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PERSONAL FRAUD

AUSTRALIA

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INQUIRIES

For further information about these and related statistics, contact the National Information and Referral Service on 1300 135 070 or Soula Macfarlane on Melbourne (03) 9615 7374.

NOTES

INTRODUCTION

This publication presents results from the Australian Bureau of Statistics (ABS) Personal Fraud Survey, conducted throughout Australia during July to December 2007. This is the first national survey of personal fraud in Australia.

About the 2007-08 Multi-Purpose Household Survey (MPHS)

The Personal Fraud Survey was run as a module of the ABS Multi-Purpose Household Survey (MPHS). The MPHS is conducted throughout Australia as a supplement to the Labour Force Survey (LFS). One randomly selected person per household aged 15 years and over, was asked about their experiences of personal fraud, providing information about incidents that occurred over a twelve month period prior to the date of interview. Of the 16,100 private dwellings selected in the Personal Fraud Survey, 89% responded, resulting in a final sample of 14,320 persons.

Please refer to the Summary of Findings, Explanatory Notes and Technical Note for more detailed information about interpreting the results from the Personal Fraud Survey.

ROUNDING

As estimates have been rounded, discrepancies may occur between totals and the sums of the component items. Published percentages are calculated prior to rounding, and therefore some discrepancy may occur between these percentages and those that may be calculated from the rounded figures.

ACKNOWLEDGEMENT

Development of this survey was undertaken in collaboration with experts from a range of research, regulatory, financial and consumer advocate agencies, for whom a key data need was to establish baseline prevalence information regarding selected personal frauds in the Australian community.

There are a variety of definitions of personal frauds. Those used in this survey are based on the main categories of personal frauds of interest, defined by Australian Government regulators and policy agencies, and state and territory Fair Trading agencies. The assistance of the Australasian Consumer Fraud Taskforce (ACFT) members in providing advice and clarification on definitional issues is gratefully acknowledged. Funding for this survey was also provided from most members of the Taskforce. A list of members of the ACFT can be found at Appendix 2.



ABBREVIATIONS

- ABS Australian Bureau of Statistics
- LFS Labour Force Survey
- MPHS Multi-Purpose Household Survey
- RSE relative standard error
- SE standard error

Brian Pink
Australian Statistician



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CHAPTER 1

SUMMARY OF FINDINGS

INTRODUCTION

This chapter presents a summary of findings from the Australian Bureau of Statistics (ABS) 2007 Personal Fraud Survey conducted during July to December 2007.

PERSONAL FRAUD IN AUSTRALIA

Personal fraud has been recognised as a crime type that is a growing threat to the community, as a result of the rapid expansion and availability of internet technology and the increase in electronic storage, transmission and sharing of data. Due to the wide range of commercial and government agencies with a remit to respond to various types of personal frauds and scams, it can be difficult to understand the prevalence of such incidents in the general community using available recorded crime statistics or other administrative data sources. This survey provides a national benchmark measure of the extent to which Australians were exposed to a range of personal frauds, whether they became a victim of a selected range of personal frauds and whether they incurred any financial loss as a result of being victimised.

MEASURING PERSONAL FRAUD

Fraud is, by its very nature, a crime aimed at gaining advantage over a victim by means of deception, whether financial or otherwise. As these fraudulent activities can manifest in a range of guises, such incidents can be difficult to identify. This makes measuring the occurrence of these incidents within the community a complex undertaking. The accuracy of statistics can be affected by factors such as the ability of people to recall incidents that have occurred in the past. The longer the elapsed time period, the less likely it is that an incident will be recalled accurately. Given this issue, those surveyed during the survey reference period (July to December 2007) were asked to recall incidents that occurred only in the 12 months prior to the date of their interview.

Other factors affecting accuracy include the ability of people to make judgements about whether some of their experiences have been legitimate or fraudulent; and a willingness to reveal if they have been deceived, or have incurred significant financial loss. In addition, victimisation surveys require that the respondent has an awareness of an incident to be able to report it to an interviewer. As personal frauds are aimed to deceive their victims, they may never discover frauds that have been perpetrated against them, or may discover such events long after they have taken place. In such instances, their experiences would not be counted in the Personal Fraud Survey.

SCOPE

For the purposes of this survey, the estimates represent personal fraud experienced by people in Australia aged 15 years and over. The survey excluded frauds experienced by a business, corporation or agency.

CONCEPTS

The survey measured three key elements of personal fraud:

- people's exposure to a range of selected scams;

CONCEPTS *continued*

- whether a person was a victim of either identity fraud or a range of selected scams. Identity fraud is further disaggregated into credit or bank card fraud, and identity theft. Selected scams included: lotteries, pyramid schemes, phishing and related scams, financial advice, chain letters, advance fee fraud and other scams; and
- any financial losses incurred by victims of personal fraud during the reference period.

Detailed demographic characteristics about victims, as well as characteristics of the most recent incident for each type of personal fraud were also collected. Characteristics included: the method of fraud delivery, whether the fraud was reported, the agency the fraud was reported to, how much time the victim invested in dealing with the incident, and whether the victim's behaviour changed as a result of the incident.

Scam

A scam is a fraudulent invitation, request, notification or offer, designed to obtain someone's personal information or money or otherwise obtain a financial benefit by deceptive means.

Identity Fraud

Identity fraud involves the theft of a pre-existing identity without a person's consent, where the person's name, date of birth, address or other personal details are used to engage in fraudulent activities, such as conducting business, opening accounts, taking out loans or avoiding criminal liability.

Exposure to scams

For the purposes of this survey, a person was deemed to have been exposed to a scam if they received an unsolicited invitation, request, notification or offer, and viewed or read the unsolicited material.

Exposure does not apply to incidents of identity fraud.

Victimisation

- *Scams* - A person was defined as a victim of a scam in the Personal Fraud Survey if they responded to a scam invitation, request, notification or offer by way of supplying personal information, money or both, or if they sought more information from the offender.
- *Identity fraud* - A person was defined as a victim of identity fraud if they had their credit or bank card, other personal details or documents, such as driver's licence, tax file number or passport, used by another person for unauthorised gain. This included instances where business transactions were conducted or accounts opened in the victim's name without permission, or any other uses of their identity without permission. Persons who became aware of an occurrence of identity fraud against them were considered to be a victim.

Victim counts

A person could have been a victim of one or more selected personal fraud types; where this was the case they were counted in each personal fraud type. For example a person may have been a victim of both an advance fee scam and a lottery scam. This person would be counted in both categories. See Explanatory Notes, paragraph 18 for further information.

Most recent incident

Detailed characteristics (such as method of fraud, reporting of incidents, financial loss, time lost or behaviour changes) of each type of fraud were collected only for the most recent incident of that fraud type. See Explanatory Notes, paragraph 19 for further information.

Types of personal frauds

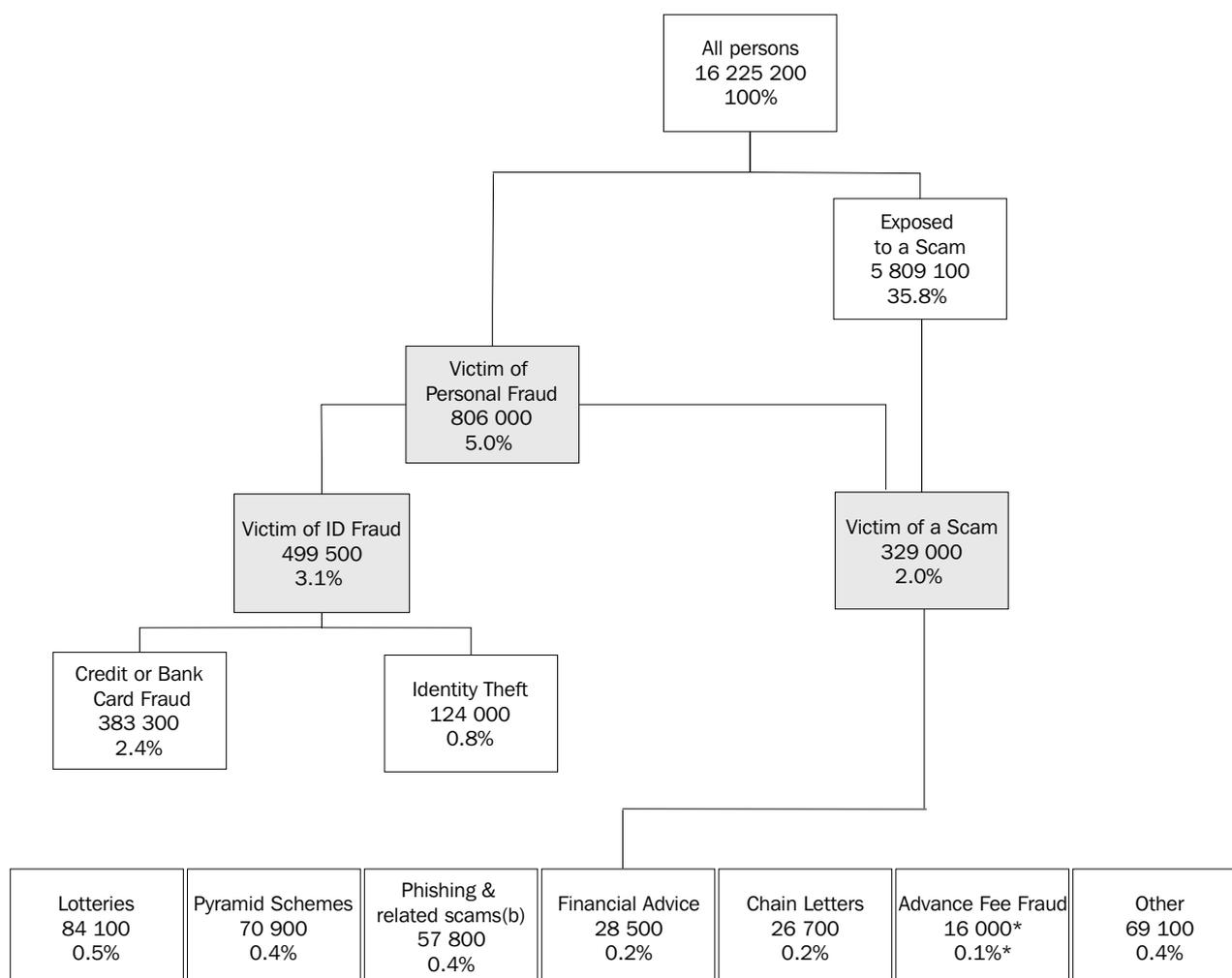
The following selected personal frauds were included as part of the survey. More detailed information about these frauds can be found in the Glossary.

- *Credit or bank card* - Involves the unauthorised use of a credit or bank card.
- *Identity theft* - Involves the theft and fraudulent use of personal details or documents such as a driver's licence, tax file number or passport to conduct unauthorised transactions including conducting business or opening accounts in another person's name or otherwise using a person's identity without permission.
- *Lottery* - a scam where a person is advised that they have won a lottery they have not entered. They are then asked to provide personal information to prove their identity and/or send a fee or bank account details in order to collect the prize.
- *Pyramid scheme* - a multi-level scam where people pay a fee to join a scheme. Subsequent earnings and promotions depend upon recruiting other people into the operations.
- *Phishing and related scams* - Scams which involve a fraudulent request, purporting to be from a business or bank, to confirm a person's bank account or personal details using a range of methods such as by email, landline, mobile telephone, post or in person. Phishing is an attempt to acquire personal information, such as an account number, password, credit card details, etc., usually via email or instant messaging, in which the email purports to be from a legitimate or trustworthy business or bank and directs a person to a hoax website to verify their account details. Vishing is a variant on phishing where the method used is the telephone either using Voice over IP (VoIP) or a 'live person' to gain access to a person's bank account/personal details, rather than the email/internet.
- *Financial advice* - unsolicited fraudulent financial advice or offer such as share promotion, investment seminar or telemarketing, real estate scam, etc.
- *Chain letter* - an invitation to send a specified amount of money or goods to a person named at the top of a list. The target is then asked to remove the name of the sender at the top of the list and replace their own at the bottom of the list before sending the list on to others to follow the same procedures. The target at the bottom of the list moves up a rung with the expectation that they will eventually reach the top and reap rewards by converting others to keep the chain moving and supplying money.
- *Advance fee fraud* - an unsolicited request to transfer funds into a person's bank account. This commonly involves an elaborate or dramatic 'story' in which a large sum of money needs to be transferred, and the respondent's account is needed to move the money. The fraudulent request usually promises that a commission or fee will be paid for the assistance provided, but instead funds are withdrawn illegally from the respondent's account.

EXPERIENCE OF
PERSONAL FRAUDS

The following chart shows experience of selected personal frauds for Australians aged 15 years or more in the 12 months prior to the survey.

EXPERIENCE OF SELECTED PERSONAL FRAUDS(a)



* Estimate has a relative standard error of 25% to 50% and should be used with caution.

(a) People who experienced personal frauds could have experienced more than one incident. The components when added may therefore be larger than the total.

(b) Also includes other methods, such as by phone, to obtain a person's bank account or personal details. For more information, see the Glossary.

SNAPSHOT OF
VICTIMISATION AND
FINANCIAL LOSSES
INCURRED THROUGH
PERSONAL FRAUDS

A total of 806,000 Australians aged 15 years and over were victims of at least one incident of personal fraud in the 12 months prior to interview. This equated to a victimisation rate for personal fraud of 5% of the population aged 15 years and over.

There were 453,100 victims who lost money in the 12 months prior to interview, incurring a combined financial loss of almost one billion dollars (\$977 million). Of the victims who lost money to personal frauds, the median financial loss was \$450 per person, while the mean loss was \$2,156 per person.

SNAPSHOT OF IDENTITY
FRAUDS

In the twelve months prior to the survey, identity fraud accounted for 3% or nearly half a million (499,500) victims in Australia. Just over half (54%) of these victims were male, while 46% were female.

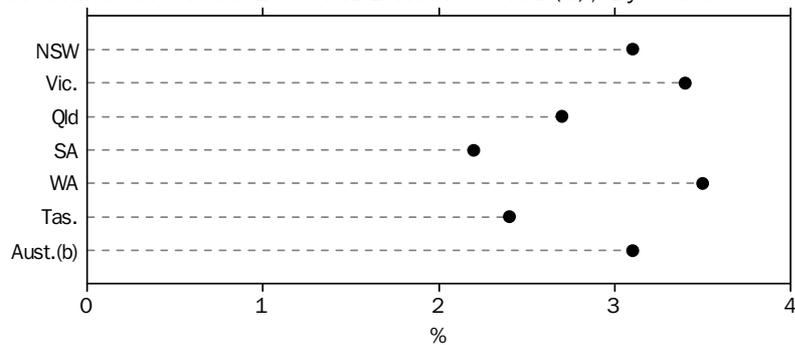
SNAPSHOT OF IDENTITY FRAUDS *continued*

Of the 499,500 victims of identity fraud, the majority (383,300 or 77%) were a victim of credit or bank card fraud. This equated to a victimisation rate of 2.4%. These victims experienced at least one unauthorised, fraudulent transaction using their cards or account details.

Identity theft accounted for 124,000 victims of identity fraud. These victims included those who experienced unauthorised use of their personal details, such as a driver's licence, tax file number, or passport through fraudulent or forged identification documents, or unauthorised appropriation of their identity through any other means to conduct business, open accounts or take out loans illegally in their name.

There were varying rates of victimisation for identity frauds across the states and territories of Australia in the 12 months prior to the survey. Western Australia had the highest victimisation rate for all combined identity frauds, at 3.5% of the population aged 15 years and over (56,100 people), followed by Victoria (3.4% or 141,300 people). South Australia had the lowest victimisation rate at 2.2% or 27,600 people.

VICTIMISATION RATE FOR IDENTITY FRAUD (a), By states



(a) Includes credit card fraud, the theft of personal details such as driver's licence or tax file number, in stolen, fraudulent or forged documents, or other misuses of identity such as conducting business or opening accounts illegally in someone else's name.
 (b) Includes Northern Territory and Australian Capital Territory.

SNAPSHOT OF SCAMS

Over 5.8 million Australians were exposed to a scam in the 12 months prior to the survey. This involved people receiving and viewing or reading an unsolicited invitation, request, notification or offer, designed to obtain their personal information or money or otherwise obtain a financial benefit by deceptive means.

A successful scam requires an engagement or response from a person to an unsolicited invitation, request, notification or offer. Of those who had received a fraudulent invitation or request, 5.7% (or 329,000 people) became victims by responding to the scam by supplying personal information, money or both, or seeking more information. This equated to a victimisation rate of 2%. The scam with the highest number of victims in the 12 months prior to interview was lotteries with 84,100 victims, representing a victimisation rate of 0.5% of the population aged 15 years and over. This was followed by pyramid schemes (70,900 victims or 0.4%), and phishing and related scams (57,800 victims or 0.4%).

1.1 SELECTED CHARACTERISTICS OF PERSONAL FRAUD

| | VICTIMS | | | NON-VICTIMS | Victimisation rate | Exposure to scam |
|--|--------------|--------------|--------------|-----------------|-----------------------|---------------------|
| | Male | Female | All persons | All persons | | |
| | '000 | '000 | '000 | '000 | % | '000 |
| Identity fraud | | | | | | |
| Credit card fraud | 203.1 | 180.1 | 383.3 | 15 842.0 | 2.4 | .. |
| Identity theft | 68.9 | 55.1 | 124.0 | 16 101.3 | 0.8 | .. |
| Total(a) | 269.0 | 230.5 | 499.5 | 15 725.7 | 3.1 | .. |
| Selected scams | | | | | | |
| Lotteries | 45.3 | 38.8 | 84.1 | 16 141.1 | 0.5 | 2 437.4 |
| Pyramid schemes | 38.9 | 31.9 | 70.9 | 16 154.4 | 0.4 | 1 180.5 |
| Phishing & related scams(b) | 29.6 | 28.2 | 57.8 | 16 167.4 | 0.4 | 2 374.7 |
| Financial advice | 17.9 | *10.7 | 28.5 | 16 196.7 | 0.2 | 1 116.5 |
| Chain letters | *13.0 | *13.7 | 26.7 | 16 198.5 | 0.2 | 2 054.0 |
| Advance fee fraud | *8.7 | **7.3 | *16.0 | 16 209.3 | *0.1 | 1 158.3 |
| Other scams | 37.9 | 31.2 | 69.1 | 16 156.1 | 0.4 | 638.8 |
| Total(a) | 181.0 | 148.0 | 329.0 | 15 896.3 | 2.0 | 5 809.1 |
| All fraud types(a) | 438.4 | 367.5 | 806.0 | 15 419.3 | 5.0 | .. |
| TOTAL FINANCIAL LOSS (c)(d) | | | | | | |
| Total victims who incurred a financial loss ('000) | 234.7 | 218.4 | 453.1 | 15 731.7 | .. | .. |
| Total financial loss (\$m) | 518.1 | 458.8 | 976.9 | .. | .. | .. |
| Mean financial loss per person (\$) | 2 207.3 | 2 101.2 | 2 156.2 | .. | .. | .. |
| Median financial loss per person (\$) | 444.6 | 489.1 | 450.0 | .. | .. | .. |

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

.. not applicable

(a) Components may not add to the total as persons may be a victim of more than one fraud type.

(b) Also includes other methods, such as phone, to obtain a person's bank account or personal details. For more information, see the Glossary.

(c) These figures represent an estimate of people's total financial loss from all fraud types, and refer only to those victims who lost money to personal fraud. For more information, see Explanatory notes, paragraphs 20-21 and the Glossary.

(d) Excludes those respondents for whom total financial loss could not be determined.

1.2 WHETHER A VICTIM OF IDENTITY FRAUD(a), States and territories

| | VICTIMS | | | NON-VICTIMS | | Victimisation rate % | Total persons '000 |
|------------------------------|--------------|--------------|-----------------|-----------------|------------|----------------------------|--------------------------|
| | Male | Female | All | All | | | |
| | '000 | '000 | persons '000 | persons '000 | | | |
| New South Wales | 92.0 | 74.8 | 166.8 | 5 193.7 | 3.1 | 5 360.5 | |
| Victoria | 78.3 | 63.1 | 141.3 | 3 963.2 | 3.4 | 4 104.6 | |
| Queensland | 42.7 | 44.1 | 86.9 | 3 087.0 | 2.7 | 3 173.8 | |
| South Australia | *12.0 | *15.5 | 27.6 | 1 211.4 | 2.2 | 1 238.9 | |
| Western Australia | 32.5 | 23.6 | 56.1 | 1 533.1 | 3.5 | 1 589.2 | |
| Tasmania | *5.8 | *3.5 | 9.3 | 371.9 | 2.4 | 381.2 | |
| Northern Territory | np | np | *3.7 | 112.9 | *3.1 | 116.5 | |
| Australian Capital Territory | np | np | *7.8 | 252.6 | *3.0 | 260.4 | |
| Australia | 269.0 | 230.5 | 499.5 | 15 725.7 | 3.1 | 16 225.2 | |

* estimate has a relative standard error of 25% to 50% and should be used with caution

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) Includes credit or bank card fraud and identity theft.

1.3 WHETHER A VICTIM OF SELECTED SCAMS(a), States and territories

| | Exposure to scams '000 | VICTIMS | | | NON-VICTIMS | | Victimisation rate % | Total persons '000 |
|------------------------------|------------------------------|--------------|--------------|-----------------|-----------------|------------|----------------------------|--------------------------|
| | | Male | Female | All | All | | | |
| | | '000 | '000 | persons '000 | persons '000 | | | |
| New South Wales | 1 862.6 | 58.7 | 34.4 | 93.1 | 5 267.4 | 1.7 | 5 360.5 | |
| Victoria | 1 342.5 | 42.7 | 44.8 | 87.5 | 4 017.1 | 2.1 | 4 104.6 | |
| Queensland | 1 258.6 | 31.0 | 36.4 | 67.4 | 3 106.5 | 2.1 | 3 173.8 | |
| South Australia | 432.5 | 16.7 | *7.3 | 24.0 | 1 214.9 | 1.9 | 1 238.9 | |
| Western Australia | 606.2 | 21.8 | 16.7 | 38.6 | 1 550.7 | 2.4 | 1 589.2 | |
| Tasmania | 138.4 | *4.6 | *3.7 | 8.3 | 372.9 | 2.2 | 381.2 | |
| Northern Territory | 42.1 | np | np | *3.6 | 113.0 | *3.1 | 116.5 | |
| Australian Capital Territory | 126.3 | np | np | *6.5 | 253.9 | *2.5 | 260.4 | |
| Australia | 5 809.1 | 181.0 | 148.0 | 329.0 | 15 896.3 | 2.0 | 16 225.2 | |

* estimate has a relative standard error of 25% to 50% and should be used with caution

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) Includes lotteries, pyramid schemes, phishing & related scams, financial advice, chain letters, advance fee fraud and other scams.

INTRODUCTION

This chapter presents results about victims of identity fraud. Identity fraud comprises bank or credit card fraud and identity theft. Theft of identity includes the fraudulent use of personal details such as a drivers licence or tax file number, without permission, or illegally appropriating another person's identity for unauthorised gain.

Identity fraud

In the 12 months prior to the survey, there were nearly half a million (499,500) victims of identity fraud. This represented a victimisation rate of 3.1%. There were 134,500 victims of identity fraud with a personal weekly income of less than \$499, representing a victimisation rate of 2%. Those with a weekly personal income of \$2,500 or more comprised 29,900 victims with a victimisation rate of 9.1%.

Credit or bank card fraud

Of Australians experiencing credit or bank card fraud in the previous 12 months (383,300 people or 2.4%), 78% (or 297,500) were employed, 70% (or 267,200) were born in Australia, 67% (or 258,500) were married, and 43% (or 166,500) had a highest educational attainment of at least a diploma, degree or other higher qualification.

The 35 to 44 years age group had the highest number (101,900 or 27%) of victims of credit or bank card fraud.

For the most recent incident, more victims (111,900 people or 29%) had their credit or bank card details obtained from them in person, than through internet or telephone based transactions. All victims of credit or bank card fraud incurred a financial loss; 26% reported losing between \$101-\$500, while 25% lost less than \$100. Victims with losses of more than \$10,000 comprised 3% of victims.

Incidents were reported to a law enforcement agency, financial institution or other formal entity by 76% of victims. For the majority of victims (66% or 253,800 people), only one incident of credit or bank card fraud had been discovered in the previous 12 months. Refer to Explanatory Notes, paragraphs 16 to 17 for more information on the counting of credit or bank card fraud incidents.

Identity theft

In the 12 months prior to the survey, there were 124,000 victims of identity theft, comprising 68,900 (56%) men and 55,100 (44%) women. The 25 to 34 years age group had the highest number of victims (34,400 or 28%).

In the 12 months prior to the survey, there were 20,100 (16%) victims who reported a financial loss as a result of the most recent incident of identity theft. These incidents were reported to a law enforcement agency, financial institution or other formal entity by 57% of victims; 27,700 or 22% reported the incident to police, while 41,400 (43%) reported it to other agencies.

2.1 CHARACTERISTICS OF VICTIMS OF IDENTITY FRAUD

VICTIMS OF IDENTITY FRAUD

| | Credit or bank card fraud '000 | Identity theft '000 | Total victims '000(b) | All persons '000 | Victimisation rate %(a) |
|---|--------------------------------------|---------------------------|-----------------------------|---------------------|-------------------------------|
| Sex | | | | | |
| Male | 203.1 | 68.9 | 269.0 | 7 954.5 | 3.4 |
| Female | 180.1 | 55.1 | 230.5 | 8 270.8 | 2.8 |
| Age group (years) | | | | | |
| 15–24 | 32.0 | *29.2 | 60.1 | 2 798.5 | 2.1 |
| 25–34 | 84.8 | 34.4 | 116.6 | 2 802.1 | 4.2 |
| 35–44 | 101.9 | 27.3 | 127.1 | 2 983.0 | 4.3 |
| 45–54 | 96.5 | *14.9 | 110.2 | 2 830.6 | 3.9 |
| 55 and over | 68.1 | 18.1 | 85.6 | 4 811.1 | 1.8 |
| Marital status | | | | | |
| Married | 258.5 | 60.3 | 314.9 | 9 818.1 | 3.2 |
| Not married | 124.8 | 63.7 | 184.6 | 6 407.1 | 2.9 |
| Country of birth | | | | | |
| Australia | 267.2 | 98.1 | 358.1 | 11 744.6 | 3.0 |
| Born overseas(c) | 116.1 | *25.9 | 141.4 | 4 480.7 | 3.2 |
| Highest level of educational attainment | | | | | |
| Degree, diploma or higher education | 166.5 | 30.6 | 195.4 | 4 389.6 | 4.5 |
| Other qualification | 62.8 | 36.2 | 97.9 | 2 715.8 | 3.6 |
| No non-school qualification(d) | 154.0 | 57.1 | 206.2 | 9 119.9 | 2.3 |
| Labour force status | | | | | |
| Employed | 297.5 | 94.2 | 386.8 | 10 351.0 | 3.7 |
| Unemployed | *8.7 | *4.6 | *12.5 | 429.3 | *2.9 |
| Not in the labour force | 77.1 | *25.2 | 100.1 | 5 444.9 | 1.8 |
| Personal weekly income(e) | | | | | |
| \$0–\$499(f) | 92.9 | 43.2 | 134.5 | 6 790.4 | 2.0 |
| \$500–\$999 | 87.5 | 40.0 | 126.2 | 3 956.5 | 3.2 |
| \$1,000–\$1,499 | 70.5 | 14.7 | 82.4 | 1 888.1 | 4.4 |
| \$1,500–\$2,499 | 37.1 | *9.4 | 45.6 | 971.8 | 4.7 |
| \$2,500 or more | *27.7 | np | 29.9 | 330.5 | 9.1 |
| Equivalent household weekly income(e)(g) | | | | | |
| \$0–\$499(f) | 54.7 | 34.2 | 84.5 | 4 270.5 | 2.0 |
| \$500–\$999 | 108.5 | 34.7 | 142.5 | 4 534.8 | 3.1 |
| \$1,000–\$1,499 | 65.0 | *16.2 | 80.5 | 2 248.8 | 3.6 |
| \$1,500–\$2,499 | 47.2 | *12.9 | 59.2 | 1 171.6 | 5.0 |
| \$2,500 or more | *20.0 | **3.0 | *23.0 | 300.4 | *7.7 |
| Total victims | 383.3 | 124.0 | 499.5 | . . | 3.1 |

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

. . not applicable

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) Figures correspond to the 'Total victims' column.

(b) Components may not add to the total as persons may have been a victim of more than one fraud type.

(c) Includes inadequately described responses.

(d) Includes not determined and no level obtained.

(e) Excludes those respondents for whom income could not be determined.

(f) Includes persons or households with negative income.

(g) For information on equivalised household weekly income, see Explanatory Notes, paragraphs 23–27.

2.2

VICTIMS OF CREDIT OR BANK CARD FRAUD, Whether reported the most recent incident, by states

| | <i>Victims who reported an incident '000</i> | <i>Proportion of victims who reported an incident %</i> | <i>Total victims '000(a)</i> | <i>All persons '000</i> |
|---------------------|--|---|----------------------------------|---------------------------------|
| New South Wales | 103.3 | 76.4 | 135.2 | 5 360.5 |
| Victoria | 81.9 | 74.9 | 109.4 | 4 104.6 |
| Queensland | 49.1 | 78.4 | 62.7 | 3 173.8 |
| South Australia | 16.4 | 70.9 | 23.2 | 1 238.9 |
| Western Australia | 27.1 | 69.8 | 38.9 | 1 589.2 |
| Tasmania | *5.2 | 84.2 | *6.2 | 381.2 |
| Australia(b) | 289.3 | 75.5 | 383.3 | 16 225.2 |

* estimate has a relative standard error of 25% to 50% and should be used with caution

(b) Total includes Northern Territory and Australian Capital Territory.

(a) Components may not add to total.

2.3 EXPERIENCE OF CREDIT OR BANK CARD FRAUD, Characteristics of incident

| | PERSONS | |
|--|----------|------|
| | '000 | % |
| ALL PERSONS | | |
| Victim | 383.3 | 2.4 |
| Non-victim(a) | 15 842.0 | 97.6 |
| Number of times experienced | | |
| One | 253.8 | 1.6 |
| Two or more(a) | 129.5 | 0.8 |
| MOST RECENT INCIDENT | | |
| Method of fraud | | |
| In person | 111.9 | 29.2 |
| Landline or mobile telephone | *12.5 | *3.3 |
| Email or internet | 76.0 | 19.8 |
| Post | *9.6 | *2.5 |
| Other | 34.2 | 8.9 |
| Don't know | 139.2 | 36.3 |
| Reported incident | | |
| Yes | 289.3 | 75.5 |
| No | 94.0 | 24.5 |
| Agencies reported to(b) | | |
| Police | 60.6 | 15.8 |
| Bank or financial institution | 232.3 | 60.6 |
| Credit card company | 54.9 | 14.3 |
| Other | *22.3 | *5.8 |
| Amount of money lost(c) | | |
| \$100 or less | 93.9 | 24.5 |
| \$101–\$500 | 97.8 | 25.5 |
| \$501–\$1,000 | 47.1 | 12.3 |
| \$1,001–\$5,000 | 80.3 | 20.9 |
| \$5,001–\$10,000 | *16.7 | *4.4 |
| \$10,001 or more | *11.9 | *3.1 |
| Not determined(d) | 35.6 | 9.3 |
| Amount of time lost | | |
| Less than one hour | 69.6 | 18.2 |
| One hour to less than 10 hours | 176.6 | 46.1 |
| 10 hours to less than 20 hours | *12.2 | *3.2 |
| More than 20 hours | 49.1 | 12.8 |
| Incident not finalised | 75.8 | 19.8 |
| Whether behaviour has changed | | |
| Yes | 181.0 | 47.2 |
| No | 202.2 | 52.8 |
| How behaviour has changed(e) | | |
| More careful or aware | 107.6 | 28.1 |
| Changed internet service provider or email address, payment method, credit card details or internet security | 45.4 | 11.8 |
| Stopped engaging, ignored or no longer dealt with that organisation or person | *13.6 | *3.5 |
| Changes to contact details or home or physical security | *7.1 | *1.9 |
| Reduced wellbeing | *17.9 | *4.7 |
| Other | **5.7 | *1.5 |

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Includes 'don't know' responses.

(b) Incidents may have been reported to more than one agency.

(c) All victims of credit or bank card fraud incurred a financial loss.

(d) Includes not determined and 'don't know' responses.

(e) Victims may have reported more than one behaviour change.

2.4 EXPERIENCE OF IDENTITY THEFT, Characteristics of incident

| | PERSONS | |
|--|----------|-------|
| | '000 | % |
| | | |
| ALL PERSONS | | |
| Victim | 124.0 | 0.8 |
| Non-victim(a) | 16 101.3 | 99.2 |
| Number of times experienced | | |
| One | 83.3 | 0.5 |
| Two or more(a) | 40.7 | 0.3 |
| | | |
| MOST RECENT INCIDENT | | |
| Method of fraud | | |
| In person | 33.8 | 27.3 |
| Landline or mobile telephone | *9.5 | *7.7 |
| Email or internet | *26.3 | 21.2 |
| Post | **6.0 | **4.8 |
| Other | *15.2 | *12.2 |
| Don't know | 33.2 | 26.8 |
| Reported incident | | |
| Yes | 70.1 | 56.6 |
| No | 53.9 | 43.4 |
| Agencies reported to(b) | | |
| Police | 27.7 | 22.3 |
| Issuer of document | *12.1 | *9.7 |
| Other | 41.4 | 33.4 |
| Incurred financial loss | | |
| Yes | *20.1 | *16.3 |
| No | 103.8 | 83.7 |
| Amount of money lost | | |
| \$500 or less | *10.0 | *8.0 |
| \$501 or more | *10.2 | *8.2 |
| Amount of time lost | | |
| Less than one hour | 36.9 | 29.7 |
| One hour to less than 10 hours | 38.1 | 30.7 |
| More than 10 hours | 18.1 | 14.6 |
| Incident not finalised | 30.9 | 24.9 |
| Whether behaviour has changed | | |
| Yes | 58.5 | 47.2 |
| No | 65.5 | 52.8 |
| How behaviour has changed(c) | | |
| More aware or careful | 30.3 | 24.5 |
| Changed internet service provider or email address, payment method, credit card details or internet security | **4.8 | **3.9 |
| Stopped engaging, ignored or no longer dealt with that organisation or person | *8.3 | *6.7 |
| Changes to contact details or physical or home security | *4.2 | *3.4 |
| Reduced wellbeing | *10.9 | *8.8 |
| Other | *4.0 | *3.2 |

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Includes 'don't know' responses.

(b) Incidents may have been reported to more than one agency.

(c) Victims may have reported more than one behaviour change.

CHAPTER 3

VICTIMS OF SCAMS

INTRODUCTION

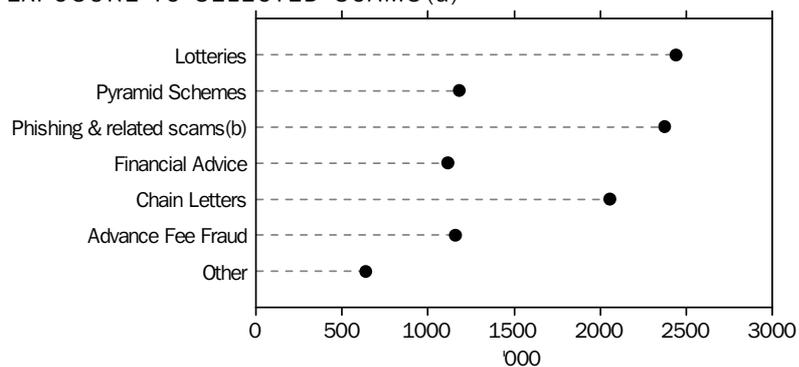
This chapter presents results for victims of a range of selected scams. Scams aim to elicit personal information and or obtain a financial benefit by deceptive means such as through an invitation, request, notification or offer. The Personal Fraud Survey included the following scams: lotteries, pyramid schemes, phishing and related scams, financial advice, chain letters, advance fee fraud and other. For more information about these scams refer to the Glossary.

EXPOSURE TO SCAMS

The Personal Fraud Survey collected information about people's exposure to scams. A person was deemed to have been exposed to a scam if they received, viewed and/or read an unsolicited invitation, request, notification or offer. In the twelve months prior to the survey, there were 5.8 million people exposed to a range of selected scams. Those aged 55 and over comprised 1.6 million of this total. Those earning a personal weekly income of less than \$499 accounted for 1.9 million people exposed to scams, while those on a weekly income of \$2,500 or more accounted for 208,000 people.

The three categories of selected scams with the highest number of people were: lotteries (2,437,400 people), phishing and related scams (2,374,700 people) and chain letters (2,054,000 people). Note a person may have been exposed to more than one type of scam during the survey period.

EXPOSURE TO SELECTED SCAMS (a)



(a) Persons may have been exposed to more than one type of scam in the last 12 months.
 (b) Also includes other methods, such as by phone, to obtain a person's bank account or personal details. For more information, see the Glossary.

VICTIMS OF SCAMS

There were 329,000 victims of all selected scams in Australia in the 12 months prior to interview, where a victim was defined as a person who responded to the scam by providing personal details and/or money or sought further information from the scammer. This represented a victimisation rate of 2%.

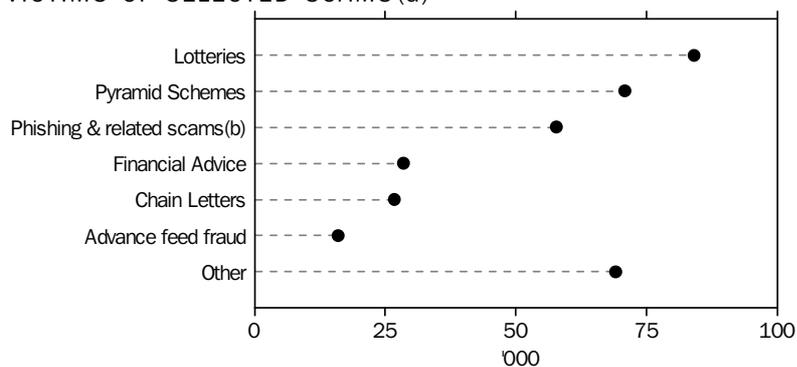
In the twelve months prior to the survey, people aged 35 to 44 years had a victimisation rate of 2.6% for all scam types, while those 55 and over had a rate of 1.6%. Those earning a personal weekly income of between \$1,500 and \$2,499 had a victimisation rate of 3.9%.

VICTIMS OF SCAMS
continued

The rate was lower for people earning a weekly personal income of less than \$499 (1.6%).

Lotteries accounted for 84,100 victims (victimisation rate of 0.5%), pyramid schemes 70,900 victims (0.4%) and phishing and related scams 57,800 victims (0.4%). Note a person may have been a victim of more than one type of scam.

VICTIMS OF SELECTED SCAMS (a)



(a) Persons may have been victims of more than one type of scam in the last 12 months.
 (b) Also includes other methods, such as by phone, to obtain a person's bank account or personal details. For more information, see the Glossary.

3.1 CHARACTERISTICS OF VICTIMS OF SELECTED SCAMS

VICTIMS OF SELECTED SCAMS

| | Exposure to scams '000 | Lotteries '000 | Pyramid schemes '000 | Phishing & related scams '000(b) | Financial advice '000 | Other scams '000 | Total victims '000 (c)(d) | All persons '000 | Victimisation rate %(a) |
|--|------------------------------|-------------------|----------------------------|---|-----------------------------|------------------------|------------------------------------|------------------------|-------------------------------|
| Sex | | | | | | | | | |
| Male | 2 928.6 | 45.3 | 38.9 | 29.6 | 17.9 | 37.9 | 181.0 | 7 954.5 | 2.3 |
| Female | 2 880.4 | 38.8 | 31.9 | 28.2 | *10.7 | 31.2 | 148.0 | 8 270.8 | 1.8 |
| Age group (years) | | | | | | | | | |
| 15–24 | 550.0 | np | *20.2 | **7.5 | — | *11.6 | 51.5 | 2 798.5 | 1.8 |
| 25–34 | 1 108.4 | 20.1 | *15.2 | *8.2 | np | *11.6 | 62.9 | 2 802.1 | 2.2 |
| 35–44 | 1 294.2 | *20.3 | *7.2 | *18.9 | *11.4 | *12.3 | 78.3 | 2 983.0 | 2.6 |
| 45–54 | 1 272.7 | np | *15.5 | *12.2 | *10.2 | *15.2 | 58.9 | 2 830.6 | 2.1 |
| 55 and over | 1 583.8 | 25.9 | *12.8 | *11.1 | np | *18.5 | 77.4 | 4 811.1 | 1.6 |
| Marital status | | | | | | | | | |
| Married | 3 969.6 | 60.5 | 36.9 | 32.5 | 23.4 | 44.0 | 210.6 | 9 818.1 | 2.1 |
| Not Married | 1 839.4 | 23.7 | *34.0 | 25.2 | *5.1 | 25.1 | 118.4 | 6 407.1 | 1.8 |
| Country of birth | | | | | | | | | |
| Australia | 4 265.6 | 54.9 | 49.3 | 35.9 | *20.2 | 51.0 | 221.7 | 11 744.6 | 1.9 |
| Born overseas(e) | 1 543.4 | 29.2 | 21.6 | 21.8 | *8.4 | 18.2 | 107.3 | 4 480.7 | 2.4 |
| Highest level of educational attainment | | | | | | | | | |
| Degree, diploma or higher education | 2 173.4 | 25.4 | *35.6 | *15.5 | *9.2 | 22.4 | 115.8 | 4 389.6 | 2.6 |
| Other qualification | 1 070.0 | *13.1 | *10.6 | *10.5 | *8.9 | *13.7 | 62.0 | 2 715.8 | 2.3 |
| No non-school qualification(f) | 2 565.7 | 45.7 | 24.7 | 31.8 | *10.4 | 33.0 | 151.2 | 9 119.9 | 1.7 |
| Labour force status | | | | | | | | | |
| Employed | 4 196.9 | 50.6 | 55.4 | 43.8 | *24.6 | 53.5 | 234.6 | 10 351.0 | 2.3 |
| Unemployed | 100.9 | np | — | **5.5 | np | np | *15.5 | 429.3 | *3.6 |
| Not in the labour force | 1 511.2 | np | *15.5 | *8.5 | np | np | 78.9 | 5 444.9 | 1.4 |
| Personal weekly income(g) | | | | | | | | | |
| \$0–\$499(h) | 1 892.5 | 29.7 | *15.7 | *19.9 | **8.9 | *26.6 | 111.1 | 6 790.4 | 1.6 |
| \$500–\$999 | 1 449.5 | *17.1 | *32.2 | *21.6 | np | *16.3 | 89.4 | 3 956.5 | 2.3 |
| \$1,000–\$1,499 | 901.8 | *13.4 | *9.0 | *3.4 | *8.6 | **5.1 | 38.1 | 1 888.1 | 2.0 |
| \$1,500–\$2,499 | 544.7 | *6.6 | np | np | *7.7 | *11.3 | 38.2 | 971.8 | 3.9 |
| \$2,500 or more | 207.9 | np | np | — | np | np | *5.9 | 330.5 | *1.8 |
| Equivalised weekly household income(g)(i) | | | | | | | | | |
| \$0–\$499(h) | 1 211.6 | *26.3 | *16.7 | *9.8 | np | *11.4 | 72.6 | 4 270.5 | 1.7 |
| \$500–\$999 | 1 668.6 | *24.5 | *15.4 | *20.8 | *13.9 | *21.3 | 92.8 | 4 534.8 | 2.0 |
| \$1,000–\$1,499 | 976.7 | *9.0 | *13.9 | *7.6 | *3.7 | *9.3 | 49.1 | 2 248.8 | 2.2 |
| \$1,500–\$2,499 | 607.5 | *5.9 | np | **2.6 | *7.0 | *9.7 | 31.8 | 1 171.6 | 2.7 |
| \$2,500 or more | 167.4 | **2.3 | np | np | np | np | *8.9 | 300.4 | *3.0 |
| Total | 5 809.1 | 84.1 | 70.9 | 57.8 | 28.5 | 69.1 | 329.0 | .. | 2.0 |

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

.. not applicable

— nil or rounded to zero (including null cells)

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) Figures correspond to the 'Total victims' column.

(b) Also includes other methods, such as by phone, to obtain a person's bank account or personal details. For more information, see the Glossary.

(c) Includes advance fee fraud and chain letters.

(d) Components may not add to the total as persons may have been a victim of more than one scam type.

(e) Includes inadequately described responses.

(f) Includes not determined and no level obtained.

(g) Excludes those respondents for whom income could not be determined.

(h) Includes persons or households with negative income.

(i) For information on equivalised household weekly income, please see Explanatory Notes, paragraphs 23-27.

3.2

EXPERIENCE OF LOTTERIES, Characteristics of incident

| | PERSONS | |
|---|----------|-------|
| | '000 | % |
| ALL PERSONS | | |
| Exposure | 2 437.4 | 15.0 |
| Non-exposure | 13 787.8 | 85.0 |
| Number of notifications received | | |
| One | 485.4 | 3.0 |
| Two or more(a) | 1 952.0 | 12.0 |
| Victim | 84.1 | 0.5 |
| Non-victim(a) | 16 141.1 | 99.5 |
| Number of notifications responded to | | |
| One | 61.7 | 0.4 |
| Two | *9.9 | *0.1 |
| Three or more | *12.6 | *0.1 |
| MOST RECENT INCIDENT | | |
| Method of fraud | | |
| Landline or mobile telephone | *17.0 | *20.2 |
| Email or internet | *34.2 | 40.6 |
| Post | 33.0 | 39.2 |
| Reported incident | | |
| Yes | 22.4 | 26.6 |
| No | 61.7 | 73.4 |
| Agencies reported to(b) | | |
| Police or consumer affairs | *7.9 | *9.4 |
| Other | *14.5 | *17.3 |
| Incurred financial loss | | |
| Yes | *21.2 | 25.2 |
| No | 62.9 | 74.8 |
| Amount of money lost | | |
| \$100 or less | *12.9 | *15.3 |
| \$101 or more | *8.4 | *9.9 |
| Amount of time lost | | |
| Less than one hour | 45.7 | 54.3 |
| One hour to less than five hours | *20.8 | *24.7 |
| Five hours or more | *9.9 | *11.8 |
| Incident not finalised | *7.8 | *9.2 |
| Whether behaviour has changed | | |
| Yes | 42.7 | 50.7 |
| No | 41.5 | 49.3 |
| How behaviour has changed(c) | | |
| More aware or careful | *17.1 | *20.3 |
| Stopped engaging, ignored or no longer dealt with that organisation or person | *17.9 | *21.3 |
| Reduced wellbeing | *6.5 | **7.7 |
| Other(d) | **4.2 | **5.0 |

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Includes 'don't know' responses.

(b) Incident may have been reported to more than one agency.

(c) Victims may have reported more than one behaviour change.

(d) Includes changed internet service provider or email address, contact details or internet security and 'other' responses.

3.3 EXPERIENCE OF PYRAMID SCHEMES, Characteristics of incident

| | PERSONS | |
|---|----------|-------|
| | '000 | % |
| | | |
| ALL PERSONS | | |
| Exposure | 1 180.5 | 7.3 |
| Non-exposure(a) | 15 044.8 | 92.7 |
| Number of invitations received | | |
| One | 499.2 | 3.1 |
| Two or more | 681.3 | 4.2 |
| Victim | 70.9 | 0.4 |
| Non-victim(a) | 16 154.4 | 99.6 |
| Number of invitations responded to | | |
| One | 65.3 | 0.4 |
| Two | np | np |
| Three or more | np | np |
| | | |
| MOST RECENT INCIDENT | | |
| Method of fraud | | |
| In person | 41.9 | 59.2 |
| Landline or mobile telephone | *13.7 | *19.4 |
| Email or internet | *7.6 | *10.7 |
| Post | *7.6 | *10.8 |
| Reported incident | | |
| Yes | *3.8 | **5.4 |
| No | 67.1 | 94.6 |
| Incurred financial loss | | |
| Yes | *25.0 | 35.3 |
| No | 45.9 | 64.7 |
| Amount of money lost | | |
| \$100 or less | *12.9 | *18.2 |
| \$101 or more | *12.1 | *17.1 |
| Amount of time lost | | |
| Less than one hour | *19.7 | *27.8 |
| One hour to less than three hours | 30.9 | 43.5 |
| Three hours or more | *11.3 | *15.9 |
| Incident not finalised | *9.0 | *12.7 |
| Whether behaviour has changed | | |
| Yes | *22.5 | 31.7 |
| No | 48.4 | 68.3 |
| How behaviour has changed(b) | | |
| More aware or careful | *11.7 | *16.5 |
| Stopped engaging, ignored or no longer dealt with that organisation or person | *6.7 | **9.5 |
| Reduced wellbeing | **6.2 | **8.7 |

* estimate has a relative standard error of 25% to 50% and should be used with caution
 ** estimate has a relative standard error greater than 50% and is considered too unreliable for general use
 np not available for publication but included in totals where applicable, unless otherwise indicated
 (a) Includes 'don't know' responses.
 (b) Victims may have reported more than one behaviour change.

3.4

EXPERIENCE OF PHISHING AND RELATED SCAMS(a), Characteristics of incident

| PERSONS | | |
|---------------------------------|----------|--------|
| | '000 | % |
| ALL PERSONS | | |
| Exposure | 2 374.7 | 14.6 |
| Non-exposure(b) | 13 850.6 | 85.4 |
| Number of requests received | | |
| One | 483.8 | 3.0 |
| Two or more(b) | 1 890.9 | 11.7 |
| Victim | 57.8 | 0.4 |
| Non-victim | 16 167.4 | 99.6 |
| Number of requests responded to | | |
| One | 42.8 | 0.3 |
| Two to four | *7.7 | — |
| Five or more | *7.3 | — |
| MOST RECENT INCIDENT | | |
| Method of fraud | | |
| Landline or mobile telephone | 15.7 | 27.1 |
| Email or internet | 30.4 | 52.7 |
| In person or post | *11.7 | *20.2 |
| Reported incident | | |
| Yes | *21.2 | *36.7 |
| No | 36.6 | 63.3 |
| Agencies reported to(c) | | |
| Bank | *14.3 | *24.7 |
| Other | *7.0 | *12.0 |
| Amount of time lost | | |
| Less than one hour | 37.0 | 64.1 |
| More than one hour | *13.6 | *23.5 |
| Incident not finalised | **7.2 | **12.4 |
| Whether behaviour has changed | | |
| Yes | 22.2 | 38.4 |
| No | 35.6 | 61.6 |
| How behaviour has changed(d) | | |
| More aware or careful | *11.2 | *19.5 |
| Other(e) | *11.4 | *19.7 |

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Also includes other methods, such as by phone, to obtain a person's bank account or personal details. For more information, see the Glossary.

(b) Includes 'don't know' responses.

(c) Incident may have been reported to more than one agency.

(d) Victims may have reported more than one behaviour change.

(e) Includes stopped engaging, ignored or no longer dealt with that organisation or person; changed internet service provider, payment method or internet security; and other responses.

3.5 EXPERIENCE OF FINANCIAL ADVICE, Characteristics of incident

| | PERSONS | |
|---|----------|--------|
| | '000 | % |
| | | |
| ALL PERSONS | | |
| Exposure | 1 116.5 | 6.9 |
| Non-exposure(a) | 15 108.7 | 93.1 |
| Number of offers received | | |
| One | 209.3 | 1.3 |
| Two or more(a) | 907.3 | 5.6 |
| Victim | 28.5 | 0.2 |
| Non-victim(a) | 16 196.7 | 99.8 |
| Number of offers responded to | | |
| One | *17.4 | *0.1 |
| Two to four | *6.9 | — |
| Five or more | *4.2 | — |
| | | |
| MOST RECENT INCIDENT | | |
| Method of fraud | | |
| In person, landline or mobile telephone | *19.3 | 67.6 |
| Email, internet or post | *9.2 | *32.4 |
| Incurred financial loss | | |
| Yes | **6.8 | **23.7 |
| No | *21.8 | 76.3 |
| Amount of time lost | | |
| Less than one hour | *8.3 | *29.0 |
| One hour to less than 10 hours | *14.6 | 51.1 |
| 10 hours or more | np | np |
| Incident not finalised | np | np |
| Whether behaviour has changed | | |
| Yes | *10.3 | *36.0 |
| No | *18.3 | 64.0 |

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) Includes 'don't know' responses.

3.6 EXPERIENCE OF CHAIN LETTERS, Characteristics of incident

| PERSONS | | |
|--------------------------------------|----------|-------|
| | '000 | % |
| | | |
| ALL PERSONS | | |
| Exposure | 2 054.0 | 12.7 |
| Non-exposure(a) | 14 171.2 | 87.3 |
| Number of chain letters received | | |
| One | 841.0 | 5.2 |
| Two or more(a) | 1 213.0 | 7.5 |
| Victim | 26.7 | 0.2 |
| Non-victim(a) | 16 198.5 | 99.8 |
| Number of chain letters responded to | | |
| One | 22.0 | 0.1 |
| Two or more | *4.8 | — |
| | | |
| MOST RECENT INCIDENT | | |
| Method of fraud | | |
| Email or internet | *12.9 | *48.3 |
| Post | *13.8 | 51.7 |
| Incurred financial loss | | |
| Yes | *8.3 | *31.2 |
| No | *18.4 | 68.8 |
| Amount of time lost | | |
| Less than one hour | *15.1 | 56.3 |
| One hour to less than two hours | *8.3 | *31.2 |
| Two hours or more | np | np |
| Incident not finalised | np | np |
| Whether behaviour has changed | | |
| Yes | *3.9 | *14.5 |
| No | 22.9 | 85.5 |

* estimate has a relative standard error of 25% to 50% and should be used with caution

— nil or rounded to zero (including null cells)

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) Includes 'don't know' responses.

3.7 EXPERIENCE OF ADVANCE FEE FRAUD, Characteristics of incident

| | PERSONS | |
|---------------------------------|----------|-------|
| | '000 | % |
| | | |
| ALL PERSONS | | |
| Exposure | 1 158.3 | 7.1 |
| Non-exposure(a) | 15 067.0 | 92.9 |
| Number of requests received | | |
| One | 256.7 | *1.6 |
| Two or more(a) | 901.5 | *5.6 |
| Victim | *16.0 | *0.1 |
| Non-victim | 16 209.3 | 99.9 |
| Number of requests responded to | | |
| One to two | *10.2 | *0.1 |
| Three or more | *5.7 | — |
| | | |
| MOST RECENT INCIDENT | | |
| Reported incident | | |
| Yes | *8.3 | *52.2 |
| No | *7.6 | *47.8 |
| Amount of time lost | | |
| Less than one hour | np | np |
| One hour or more | *8.1 | *50.6 |
| Incident not finalised | np | np |
| Whether behaviour has changed | | |
| Yes | *8.3 | *52.3 |
| No | *7.6 | *47.7 |

* estimate has a relative standard error of 25% to 50% and should be used with caution
 — nil or rounded to zero (including null cells)
 np not available for publication but included in totals where applicable, unless otherwise indicated
 (a) Includes 'don't know' responses.

3.8

EXPERIENCE OF OTHER SCAMS, Characteristics of incident

| | PERSONS | |
|---|----------|-------|
| | '000 | % |
| | | |
| ALL PERSONS | | |
| Exposure | 638.8 | 3.9 |
| Non-exposure(a) | 15 586.4 | 96.1 |
| Number of types of invitations, requests, notifications or offers | | |
| One | 377.4 | 2.3 |
| Two | 261.5 | 1.6 |
| Number of times received | | |
| One | 172.3 | 1.1 |
| Two or more(a) | 466.5 | 2.9 |
| Victim | 69.1 | 0.4 |
| Non-victim(a) | 16 156.1 | 99.6 |
| Number of invitations, requests, notifications or offers responded to | | |
| One | 57.7 | 0.4 |
| Two to three | *8.3 | *0.1 |
| Four or more(a) | *3.1 | — |
| | | |
| MOST RECENT INCIDENT | | |
| Method of fraud | | |
| Landline or mobile telephone | 19.4 | 28.1 |
| Email or internet | 31.7 | 45.9 |
| Post | *9.0 | *13.0 |
| Other(b) | *9.0 | *13.0 |
| Reported incident | | |
| Yes | 28.1 | 40.6 |
| No | 41.1 | 59.4 |
| Agencies reported to(c) | | |
| Police | *7.6 | *10.9 |
| Consumer affairs | **6.3 | *9.1 |
| Other | *14.5 | *21.0 |
| Incurred financial loss | | |
| Yes | 30.4 | 44.0 |
| No | 38.8 | 56.0 |
| Amount of money lost | | |
| \$100 or less(a) | *12.1 | *17.4 |
| \$101–\$500 | *7.4 | *10.7 |
| \$501 or more | *10.9 | *15.8 |
| Amount of time lost | | |
| Less than one hour | 24.8 | 35.9 |
| One hour to less than 10 hours | *21.9 | 31.7 |
| 10 hours or more | *9.8 | *14.1 |
| Incident not finalised | *12.6 | *18.2 |
| Whether behaviour has changed | | |
| Yes | 46.6 | 67.4 |
| No | 22.5 | 32.6 |
| How behaviour has changed(d) | | |
| More aware or careful | 29.7 | 43.0 |
| Stopped engaging, ignored or no longer dealt with that organisation or person | *14.5 | *21.0 |
| Other(e) | *4.2 | *6.1 |

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Includes 'don't know' responses.

(b) Includes 'in person' responses.

(c) Incident may have been reported to more than one agency.

(d) Victims may have reported more than one behaviour change.

(e) Includes reduced wellbeing; changed internet service provider, contact details or internet security; and other responses.

EXPLANATORY NOTES

INTRODUCTION

1 This publication presents results from the Australian Bureau of Statistics (ABS) Personal Fraud Survey, conducted throughout Australia during July to December 2007 as part of the 2007-08 Multi-Purpose Household Survey (MPHS), a supplement to the monthly Labour Force Survey (LFS). This is the first time that data about personal fraud have been collected.

2 The Personal Fraud Survey collected information from individuals about their experience of selected personal frauds, and whether they incurred any financial loss, over a twelve month period from the date of interview. Detailed characteristics of the most recent incident of fraud were also collected. Of the 16,100 private dwellings selected in the Personal Fraud Survey, 89% responded, resulting in a final sample of 14,320 persons.

3 Further information about data collection is provided in paragraphs 8-9.

SCOPE

4 The scope of the LFS is restricted to people aged 15 years and over who were usual residents of private dwellings, except:

- members of the permanent defence forces
- certain diplomatic personnel of overseas governments, customarily excluded from census and estimated populations
- overseas residents in Australia
- members of non-Australian defence forces (and their dependants).

5 The 2007-08 MPHS also excluded:

- people living in special dwellings (such as hotels, university residences, students at boarding schools, patients in hospitals, residents of homes (e.g. retirement homes, homes for persons with disabilities), and inmates of prisons)
- people living in very remote parts of Australia.

6 The 2007-08 MPHS was conducted in both urban and rural areas in all states and territories, but excluded people living in very remote parts of Australia. The exclusion of these people is expected to have only a minor impact on any aggregate estimates that are produced for individual states and territories, except the Northern Territory where such people account for around 23% of the population.

COVERAGE

7 In the LFS, coverage rules are applied which aim to ensure that each person is associated with only one dwelling and hence has only one chance of selection in the survey. The publication *Labour Force, Australia* (cat. no. 6202.0) contains information about survey design, sample redesign, scope, coverage and population benchmarks relevant to the monthly LFS, which also applies to the MPHS. It also contains definitions of demographic and labour force characteristics, and information about telephone interviewing relevant to both the monthly LFS and the MPHS.

DATA COLLECTION

MPHS

8 The MPHS is conducted as a supplement to the monthly Labour Force Survey (LFS). One eighth of the LFS sample is rotated out of the survey each month, called the 'outgoing rotation group'. One third of the dwellings in this outgoing rotation group are selected for the MPHS. In each of these dwellings, after the LFS has been fully completed for each person in scope and coverage, a person (usual resident) aged 15 years and over is selected at random (based on a computer algorithm) and asked the additional MPHS questions in a personal interview. Data are collected using Computer Assisted

Interviewing (CAI), whereby responses are recorded directly onto an electronic questionnaire in a notebook computer generally during a telephone interview.

Personal Fraud

9 The usual MPHS sample is accumulated over a twelve month period (July 2007 to June 2008). However, the Personal Fraud sample was accumulated over only six months. Between July to December 2007 the usual MPHS sample answered all the MPHS questions, including the Personal Fraud module. In addition, another one-third of the outgoing rotation group were asked only the questions about Personal Fraud. In this way, the full-sized sample that would normally be accumulated over a twelve month period was collected in six months. Refer to paragraph 2 for the final sample size.

MEASURING PERSONAL
FRAUD

10 As fraud is a complex phenomenon there may be situations where a scam incident involves the theft of a person's personal details, which are then subsequently used to commit a further fraudulent offence such as credit card fraud. The ABS Personal Fraud Survey was not designed to capture this level of complexity. The survey primarily focused on understanding the rate of prevalence of individual personal fraud types in Australia.

11 Due to the inherently deceptive nature of fraud and the fact that these types of offence can occur over a long period of time, it is possible that a survey respondent could have unknowingly been a victim of a fraud or scam during the reference period. The effects of some types of frauds are not detected until well after the event. For example, a person may not realise that a particular request or offer they have received is fraudulent, or they might not be aware that their credit card or personal details are being used without their permission.

EXPOSURE TO SCAMS

12 Scams operate by presenting a person with a deceptive story, request or other lure, which results in the person responding to the scam in some manner, such as by providing or verifying personal details or money to the scammer. As such, in this survey a person was considered to have been exposed to a scam if they had:

- received an unsolicited invitation, request, notification or offer; and
- read or viewed the material.

13 It was not sufficient for the person to have received a piece of correspondence which was simply unwanted. Notifications or invitations which were received via e-mail, but by-passed the person's In-box and were removed by a spam filter were excluded if the respondent did not open the message.

VICTIMISATION

Scams

14 For the purposes of this survey, people were considered to be a victim of a scam if they were not only exposed to a scam or fraudulent offer, but also responded to that scam by providing money, personal details or both, or by asking for more information.

15 Detailed information about the most recent episode of each identity fraud or scam was only sought from victims of that specific type of fraud, not from those who merely received a fraudulent offer or request but did not respond.

Identity fraud

16 The distinction between exposure and victimisation does not apply to identity theft or credit or bank card fraud - in these cases if a person simply became aware that these types of fraud had occurred, they were considered to be a victim, as they were not required to be exposed to a scam for victimisation to occur.

17 The survey sought to establish the number of 'episodes' of credit or bank card fraud or identity theft, that is, the number of times the respondent had their personal details stolen. The survey has not collected the number of individual transactions or cash withdrawals that occurred in each 'episode' before the breach was detected. For example, if a respondent's credit or bank card was stolen and was used to make five transactions before the card was cancelled, only the one episode of the card being stolen and used fraudulently was counted.

| | |
|------------------------------|--|
| <i>Victim counts</i> | <p>18 A person could have been a victim of one or more selected personal fraud types; where this was the case they were counted in each personal fraud type. For example a person may have been a victim of both an advance fee scam and a lottery scam. This person would be counted in both scam categories. A total count of victims for all personal frauds is also able to be derived, but victims are only counted once in the totals. Using the previous example, the total victim count would only count this person once even though two incident types occurred. Components therefore will not always add to the total victim counts in the publication.</p> |
| MOST RECENT INCIDENT | <p>19 Detailed characteristics (such as method of fraud, reporting of incidents, financial loss, time lost or behaviour changes) of each type of fraud were collected only for the most recent incident of that fraud type. The survey is not able to provide detailed information about the characteristics of all fraud type incidents that survey respondents may have experienced during the reference period. Therefore data for these characteristics cannot be combined to form a total scam or identity fraud count. Only victim counts can be combined across categories.</p> |
| TOTAL FINANCIAL LOSS | <p>20 For each different type of personal fraud, victims were asked to report the amount of money they lost in the most recent incident. At the end of the survey, those who reported experiencing more than one victimisation for a type of identity fraud, or reported responding to more than one invitation, request, notification or offer for a type of scam, were also asked to report the total amount of money lost to any other fraud incidents not already mentioned. These amounts were added together to obtain a total financial loss from personal fraud.</p> <p>21 Where mean, median and total financial losses are reported in this publication, the total financial loss is used.</p> |
| INCOME LESS THAN ZERO | <p>22 Some persons or households reported negative income in the survey. This is possible if they incur losses in their unincorporated business or have negative returns from their investments. Studies of income and expenditure from the <i>Household Expenditure Survey, Australia</i> (cat. no. 6530.0) have shown that such households in the bottom income decile and with negative gross incomes tend to have expenditure levels that are comparable with those of households with higher income levels (and slightly above the average expenditures recorded for the fifth decile), indicating that these households have access to economic resources, such as wealth, or that the instance of low or negative income is temporary, perhaps reflecting business or investment start-up. In this survey, persons or households reporting negative income have been grouped in the lowest weekly income ranges (\$0–\$499).</p> |
| EQUIVALISED HOUSEHOLD INCOME | <p>23 Equivalence scales are used to adjust the actual incomes of households in a way that enables the analysis of the relative wellbeing of people living in households of different size and composition. For example, it would be expected that a household comprising two people would normally need more income than a lone person household if all the people in the two households are to enjoy the same material standards of living. Adopting a per capita analysis would address one aspect of household size difference, but would address neither compositional difference (i.e. the number of adults compared with the number of children) nor the economies derived from living together.</p> <p>24 When household income is adjusted according to an equivalence scale, the equivalised income can be viewed as an indicator of the economic resources available to a standardised household. For a lone person household, it is equal to income received. For a household comprising more than one person, equivalised income is an indicator of the household income that would be required by a lone person household in order to enjoy the same level of economic wellbeing as the household in question.</p> |

EQUIVALISED HOUSEHOLD
INCOME *continued*

25 The equivalence scale used in this publication was developed for the Organisation for Economic Co-operation and Development and is referred to as the "modified OECD" equivalence scale. It is widely accepted among Australian analysts of income distribution.

26 The scale allocates 1.0 point for the first adult (aged 15 years and over) in a household; 0.5 for each additional adult; and 0.3 for each child. Equivalised household income is derived by dividing total household income by the sum of the equivalence points allocated to household members. For example, if a household received combined gross income of \$2,100 per week and comprised two adults and two children (combined household equivalence points of 2.1), the equivalised gross household income would be calculated as \$1,000 per week.

27 For more information on the use of equivalence scales, see *Household Income and Income Distribution, Australia, 2005-06* (cat. no. 6523.0).

RELIABILITY OF ESTIMATES

28 The estimates provided in this publication are subject to sampling and non-sampling error.

Sampling error

29 Sampling error is the difference between the published estimates, derived from a sample of persons, and the value that would have been produced if all persons in scope of the survey had been included. For more information refer to the Technical Note.

Non-sampling error

30 Non-sampling error may occur in any collection, whether it is based on a sample or a full count such as a census. Sources of non-sampling error included non-response, errors in reporting by respondents or recording of answers by interviewers, and errors in coding and processing data. Every effort is made to reduce the non-sampling error to a minimum by careful design of questionnaires, intensive training and supervision of interviewers and effective processing procedures.

IMPUTATION FOR
NON-RESPONSE

31 Certain data items such as estimates of income had significant non-response for the 2007-08 MPHS. The ABS has not applied any imputation methodology for estimation of values for non-responses.

COMPARABILITY WITH
MONTHLY LFS STATISTICS

32 Due to differences in the scope and sample size of the MPHS and that of the LFS, the estimation procedure may lead to some small variations between labour force estimates from this survey and those from the LFS.

2007-2008 MPHS OUTPUTS

33 The MPHS is designed to collect statistics for a number of small, self-contained topics. These include both labour topics and other social and economic topics. The topics collected in 2007-08 were:

- Education
- Household Use of Information Technology
- Attitudes to the Environment
- Personal Fraud
- Income

34 The MPHS also collects other socio-demographic information such as educational attainment, labour force status and personal and household income.

35 Data for other MPHS topics collected in 2007-08 will be released in separate publications. In addition, data from the 2007-08 MPHS will be released as an expanded Confidentialised Unit Record File (CURF) in 2009.

CONFIDENTIALISED UNIT
RECORD FILE

36 Confidentialised Unit Record Files (CURF) release confidentialised microdata from surveys, thereby facilitating interrogation and analysis of data. For all MPHS topics covered in the 2007-08 survey, an expanded CURF will be available in 2009. For more information on expanded CURFs refer to ABS information paper *Multi-Purpose*

Household Survey, Expanded Confidentialised Unit Record File, Technical Manual (cat. no. 4100.0).

ACKNOWLEDGEMENT

37 ABS publications draw extensively on information provided freely by individuals, businesses, governments and other organisations. Their continued cooperation is very much appreciated. Without it, the wide range of statistics published by the ABS would not be available. Information received by the ABS is treated in strict confidence as required by the *Census and Statistics Act 1905*.

RELATED PUBLICATIONS

38 Other ABS publications that may be of interest are shown below, and are available at <www.abs.gov.au>:

Australian Standard Offence Classification, 1997, cat. no. 1234.0

Crime and Safety, Australia, April 2005, cat. no. 4509.0

Crime and Safety, New South Wales, April 2007, cat. no. 4509.1

Crime and Safety, Queensland, April 1995, cat. no. 4509.3

Crime and Safety, South Australia, October 2000, cat. no. 4509.4

Crime and Safety, Victoria, April 1995, cat. no. 4509.2

General Social Survey: Summary Results, Australia, 2006, cat. no. 4159.0

General Social Survey, New South Wales, 2006, cat. no. 4159.1.55.001

Information Paper: Measuring Crime Victimisation, Australia - The Impact of Different Collection Methodologies, 2002, cat. no. 4522.0.55.001

Information Paper: National Information Development Plan for Crime and Justice, 2005, cat. no. 4520.0

Information Paper: National Criminal Justice Statistical Framework, cat. no. 4525.0

Personal Safety Survey, Australia, 2005, cat. no. 4906.0

Recorded Crime - Victims, Australia, 2007, cat. no. 4510.0.

39 Non-ABS sources which may be of interest can be accessed through the National Centre for Crime and Justice Statistics theme page on the ABS web site <www.abs.gov.au> found under the headings "Themes", "People", then "Crime and Justice".

40 Information about current publications and other products released by the ABS is available from the statistics page on the ABS website <www.abs.gov.au>. The ABS also issues a daily Release Advice on the website which details products to be released in the week ahead.

DATA AVAILABLE ON
REQUEST

In addition to the statistics provided in this publication, the Australian Bureau of Statistics (ABS) can produce customised tables to meet special data requirements, on request. These are subject to confidentiality and quality constraints however. Inquiries should be made to the National Information and Referral Service, listed on the front of this publication.

Information collected in the survey includes:

- For identity fraud:
 - Whether a victim of identity fraud
 - Number of times experienced in last 12 months
 - Method of most recent incident of identity fraud
 - Whether reported most recent incident of identity fraud
 - Agencies to whom most recent incident of identity fraud was reported
 - Amount of money lost in most recent incident of identity fraud
 - Amount of time lost in most recent incident of identity fraud
 - Whether behaviour changed due to most recent incident of identity fraud
 - How behaviour changed due to most recent incident of identity fraud
- For scams (lotteries, pyramid schemes, phishing and related scams, financial advice, chain letters, advance fee fraud):
 - Whether a victim of scam
 - Number of scam approaches in last 12 months
 - Number of scams responded to in last 12 months
 - Method of most recent incident of scam
 - Whether reported most recent incident of scam
 - Agencies to whom most recent incident of scam was reported
 - Amount of money lost in most recent incident of scam
 - Amount of time lost in most recent incident of scam
 - Whether behaviour changed due to most recent incident of scam
 - How behaviour changed due to most recent incident of scam
- Total financial loss from all fraud
 - Monetary ranges
 - Overall sum

Data can be classified by the following variables:

- Age
- Sex
- Marital status
- Country of birth
- Educational attainment
- Labour force status
- Household type
- State or territory of usual residence
- Personal income range
- Household income range

AUSTRALASIAN CONSUMER FRAUD TASKFORCE MEMBERS

AUSTRALIAN GOVERNMENT

- Australian Bureau of Statistics
- Australian Communications and Media Authority
- Australian Competition and Consumer Commission (Chair)
- Australian Federal Police (represented by the Australian High Tech Crime Centre)
- Australian Government Attorney General's Department
- Australian Institute of Criminology
- Australian Securities and Investments Commission
- Department of Broadband, Communications and the Digital Economy

AUSTRALIAN STATE AND TERRITORY GOVERNMENTS

- Australian Capital Territory Office of Fair Trading
- Consumer Affairs Victoria
- New South Wales Office of Fair Trading
- Northern Territory Department of Justice
- Queensland Department of Tourism, Fair Trading and Wine Industry Development
- South Australian Office of Consumer and Business Affairs
- Tasmanian Office of Consumer Affairs and Fair Trading
- Western Australian Department of Consumer and Employment Protection

NEW ZEALAND GOVERNMENT

- New Zealand Commerce Commission
- Scamwatch New Zealand (New Zealand Ministry of Consumer Affairs)

RELIABILITY OF THE ESTIMATES

Non-Sampling Errors

1 Estimates in this publication are subject to sampling and non-sampling errors.

2 Non-sampling errors are inaccuracies that occur because of imperfections in reporting by respondents and interviewers, and errors made in coding and processing data. These inaccuracies may occur in any enumeration, whether it be a full count or a sample. Every effort is made to reduce the non-sampling error to a minimum by careful design of questionnaires, intensive training and supervision of interviewers, and effective processing procedures.

Sampling Errors

3 As the estimates in this publication are based on information obtained from a sample of households and persons, they are subject to sampling variability. That is, they may differ from the figures that would have been produced if all households and persons in Australia had been included in the survey. One measure of the likely difference is given by the standard error (SE), which indicates the extent to which an estimate might have varied by chance because only a sample of households and persons was included. There are about 2 chances in 3 (67%) that a sample estimate will differ by less than one SE from the figure that would have been obtained if all households and persons had been included in the survey, and about 19 chances in 20 (95%) that the difference will be less than two SEs.

4 Another measure of the likely difference is the relative standard error (RSE), which is obtained by expressing the SE as a percentage of the estimate. The RSE is determined by dividing the SE of an estimate SE(x) by the estimate x and expressing it as a percentage.

That is (where x is the estimate) $RSE(x) = \left(\frac{100SE(x)}{x} \right)$

5 In general, the size of the SE increases as the size of the estimate increases. Conversely, the RSE decreases as the size of the estimate increases. Very small estimates are thus subject to such high RSEs that their value for most practical purposes is unreliable.

6 In the tables in this publication, only estimates with RSEs of 25% or less are considered reliable for most purposes. Estimates with RSEs greater than 25% but less than or equal to 50% are preceded by an asterisk (e.g. *3.4) to indicate they are subject to high SEs and should be used with caution. Estimates with RSEs of greater than 50%, preceded by a double asterisk (e.g. **0.3), are considered too unreliable for general use and should only be used to aggregate with other estimates to provide derived estimates with RSEs of less than 25%.

7 Space does not allow for the separate indication of SEs and/or RSEs of all the estimates in this publication. However, RSEs for all of these estimates are available free-of-charge on the ABS web site <www.abs.gov.au>, to be released in July in spreadsheet format as an attachment to this publication, *Personal Fraud, Australia, 2007* (cat. no. 4528.0).

USING STANDARD ERRORS FOR POPULATION ESTIMATES

8 An example of the calculation and use of SEs for estimates of persons follows. Table 1 shows that the estimated number of victims of credit card fraud is 383,300. In the RSE spreadsheet table, the RSE for this estimate is shown to be 6.4%. The SE is:

$SE(estimate) = estimate \times \left(\frac{RSE}{100} \right) = 24,500$ (rounded to the nearest 100)

USING STANDARD ERRORS
FOR POPULATION ESTIMATES
continued

9 Thus there are about two chances in three that the value that would have been obtained, had all persons been included in the survey, lies between 358,800 and 407,800. Similarly, there are about 19 chances in 20 that the true value lies between 334,300 and 432,300.

10 Proportions and percentages formed from the ratio of two estimates are also subject to sampling errors. The size of the error depends on the accuracy of both the numerator and the denominator. A formula for the RSE of a proportion or a percentage is as shown — $RSE\left(\frac{x}{y}\right) = \sqrt{[RSE(x)]^2 + [RSE(y)]^2}$. This formula is only valid when x is a subset of y.

WEIGHTING, BENCHMARKS
AND ESTIMATION

11 Weighting is the process of adjusting results from a sample survey to infer results for the total in-scope population. To do this, a 'weight' is allocated to each sample unit. For the Personal Fraud Survey, each sample unit is a person. The weight is a value that indicates how many population units are represented by the sample unit.

12 The first step in calculating weights for each unit is to assign an initial weight, which is the inverse of the probability of being selected in the survey. For example, if one person in every three were selected to participate in a survey (that is, one-third of the total in scope population), the weight given to each sample unit would be 3.

Benchmarking

13 The initial weights are then calibrated to align with independent estimates of the population of interest, referred to as 'benchmarks'. This is done to ensure that the survey estimates conform to the independently estimated distribution of the population rather than the distribution within the sample itself.

14 The Personal Fraud Survey was benchmarked to the estimated civilian population aged 15 years and over living in private dwellings in each state and territory excluding persons out of scope (see Explanatory Notes 6 to 8). The process of weighting ensures that the survey estimates conform to person benchmarks by state, part of state, age and sex. These benchmarks are produced from estimates of the resident population derived independently of the survey.

Estimation

15 Survey estimates of counts of persons are then obtained by summing the weights of persons with the characteristic of interest.

GLOSSARY

| | |
|---|---|
| Advance fee fraud | An unsolicited request to transfer funds into a person's bank account. Advance fee fraud commonly involves an elaborate or dramatic 'story' in which a large sum of money needs to be transferred, and the victim's account is needed to move the money. The fraudulent request usually promises that a commission or fee will be paid for the assistance provided, but instead funds are withdrawn illegally from the victim's account. |
| Behaviour change | Respondents were asked whether their behaviour had changed as a result of the most recent incident of each identity fraud or scam victimisation. If so, they were invited to nominate any number of ways in which their behaviour had changed in an open response; as such a broad range of responses were received. These were re-coded to six broad categories of responses: <ul style="list-style-type: none">■ more careful or aware;■ changed ISP or email address, payment methods, credit card details or internet security;■ stopped engaging, ignore, or no longer deal with that organisation or person;■ changes to contact details or home or physical security;■ reduced wellbeing; and■ other. |
| Chain letter | An invitation in the form of a letter (or email) to send a specified amount of money or goods to the name at the top of a list, delete that name and add your own name to the bottom of the list before sending the letter to a number of other people. For the purposes of this survey chain letters that did not ask for money or goods to be sent, or only asked for goods of negligible value, were excluded. |
| Credit or bank card fraud | Credit or bank card fraud involves the use of credit or bank card details to make purchases or withdraw cash without the owner's permission. For the purposes of this survey, credit or bank card fraud also included the fraudulent use of other cards such as 'keycards' and debit cards. |
| Degree/diploma or higher education | Includes education qualifications of Postgraduate degree; Graduate diploma or graduate certificate; Bachelor degree; and Advanced diploma or diploma. |
| Equivalised household income | Gross household income adjusted using an equivalence scale. For a lone person household it is equal to gross household income. For a household comprising more than one person, it is an indicator of the gross household income that would need to be received by a lone person household to enjoy the same level of economic well-being as the household in question. |
| Exposure to scams | A person was considered to have been exposed to a scam if they received an unsolicited invitation, request, notification or offer, and viewed or read the unsolicited material. |
| Fraud | The act of intentionally deceiving another for the purpose of gaining an advantage or benefit, whether financial or otherwise. |
| Financial advice | An unsolicited fraudulent offer to supply financial advice about topics such as investment telemarketing, share promotions, investment seminars, real estate, computer prediction or betting software and superannuation. Some schemes offer abnormally high short-term returns and rely on a continual flow of money from investors to keep the scheme going. For the purposes of this survey, legitimate offers of financial or investment advice, even if unwanted, were excluded, as was any advice that was sought by the respondent. |

| | |
|-----------------------------------|---|
| Identity theft | The use of someone's personal details without permission, or otherwise illegally appropriating another's identity (for example, using a drivers licence or Tax File Number in stolen, fraudulent or forged documents; conducting business; opening accounts or taking out loans illegally in another person's name). |
| Identity fraud | The theft of a pre-existing identity without the person's consent, where the person's name, date of birth, address or other personal details are used to engage in fraudulent activities such as conducting business, opening accounts, taking out loans or avoiding criminal liability. This includes credit or bank card fraud and identity theft. |
| Incurred financial loss | This relates to the most recent incident only. Respondents were asked to provide an approximate total amount of money lost to the most recent incident of each identity fraud or scam victimisation. For identity frauds, this amounted to money lost before any form of reimbursement from authorities. For scams, this amounted to money lost through responding to the fraudulent invitation, request, notification or offer. |
| Lottery | A scam where a person receives a fraudulent notification of having won a lottery or prize for a draw that they did not enter, and are asked to provide personal details or pay a fee in order to collect their prize or winnings. This excludes registered lotteries such as Readers Digest. |
| Mean financial loss | Calculated by dividing total financial loss by the number of victims who had lost money. |
| Median financial loss | Calculated by arranging, from smallest to largest, the total financial losses for each victim who lost money to personal fraud. The median is the number that divides these data into two equal parts, one half having total financial losses below the median and the other half having total financial losses above the median. |
| Most recent incident | Detailed characteristics (such as method of fraud, reporting of incidents, financial loss, time lost or behaviour changes) of each type of fraud were collected for the most recent incident of that fraud type. The survey is not able to provide detailed information about the characteristics of all fraud type incidents that survey respondents may have experienced during the reference period. Therefore data for these characteristics cannot be combined to form a total scam or identity fraud count. Only victim counts can be combined across categories. |
| Non-school qualification | Non-school qualifications are awarded for educational attainments other than those of pre-primary, primary or secondary education. They include qualifications at the Postgraduate Degree level, Master Degree level, Graduate Diploma and Graduate Certificate level, Bachelor Degree level, Advanced Diploma and Diploma level, and Certificates I, II, III and IV levels. Non-school qualifications may be attained concurrently with school qualifications. |
| Other qualification | Includes education qualifications of Certificate I, II, III or IV; or other Certificates that are not further defined. |
| Other scams | Other scams not separately identified in the survey. Includes for example fraudulent door to door sales, fraudulent repair work, etc. |
| Personal income | Gross weekly personal income from all sources. |
| Phishing and related scams | Scams which involve a fraudulent request, purporting to be from a business or bank, to confirm a person's bank account or personal details using a range of methods such as by email, landline, mobile telephone, post or in person. Phishing is an attempt to acquire personal information, such as an account number, password, credit card details, etc., usually via email or instant messaging, in which the email purports to be from a legitimate or trustworthy business or bank and directs a person to a hoax website to verify their account details. Vishing is a variant on phishing where the method used is the telephone either using Voice over IP (VoIP) or a 'live person' to gain access to a person's bank account/personal details, rather than the email/internet. |

| | |
|-----------------------------|--|
| Pyramid scheme | A multi-level selling technique where the main feature is that earning money and gaining promotion depends on recruiting other people into the operations rather than selling a product or providing a service. |
| Scam | A scam is a fraudulent invitation, request, notification or offer, designed to obtain personal information or money or otherwise obtain a financial benefit by deceptive means. |
| Total financial loss | For each different type of personal fraud, victims were asked to report the amount of money they lost in the most recent incident. At the end of the survey, those who reported experiencing more than one victimisation for a type of identity fraud, or reported responding to more than one invitation, request, notification or offer for a type of scam, were also asked to report the total amount of money lost to any other fraud incidents not already mentioned. These amounts were added together to obtain a total financial loss from personal fraud. |
| Time lost | Respondents were asked to estimate the total amount of time they had spent dealing with the most recent incident of each identity fraud or scam victimisation, from first becoming aware of the incident. |
| Victimisation rate | The total number of victims of a personal fraud type in a given population, expressed as a percentage of that population. |
| Victim | A person who has experienced credit or bank card fraud or identity theft; or a person who has not only received a fraudulent invitation, request or notification, but has also responded to that offer or request by supplying personal information, money or both, or seeking more information in relation to these requests. |
| Wellbeing | Respondents were asked whether their behaviour had changed as a result of the most recent incident of each identity fraud or scam victimisation. The 'wellbeing' category of behaviour change includes responses involving emotional reactions, social withdrawal, psychological changes, and a loss of trust in other people or institutions. |

FOR MORE INFORMATION . . .

INTERNET **www.abs.gov.au** the ABS website is the best place for data from our publications and information about the ABS.

INFORMATION AND REFERRAL SERVICE

Our consultants can help you access the full range of information published by the ABS that is available free of charge from our website. Information tailored to your needs can also be requested as a 'user pays' service. Specialists are on hand to help you with analytical or methodological advice.

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