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Victimization of Persons by Fraud

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Victimization of Persons by Fraud

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This research focuses on the victimization of persons by personal fraud, which we define as involving the deliberate intent to deceive with promises of goods, services, or other financial benefits that in fact do not exist or that were never intended to be provided. The article presents data based on a national telephone survey involving a representative probability sample of 1,246 respondents aged 18 and older. The survey measured the incidence and prevalence of personal fraud victimization, the characteristics of the victims involved, and the impacts and effects of these offenses. The reactions of victims and official agencies to the victimization experience were also addressed, as well as implications for research and public education.

The FBI's Uniform Crime Reports (UCR), and the Justice Department's National Crime Victimization Survey (NCVS), provide annual tabulations on property and violent crimes, based on crimes reported to the police and surveys of households. However, they do *not* provide information with regard to the victimization of persons by fraud. These types of white-collar/economic crime are targeted against individuals and employ deception for the purpose of obtaining illegal financial gain. They involve the misrepresentation of facts and the deliberate intent to deceive with the promise of goods, services, or other financial benefits that in fact do not exist or that were never intended to be provided. This includes various forms of telemarketing fraud, frauds involving consumer goods and services, and frauds dealing with financial advice, insurance coverage, and investment or business schemes. Examples include offers of "free" prizes that in fact incur unwanted costs, scams involving credit assistance or loan consolidation, unauthorized use of credit card or bank account numbers, charity scams in which victim contributions are obtained deceptively, worthless warranties, fraudulent

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health or beauty products, and scams involving the provision of unnecessary or useless goods, services or repairs. The appendix indicates how these frauds were defined for the respondents in this survey.

Both criminal justice professionals and researchers have highlighted the need for systematic information on the nature and extent of various economic crimes including personal frauds, to influence both the actions of potential victims and the policies and practices of the criminal justice system (Benson, Cullen, and Maakestad 1990; Geis and Stotland 1980; Moore and Mills 1990). Moreover, the needs of the victims of these crimes have not been adequately addressed by researchers and policymakers. The focus of legislation and victim assistance programs has been on victims of interpersonal violence and street property crimes, not on the victims of economic crimes including personal fraud.

At present, research on the nature of personal frauds is limited and statistical data on these crimes and their victims is scarce (Kusic 1989; Moore and Mills 1990). Although some case studies or special surveys have been carried out, these are usually not comprehensive and often focus on a limited number of victims. For example, there have been studies of Ponzi schemes using convenience samples of victims who were willing to report these offenses to a law enforcement agency (Ganzini, McFarland, and Bloom 1990), as well as case studies of victims of various types of consumer frauds (McGuire and Edelhertz 1980).

A survey by Harris and Associates addressed public knowledge of, attitudes toward, and experiences with several types of telemarketing fraud (Bass and Hoeffler 1992). This survey found that nearly one in three Americans have, at one time or another, been cheated out of money through various deceptive means, including receiving a lower quality product than they paid for or never receiving items that were ordered. Fewer than one third of those persons who had been victimized reported the incident to anyone, and nearly two thirds of the American public would not know where to call to find out if some offer or promotion is legitimate. A Princeton survey of the behavior of consumers (American Association of Retired Persons 1994) also found that three quarters of the respondents claimed that at least once during the past year they were deceived or defrauded through various telemarketing or other direct personal marketing schemes. In addition, one person in seven reported being the victim of a major fraud at some point in his or her lifetime.

These last two studies were limited in that the first focused on only one type of personal fraud victimization: telemarketing; whereas the other study focused on consumer transactions, only some of which were fraudulent, and on knowledge and attitudes more than on victimization. The studies do not yield data on victimization by personal fraud that will allow comparison with

NCVS data on victimization by such crimes as burglary, vehicle theft, robbery, assault, and larceny, in terms of the number and characteristics of personal fraud victims, and the financial and other forms of harm caused. In addition, we need to know which types of personal fraud are most prevalent and how victims and official agencies respond to them. This information will make it possible to develop improved programs for controlling these crimes and responding to the needs of their victims.

The study reported here was conducted by two staff members of the National Institute of Justice, with the survey research firm of Schulman, Ronca, and Bucuvalas, as an exploratory effort to (a) determine whether valid measures of personal fraud victimization could be obtained, (b) obtain measures of incidence and prevalence, and (c) examine the nature of fraud incidents. Comparisons with the forms of victimization captured by the NCVS should provide useful information to citizens, as well as public and private agencies, concerned with this form of crime.

METHOD

Following a review of the literature on personal fraud victimization, a national focus group of fraud investigators and prosecutors was convened to outline key issues in personal fraud victimization. A draft survey instrument was developed based on the issues raised in the literature and by the expert focus group. Next, a focus group of ordinary citizens was convened to critique the draft instrument in the light of their own experiences with personal fraud; the instrument was revised appropriately. A pilot test of the instrument was conducted, and the instrument revised appropriately.

This instrument was used in a survey that was administered in November 1991 by the survey research firm of Schulman, Ronca, and Bucuvalas. The sample was constructed as a national random digit dialing sample of telephone households in the United States. The designated respondent within each sampled household was chosen as the individual 18 years or older having the most recent birthday. Computer-Assisted Telephone Interviewing (CATI) was used in the survey. The participation rate was 66.1%; a total of 1,246 usable interviews was completed. The achieved sample was first weighted to correct for unequal probability of selection of households (number of telephones), and of eligible respondents within households (number of adults). It was next weighted for nonparticipation. The weighting required was minimal.

The first six screener questions of the survey instrument were adapted from the NCVS and dealt with victimization within the last year of the

respondent by robbery or assault, or of the household by burglary or motor vehicle theft. These NCVS questions were intended to orient the respondent's thinking from the outset to events that were criminal in nature. The emphasis on criminal activity and criminal intent was continued in the interviewer's introduction to the fraud screener questions, which emphasized criminal activity involving clear elements of deception, false and misleading information, impersonation, misrepresentation, abuse of trust, and failure to deliver. These elements were emphasized again in the wording of each individual fraud screener item (see appendix).

In the screener portion of the survey instrument, respondents were asked if they had ever been victimized, or if an attempt had ever been made to victimize them, by 21 specific types of fraud, plus any other type of fraud. This yielded 22 fraud screener items on which the respondent could have reported ever having experienced a victimization or attempted victimization. Of the 1,246 respondents, 720 (58%) experienced one or more lifetime victimizations, or attempted victimizations. Respondents were asked how long ago the events happened; the five choices ranged from "within the past 12 months" to "five years or longer," plus "not sure." Of the 1,246 respondents, 387 (31%) experienced one or more victimizations or attempted victimizations within the past 12 months (details are presented in Table 1).

Incident reports were taken only for incidents that occurred within the last 12 months to avoid the decrease in accuracy of recall of details over longer time periods. If the respondent had experienced more than one victimization or attempted victimization for a given fraud type within the last 12 months, he or she was asked to report only on the most recent incident. The incident report questions explored characteristics of the crime and the offender, the effects of the crime, whether the crime was reported to an official, and what type of assistance, if any, was received.

Incident reports were taken for no more than five fraud categories per respondent. If more than five types were reported by a respondent, five were selected at random by CATI for that respondent. Only 8% of respondents reported a victimization or attempted victimization for more than five of the 22 fraud categories, so this procedure caused little loss of data and avoided overrepresenting this group of respondents.

Because a sequential-order effect could arise from taking incident reports in the same order of fraud category for all respondents, the order was randomized by CATI for each respondent.

Following the incident report items, a final set of questions focused on characteristics of the respondent and his or her household: age, race, Hispanic, income, education, location, and household size. Respondent sex was entered by the interviewer.

TABLE 1: Prevalence of Fraud Attempts, Successes, and Losses of Money or Property, in Previous Year

	<i>Frequency</i>	<i>Percentage</i>
Past-year fraud experience		
No attempts made	859	69
Attempts	387	31
Total	1246	100
Outcome of attempts		
Not successful	200	52
Successful	187	48
Total	387	100
"Successes": Amount of loss		
No Loss ^a	22	11.8
\$1 to \$25	38	20.3
\$26 to \$50	21	11.2
\$51 to \$100	21	11.2
\$101 to \$250	29	15.5
\$251 to \$500	19	10.2
\$501 to \$1,000	9	4.8
\$1,001 to \$2,000	11	5.9
\$2,001 to \$5,000	8	4.3
\$5,001 to \$10,000	4	2.1
\$10,001 to \$65,000	5	2.7
Total	187	100.0

a. Respondent may have subsequently recovered the loss from offender or from others.

A bivariate data analysis was conducted using SPSS/PC+. Unless otherwise noted, any results reported were significant at $p < .05$. Because of conditionals (skip-patterns) in the instrument, for many variables the number of cases is too small for analysis; in those cases only totals are reported.

RESULTS

Characteristics of Personal Fraud Victims

We look first at the person-level data set ($N = 1,246$; see Table 1). In the last 12 months, 31% of the sample had a personal fraud attempt made on them; of these, 48% were reported to have been successful, so that 15% of the total sample were victimized by a successful personal fraud. Almost all

TABLE 2: Estimates of Money Lost: Incidents at \$1,000 and Above (\$)

<i>Amount of Money Lost</i>	<i>Number Of Incidents</i>
1,000	3
1,200	1
1,400	1
1,500	6
1,800	1
2,000	6
3,000	1
3,800	1
4,300	1
4,700	1
5,000	2
6,000	2
7,400	1
10,000	1
17,000	1
28,000	1
50,000	1
65,000	1

(88.2%) of these successful frauds involved the loss of money or property; 13% of the total sample reported such a loss. The number of cases by amount of loss decreases steadily and with minimal discontinuities from \$1-\$25 to \$65,000. Table 2, from the incident data set, expands the high end of the distribution (losses at \$1,000 and above). Assuming that the sample itself was properly drawn, we believe that respondents with very high losses were not overrepresented in this data set. Personal fraud appears to be a type of crime in which losses, although typically rather small, in many cases can be quite large.¹ The mean loss for our sample was \$216.29. Expanding our sample of 1,245 persons 18 years or older to the 1991 estimated U.S. population of 185,105,441 persons 18 years or older yields an estimated annual loss from personal fraud in excess of \$40 billion (\$40,036,455,000).

The NCVS shows that victimization by the various forms of crime measured by the NCVS is influenced by demographic and locational factors. Criminal justice system practitioners who specialize in fraud often express a belief that certain groups, such as the elderly, are more vulnerable to victimization by fraud. Table 3 reveals only two demographic variables—age and education—that are significantly associated with the likelihood of fraud attempts and the outcomes of those attempts. Other variables that make a difference for many NCVS crimes do not do so for personal fraud.

TABLE 3: Respondents' Fraud Experience (no attempts/attempts only/success), by Demographic Variables

<i>Variable</i>	<i>Chi-Square</i>
Age	0.00
Education	0.00
Household size	0.09
Region of the United States	0.11
Household income	0.39
City/suburb/rural	0.56
Race	0.79
Hispanic	0.86
Sex	0.89

Table 4 shows that although age is the demographic variable most significantly associated with fraud victimization, it is a negative relationship. Moreover, we see in Table 5 that the elderly (persons 65 and above), when they are fraud victims, are less likely to lose money or property than those in younger age groups. In our survey, fraud victimization follows the pattern of almost all NCVS crimes: The older one is, the less likely one is to be the victim of fraud. Although fraud investigators and prosecutors often express the opposite opinion, their experience is limited to those victims who report, and in our sample, incidents involving the elderly were much more likely to be reported to the authorities than those involving younger respondents ($p < .031$).

Table 6 shows that those at the extremes of education (no high school diploma, graduate degree), are least likely to be the victim of fraud, whereas those with some college or a college degree appear to be the most vulnerable. Moreover, if we look at how education affects the likelihood that a fraud attempt will be successful, we find that there is no significant effect ($p < .168$), and that attempts against those with a graduate degree are slightly more likely to be successful than attempts against those who did not finish high school.

Table 7 shows that, contrary to what one might expect, demographic variables such as education, income, or age do not significantly influence an individual's likelihood of succumbing to a fraud attempt: No demographic indicator approaches significance in predicting whether a fraud attempt, if received, will be successful. The key factor in victimization by personal fraud appears to be whether one receives an attempt; the likelihood of a success given an attempt does not vary significantly across the demographic variables of age, education, household size, region of the United States, household income, urban or rural location, race, Hispanic origin, or gender.

TABLE 4: Fraud Experience in the Past Year, by Age: Observed Values and Expected Values

<i>Age</i>	<i>18-24</i>	<i>25-34</i>	<i>35-44</i>	<i>45-54</i>	<i>55-64</i>	<i>65-74</i>	<i>75+</i>
No attempts	89 (119)	186 (200)	164 (173)	119 (116)	106 (98)	101 (84)	82 (60)
Attempts	39 (28)	53 (47)	45 (41)	31 (27)	17 (23)	13 (20)	2 (14)
Successes	44 (26)	52 (44)	42 (38)	19 (26)	18 (21)	9 (18)	3 (13)
Column total	172	291	251	169	142	122	87
Column %	14	24	20	14	12	10	7

NOTE: Chi-square = 0.00000. Expected values are in parentheses.

TABLE 5: Lost Money or Property in the Past Year, by Age: Observed Values and Expected Values

<i>Age</i>	<i>18-24</i>	<i>25-34</i>	<i>35-44</i>	<i>45-54</i>	<i>55-64</i>	<i>65-74</i>	<i>75+</i>
Did not lose	135 (149)	240 (252)	215 (218)	151 (147)	129 (123)	115 (106)	85 (76)
Did lose	38 (23)	50 (39)	37 (34)	18 (23)	13 (19)	7 (16)	2 (12)
Column total	172	291	251	169	142	122	87
Column %	14	24	20	14	12	10	7

NOTE: Chi-square = 0.00001. Expected values are in parentheses.

TABLE 6: Fraud Experience in the Past Year, by Last Year or Grade of School Completed: Observed Values and Expected Values

<i>Education</i>	<i>High School Drop Out</i>	<i>High School Graduate</i>	<i>Some College</i>	<i>B.A.</i>	<i>M.A.+</i>
No attempts	136 (114)	293 (295)	205 (220)	145 (154)	69 (65)
Attempts	16 (27)	66 (69)	55 (52)	49 (36)	13 (15)
Successes	13 (25)	70 (65)	60 (49)	30 (34)	13 (14)
Column total	166	429	320	225	94
Column %	14	35	26	18	8

NOTE: Chi-square = 0.00146. Expected values are in parentheses.

TABLE 7: Respondents' Fraud Experience (attempts only vs. successes), by Demographic Variables

<i>Variable</i>	<i>Chi-Square</i>
Age	0.69
Education	0.32
Household size	0.36
Region of the United States	0.39
Household income	0.59
City/suburb/rural	0.25
Race	0.62
Hispanic	0.94
Sex	0.76

To summarize the findings from the person-level data set, fraud is more common than many NCVS crimes and shows a highly skewed distribution of monetary losses. The data do not support some common stereotypes about what sort of person is most likely to become a fraud victim: The elderly, those who have less education or income, minorities, females, and those who live in rural areas are no more likely than their opposites to be fraud victims and, in some cases, are less so. We now turn from the examination of persons to the examination of incidents.

Characteristics of Personal Fraud Incidents

As noted earlier, incident reports were taken only for incidents that occurred within the last 12 months and for no more than five fraud categories per respondent; these categories were selected at random for each such respondent. If the respondent had experienced more than one victimization or attempted victimization for a given fraud type within the last 12 months, he or she was asked to report only on the most recent incident.

There were 711 incidents that occurred within the last 12 months. For these incidents, the respondent was asked about contacts with the offender, prior familiarity with the type of fraud involved, prior efforts to investigate it, whether it was reported to authorities, and what action was taken. Respondents were asked if the attempt to defraud them was successful or only an attempt.

Of the 711 incidents, there were 279 successful attempts; for these the respondent was also asked about monetary losses and other forms of harm resulting from the incident. Of these successful incidents, the respondent lost money or property (85%), was caused financial or personal credit problems (20%), suffered health or emotional problems (14%), lost time from work

(13%), and was harmed in some other way (5%). Other members of the respondent's household were caused significant harm or loss in 11% of these incidents.

Table 8 examines all 711 fraud incidents, both attempts and successes, and shows how they ranked in terms of frequency and whether the attempts were successful. (For this cross-tabulation, there were 700 incidents distributed over 22 categories of fraud types; cell sizes in many cases were too small for tests of significance and none are reported.) We see that the types of fraud that are frequently mentioned by fraud investigators (pigeon drop, fake bank official, fake ticket, phony inspector, credit repair) are not very common, and others that are frequently mentioned ("free" prize, credit card number scam, fake charity), although more often reported among our sample, are not usually successful.

Looking next at the fraud types that occur more often and that are most likely to be successful (appliance/auto repair, fraudulent price, 900 number swindles, fraudulent subscriptions, and fake warranties), it is clear that these relate to consumer transactions that some might argue simply involve misunderstandings or consumer dissatisfaction. However, it should be remembered that the survey was specifically designed to orient the respondent from the outset to the reporting of events that were criminal and fraudulent, involving the elements of deception, false and misleading information, impersonation, misrepresentation, abuse of trust, and failure to deliver (see appendix). Moreover, the evidence provided by congressional hearings and consumer protection agencies indicates that consumer transactions in fact often do involve deception and abuse of trust for financial gain, which are the hallmarks of economic crimes such as fraud.

In many cases, the more successful types of fraud seen in Table 8 indicate or suggest a nonstranger dimension (Pearson chi-squares are reported):

- Greater success if respondent knew or knew of the offender, than if a stranger ($p < .003$).
- Greater success if the mode of the initial contact was in person, through a third person, through television or the print media, or initiated by respondent, than if the initial contact was by telephone or mail ($p < .000$).
- Greater success if the location of the initial contact was at the swindler's home or place of business, at victim's workplace, or in victim's neighborhood, than if at respondent's home ($p < .000$).

The nonstranger factor is more likely to be present in the business-related types of fraud that Table 8 also shows to be more often successful. However, there were other factors related to whether the fraud attempt would be

TABLE 8: Types of Fraud Incident, and Outcomes

<i>Fraud Type</i>	<i>Total Number of Incidents</i>	<i>Number of Attempts</i>	<i>Number Successful</i>	<i>Percentage Successful</i>
Free prize	131	114	17	13.0
Appliance/auto repair	70	20	50	71.4
Card number	57	48	9	15.8
Price	55	30	25	45.5
900 number	52	31	21	40.4
Other types ^a	50	27	23	46.0
Subscriptions	43	13	30	69.7
Charity	39	32	7	17.9
Warranty	31	11	20	64.5
Work at home	23	19	4	17.4
Health/beauty	23	12	11	47.8
Insurance	20	14	6	30.0
Home repair	18	6	12	66.7
Broker/planner	17	10	7	41.2
Credit repair	16	12	4	25.0
Inspector	13	10	3	23.1
Investment	12	8	4	33.3
Ticket	10	9	1	10.0
Fees/membership	8	0	8	100.0
Pigeon drop	6	5	1	16.7
Training course	5	0	5	100.0
Bank official	1	1	0	0.0
Totals	700	432	268	38.3

a. Frauds that fit in no other category.

successful that are probably independent of the business dimension; they may have important implications for fraud prevention programs. These factors are

- Greater success if respondent had not heard of this type of fraud before ($p < .000$).
- Greater success, approaching significance, if the respondent did not try to investigate the person or proposition before responding ($p < .078$).

It is curious to note that whether or not the fraud attempt was successful had absolutely no effect on whether it would be reported to the authorities ($p < .660$). Overall, only 15% of incidents were reported, the majority (62%) to law enforcement, with most of the remainder split between consumer protection agencies and Better Business Bureaus.

Table 9 shows the mean and median loss for each type of fraud. Recall that Table 8 identified certain fraud types that occur more often *and* are frequently successful (appliance/auto repair, fraudulent price, 900 number

TABLE 9: Types of Fraud Incident, Mean and Median Losses

<i>Type of Fraud</i>	<i>Number of Cases</i>	<i>Mean</i>	<i>Median</i>
Investment	3	\$22,175	\$1,500
Other types	24	4,180	550
Insurance	5	1,780	1,200
Broker/planner	5	1,564	100
Card number	8	1,321	200
Appliance/auto repair	48	1,039	200
Home repair	8	459	117
Ticket	1	398	
900 number	16	348	35
Price	18	332	100
Warranty	14	281	200
Fees/membership	8	263	150
Free prize	16	261	64
Training course	5	118	100
Credit repair	4	103	80
Health/beauty	11	87	60
Pigeon drop	1	80	
Inspector	2	64	64
Subscriptions	26	42	28
Work at home	4	40	43
Charity	5	32	25
Bank official	0	0	0

swindles, fraudulent subscriptions, fake warranty). All of these except subscription swindles have mean losses in excess of \$250.00.

There are also fraud types that attract attention because of the very large amounts of money that some of their victims lose. Frauds involving losses of \$3,000 or more (with the number of victims in parentheses) are as follows: other types (6), appliance/auto repair (2), fraudulent use of bank or credit card (2), broker/planner (1), insurance (1), investment (1), and 900 number (1).

DISCUSSION

In these data, personal fraud, compared to the NCVS crimes, appears to be very common, and although fraud attempts are typically not successful, losses for some victims can be extreme. Victimization by personal fraud does not vary significantly across the demographic variables of household size, region of the United States, household income, urban or rural location, race,

Hispanic origin, or gender. Only age and education make a significant difference, and not in the expected directions: Younger, as well as better educated persons are victimized more often, rather than less often. Moreover, no demographic indicator approaches significance in predicting whether a fraud attempt, if received, will be successful; the key factor in victimization by personal fraud appears to be whether one receives an attempt.

The environmental and geographic variables associated with victimization in the "routine activities" perspective (Cohen and Felson 1979; Lynch 1987; Meier and Miethe 1993), such as convergence of unguarded targets and motivated offenders, appear to be more relevant to NCVS crimes than to victimization by personal fraud. It may be that because con artists can make use of the phone, the mail, the media, and electronic bulletin boards, the demographic variables that are so tied to geographic proximity variables in most NCVS crimes are much less important in personal fraud victimization.

Concerning the elderly, these data suggest that they are far from being the trusting and compliant victims that are commonly portrayed in much of the fraud literature. Part of the explanation may be that the elderly are more likely to report a fraud to authorities, but it is also possible that they are being unfairly stereotyped, and that in addition to getting older, they have also gotten smarter. Looking at this from the other end of the age spectrum, given the typically lower incomes of the young, they may be more receptive to promises of fabulous bargains and spectacular opportunities, especially given their shorter lifetimes in which to have become—personally or vicariously—"sadder but wiser" about such things.

It is curious that education does not appear to be the protective factor that one might expect it to be in a type of crime that can be characterized much more as a battle of wits than most NCVS crimes. For an individual to believe that more education confers greater ability to deal with con artists could prove costly to him or her.

Age and education may work together in that younger, better educated persons may have wider interests and a broader range of activities and purchases and, for this reason, may be more likely to encounter situations, or be on telephone or mailing lists, that result in a fraudulent solicitation.

The study suggests the value of public information programs aimed at the prevention of personal fraud, because fraud attempts were less likely to be successful if the intended victim had heard of the fraud before. Information programs need to highlight the fact that victimization by personal fraud is a pervasive threat to all segments of the society, identify the types of fraud that are current, and the kinds of action that can help persons to detect and prevent fraud. This includes 1-800 telephone numbers and other services providing

the public with information dealing with fraud prevention and control and with directions to useful sources of information and assistance.

It appears from our data that victims of personal fraud, who report to authorities, receive few positive results, monetary or otherwise, from doing so. Based on our estimate of the annual losses incurred by fraud victims, and the relative frequency of these frauds, fraud victims may merit more attention than they are now receiving.

Although we believe that our survey produced accurate estimates of the incidence and prevalence of personal fraud victimization and the magnitude of its dollar losses, it was not designed to provide great detail on the subject. Future research could take three directions:

- Analysis of the information available from public and private agencies that deal with fraud. However, as we have noted, reporting rates are low and not representative.
- A comprehensive approach that draws together, for a representative sample of specific cases, information from the victim, agencies to whom the victim reported (if any), and CJS courts and corrections personnel to yield a fuller picture of how these crimes are perpetrated, investigated, prosecuted, and punished, along with detailed profiles of the offenders and their modus operandi.
- Larger national fraud victimization surveys that might include the incorporation of fraud items into the NCVS.

The current study raised, but could not explore, some questions because of the size of its sample, including the following: (a) why certain persons are more likely to be selected as targets of fraud, (b) why some persons are more effective in resisting attempts to defraud them, (c) how law enforcement and regulatory agencies can more proactively detect and respond to emerging fraud schemes with less reliance on reporting by victims, and (d) how the CJS can develop and use more appropriate sanctions for deterring personal fraud.

APPENDIX
STUDY OF FRAUD VICTIMIZATION: SURVEY INSTRUMENT

INTRODUCTION:

Hello, I'm _____ from SRBI, the national research organization in New York City. We are conducting a national assessment of public attitudes toward and experience with crime. We would like to speak to the person in this household, aged 18 or older, *WHO HAS HAD THE MOST RECENT BIRTHDAY*.

We would like to conduct a short interview with you, as part of a nationally representative sample of Americans. Your answers are strictly confidential. Your participation is voluntary, but it would really help us in planning for programs to control crime and increase public safety.

QUESTION #1

First we'd like to ask you a few questions about some of the more common types of crime that happen to people. These questions refer only to things that happened to you, personally, within the last twelve months that is since (MONTH) of last year.

In the last twelve months, did anyone **ROB** you by using force or threatening to harm you?

QUESTION #2

Did anyone **BEAT YOU UP**, attack you or hit you with something (not counting anything you've already told me about)?

QUESTION #3

Did anyone **THREATEN** to beat you up or **THREATEN** you with a knife, gun or some other weapon, **NOT** including telephone threats (not counting anything you've already told me about)?

QUESTION #4

During the last 12 months, did anyone **BREAK INTO** or somehow illegally get into your home (not counting anything you've already told me about)?

QUESTION #5

Did anyone steal or use without permission any car, truck, motorcycle or other motor vehicle belonging to you?

QUESTION #6

Did anyone steal anything **FROM** any car, truck, motorcycle or other motor vehicle belonging to you such as the battery, tires, tape deck and so on (not counting anything you've already told me about)?

QUESTION #8

Now we'd like to ask you about some other types of crime that happen to people. But this time now we want to know whether these things have **EVER** happened to you, personally, at any time in your life.

APPENDIX Continued

These other types of crime include someone cheating you, or attempting to cheat you out of money or property by deliberately lying to you or giving you false information or phoney promises about a product or service, or getting you to pay for something that you never received, or swindling you in some other way.

The person could have been a relative, a neighbor, a friend or acquaintance, someone you do business with, or a total stranger. You may have been contacted in person, on the telephone, by mail, or you may have contacted them after reading or hearing about it.

Since there are a lot of ways in which a person might be swindled, I am going to read you a list of some of the ways in which people are sometimes cheated. Please tell me which of these things, if any have EVER HAPPENED to you, personally, or if someone EVER TRIED to do these things to you at any time in your life.

QUESTION #9

Has anyone ever sold or tried to sell you what they claimed was a lottery ticket, or a ticket of admission which turned out to be fake?

QUESTION #10

Has a stock broker, a financial planner or someone like that ever given you false, deceptive or deliberately misleading information or advice in order to swindle you out of money or property?

QUESTION #11

Has anyone ever gotten or tried to get money from you by promising to share some money they'd found?

QUESTION #12

Has anyone ever pretended to be the police or a bank official, in order to get you to withdraw money from your bank and give it to them?

QUESTION #13

Not counting lost or stolen cards, has anyone ever tricked you or tried to trick you into giving them your credit card number, your checking or bank account number, or your telephone card number so that they could make charges or withdrawals without your knowledge or permission?

QUESTION #14

Has anyone ever pretended to be from a charity or religious organization in order to get money from you that was not really going to a charity?

QUESTION #15

Has anyone ever sold or tried to sell you life insurance, medical insurance, long-term health care insurance, etc., that turned out to be worthless or didn't cover what they said it would cover?

QUESTION #16

Has anyone ever lied to sell or try to sell you a health, beauty care, or weight-loss product or service that did not work as claimed or was even harmful?

APPENDIX Continued

QUESTION #17

Has anyone ever promised you a prize, a free vacation, or a free sample, which later turned out not to be free or ended up costing you more than the prize, vacation or sample was worth?

QUESTION #18

Has anyone gotten or tried to get you to put money into a business venture such as a work-at-home plan, a franchise, or a business opportunity that you found out was a fraud or a fake?

QUESTION #19

Have you ever given someone money for advance fees or lifetime membership in a health club, spa, dance studio, or other place, which never existed or went out of business without giving you your money back?

QUESTION #20

Have you ever paid for a training course, correspondence course, or diploma-by-mail that turned out to be worthless or a fake?

QUESTION #21

Has anyone ever lied to you to get you involved in an investment deal that turned out to be phony or a scam, not counting anything I've asked you about so far?

QUESTION #22

Has anyone ever promised to help you improve your credit or finances, convert the equity in your home, or prepare you financially for retirement, but actually cheated, or tried to cheat you, out of your money or property?

QUESTION #23

Has anyone ever lied to you about the price of a product or service when you were buying it and then when you got it they charged you a lot more than they originally told you it would cost?

QUESTION #24

Has anyone ever gotten you to purchase a product or service that they said had a good guarantee or warranty, which you later found out would not cover the things they said it would?

QUESTION #25

Has someone pretending to be an "inspector" or some other kind of official ever gotten or tried to get you to pay for repairs to the plumbing, heating, wiring, roofing or something else at your residence that wasn't really necessary or required?

QUESTION #26

Has someone ever gotten money from you for home remodeling, driveway resurfacing, pest control, lawn care, radon removal or some other kind of home repair or service, and then never did the work or didn't do what they said they would?

APPENDIX Continued

QUESTION #27

Have you ever paid for repairs to an appliance or an automobile for work that was never performed or that you later discovered was completely unnecessary?

QUESTION #28

Has anyone used a 900 telephone number or some other special advertised telephone number to cheat or try to cheat you out of money or property, not counting anything I've asked you about so far?

QUESTION #29

Has anyone ever sold you subscriptions to magazines, records, books or something else that you paid for but never received or were charged a lot more for than you had been told when you subscribed?

QUESTION #30

We've been talking about some SPECIFIC ways you might have been cheated or defrauded. Now I'd like you to tell me if there were any OTHER occasions where you felt someone cheated or tried to cheat you out of money or property?

NOTE

1. See Table 10 for mean and median losses for each type of fraud incident.

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