

## Overall Top Ten Scams

Rank	Scam Type	% of total
1	Internet: Gen Merchandise	31.18%
2	Phishing/Spoofing	14.81%
3	Prizes/Sweepstakes/Free Gifts	13.11%
4	Fake Check Scams	10.06%
5	Advance Fee Loans, Credit Arrangers	8.46%
6	Friendship & Sweetheart Swindles	4.36%
7	Recovery/Refund Companies	4.12%
8	Computers: Equipment/Software	2.79%
9	Investment Related	1.75%
10	Family/ Friend Imposter	1.64%

## Top Internet Scams

Rank	Scam Type	% of total
1	Internet: Gen Merchandise	44.26%
2	Fake Check Scams	13.52%
3	Advance Fee Loans, Credit Arrangers	9.76%
4	Phishing/Spoofing	8.30%
5	Friendship & Sweetheart Swindles	6.71%
6	Prizes/Sweepstakes/Free Gifts	3.63%
7	Investment Related	2.61%
8	Computers: Equipment/Software	2.54%
9	Employ Agency/Job Counsel/Overseas Work	0.85%
10	Internet: Info/Adult Services	0.81%

## Top Offline Scams

Rank	Scam Type	% of total
1	Prizes/Sweepstakes/Free Gifts	24.69%
2	Phishing/Spoofing	22.75%
3	Internet: Gen Merchandise	15.22%
4	Recovery/Refund Companies	8.56%
5	Advance Fee Loans, Credit Arrangers	6.87%
6	Fake Check Scams	5.83%
7	Computers: Equipment/Software	3.10%
8	Family/ Friend Imposter	2.85%
9	Friendship & Sweetheart Swindles	1.49%
10	Scholarships/Grants	1.49%

## MEET THE SCAMS

### A look at the most reported frauds

#### Internet: General Merchandise Sales (*not auctions*)

Goods purchased are either never delivered or misrepresented

#### Phishing/Spoofing

Emails pretending to be from a well-known source ask consumers to enter or confirm personal information

#### Prizes/Sweepstakes/Free Gifts

Requests for payment to claim fictitious prizes, lottery winnings, or gifts

#### Fake Check Scams

Consumers paid with phony checks for work or for items they're trying to sell, instructed to wire money back to buyer

#### Advance Fee Loans, Credit Arrangers

False promises of business or personal loans, even if credit is bad, for a fee upfront

#### Friendship & Sweetheart Swindles

Con artist nurtures an online relationship, builds trust, and convinces victim to send money

#### Recovery/Refund Companies

Scammers contact victims and claim the consumers owes money on a fictitious debt or offers to recover money lost in a previous scam

#### Computers: Equipment and Software

Scammers claim to offer "technical support" for computer problems and charge a fee to fix a nonexistent problem

#### Investments

Investment opportunities in: day trading; gold and gems; art; rare coins; other investment products; reports about companies that offer advice or seminars on investments; etc.

#### Family and Friend Imposters

A scammer calls or emails, claiming that a friend or family member is in distress (in jail, in the hospital, etc.) and urgently needs funds to help

# This year's headlines

## Phishing and spoofing scams are on the rise

The percentage of total complaints Fraud.org received in 2019 about scams involving phishing or spoofing nearly tripled versus the previous year. We attribute this increase, in particular, to the high number of imposter scam calls that consumers reported receiving. Scammers reportedly impersonated government agencies such as the IRS, FBI, and USCIS, and some scammers even claimed to be representatives of the National Consumers League. While we saw increases in such scams perpetrated over the Internet, the biggest jump occurred in scams where the victims were contacted via the phone.

## Romance scams and friendship swindles continued to devastate victims

The percentage of complaints involving romance scams increased by nearly 50 percent versus 2018. This is especially worrisome considering that romance scams tend to be among the most expensive type of fraud for victims.

## The Web remains wild

While the telephone was the method of first contact used by scammers in nearly a third of complaints to Fraud.org in 2019, the Internet remains the most likely place for complainants to have encountered a scammer. Almost 45 percent of complaints to Fraud.org in 2019 said that they first encountered a scammer on the Web.

Method of Contact	% of Total
Websites	44.88%
Phone	32.04%
Email	8.78%
In person	6.30%
Postal mail	5.56%
Other (in person, tv/radio, print, fax, etc.)	2.44%

Consumer Age	% of Total
Under 18	0.52%
18-25	10.79%
26-35	18.13%
36-45	16.49%
46-55	16.88%
56-65	16.44%
Above 65	20.76%

Payment Method	% of Total
Credit card	44.35%
Wire transfer	20.81%
Other*	12.55%
Bank debit card	12.34%
Bank account debit	6.43%
Check	3.53%

\* Includes payment via cash, cashier's check, money order, cash advance, trade, telephone bill, gift cards



Fraud.org is a program of the National Consumers League