



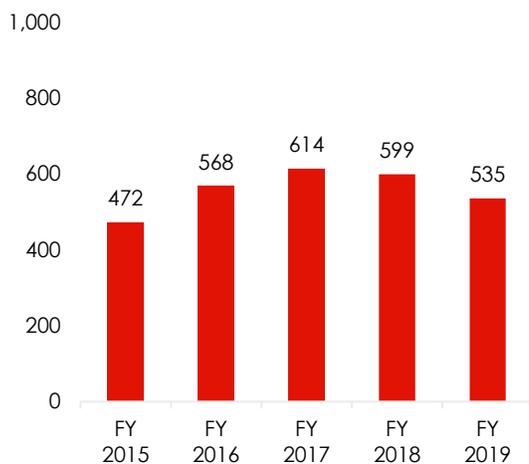
Quick Facts

— Credit Card Fraud Offenses —

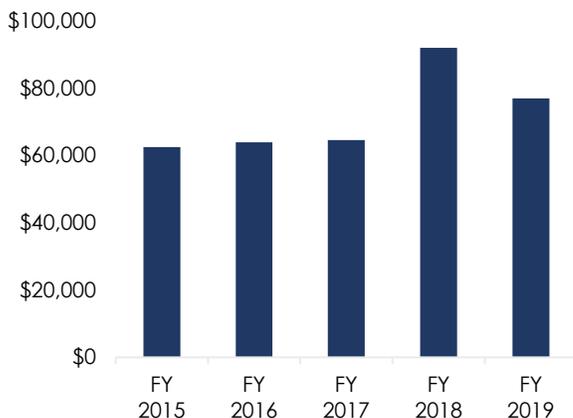
Fiscal Year 2019

- ▶ 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.

Number of Credit Card Fraud Offenders



Median Loss for Credit Card Fraud Offenses



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.

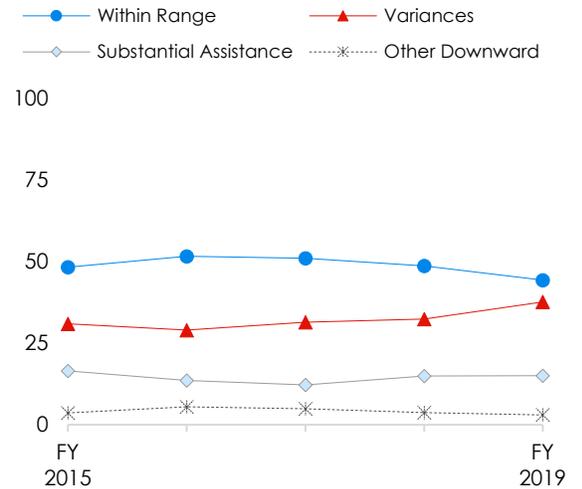


— Credit Card Fraud Offenses —

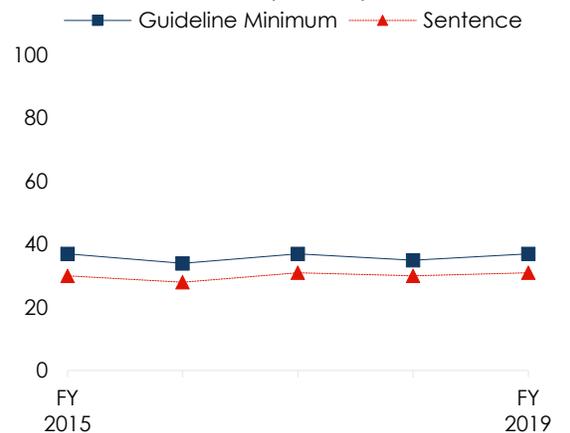
Sentences Relative to the Guideline Range

- 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.

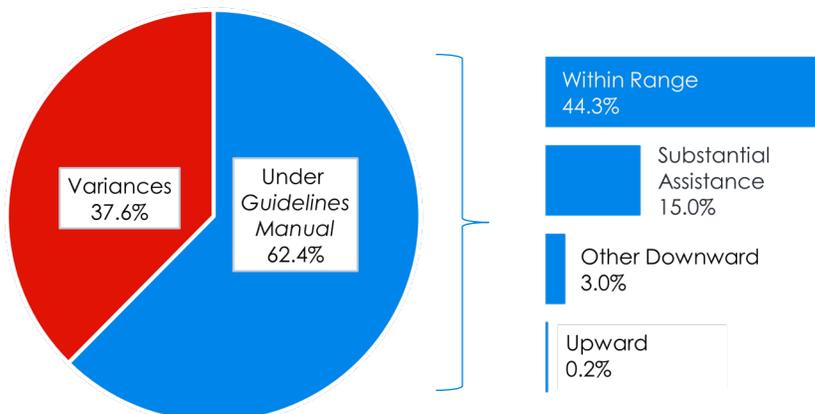
Sentence Relative to the Guideline Range (%)



Average Guideline Minimum and Average Sentence (months)



Sentence Imposed Relative to the Guideline Range FY 2019



¹ Cases with incomplete sentencing information were excluded from the analysis.

² 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.

³ 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.

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

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