card fraud offenders sentenced under the Guidelines Manual:
  - 71.0% were sentenced within the guideline range.
  - 24.0% received a substantial assistance departure.
    - Their average sentence reduction was 51.2%.
  - 4.8% received some other downward departure.
    - Their average sentence reduction was 46.0%.
- 37.6% received a variance; of those offenders:
  - 95.0% received a downward variance.
    - Their average sentence reduction was 40.6%.
  - 5.0% received an upward variance.
    - Their average sentence increase was 60.6%.
- The average guideline minimum and average sentence imposed remained stable over the past five years.
  - The average guideline minimum remained steady at 37 months from fiscal year 2015 to fiscal year 2019.
  - The average sentence imposed increased slightly from 30 months in fiscal year 2015 to 31 months in fiscal year 2019.

Sentence Imposed Relative to the Guideline Range FY 2019

- Variances 37.6%
- Under Guidelines Manual 62.4%
- Within Range 44.3%
- Substantial Assistance 15.0%
- Other Downward 3.0%
- Upward 0.2%