

Overall Top Ten Scams

	Scam Type	% of Total	Median Loss
1	Prizes/Sweepstakes/Free Gifts	35.23%	\$795
2	Internet: Gen Merchandise	19.58%	\$500
3	Phishing/Spoofing	17.49%	\$800
4	Fake Check Scams	5.59%	\$2,000
5	Friendship & Sweetheart Swindles	3.35%	\$925
6	Investments: Other (incl. cryptocurrency scams)	3.05%	\$1,750
7	Advance Fee Loans, Credit Arrangers	2.31%	\$700
8	Family/Friend Imposters	1.89%	\$775
9	Computers: Equipment/Software*	1.05%	\$1,100
10	Scholarships/Grants	1.02%	\$1,000

Top Internet Scams

	Scam Type	% of Total	Median Loss
1	Internet: Gen Merchandise	36.95%	\$360
2	Phishing/Spoofing	19.23%	\$600
3	Prizes/Sweepstakes/Free Gifts	7.19%	\$400
4	Friendship & Sweetheart Swindles	5.89%	\$550
5	Fake Check Scams	5.58%	\$1,700
6	Investments: Other (incl. cryptocurrency scams)	5.32%	\$1,102.50
7	Advance Fee Loans / Credit Arrangers	2.97%	\$300
8	Family/Friend Imposters	2.19%	\$600
9	Scholarships/Grants	1.51%	\$825
10	Computers: Equipment/Software*	1.41%	\$700

Top Offline Scams

	Scam Type	% of Total	Median Loss
1	Prizes/Sweepstakes/Free Gifts	57.87%	\$825
2	Phishing/Spoofing	16.08%	\$1,000
3	Fake Check Scams	5.60%	\$2,060
4	Internet: Gen Merchandise	5.56%	\$580
5	Advance Fee Loans, Credit Arrangers	1.77%	\$800
6	Family/ Friend Imposters	1.64%	\$5,000
7	Friendship & Sweetheart Swindles	1.30%	\$2,500
8	Investments: Other (incl. cryptocurrency scams)	1.22%	\$5,000
9	Home Repair	1.05%	\$3,850
10	Mobile Text Messages	0.88%	\$750

MEET THE SCAMS

A look at the most reported frauds

Prizes/Sweepstakes/Free Gifts

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

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

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

Friendship & Sweetheart Swindles

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

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.

Advance Fee Loans, Credit Arrangers

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

Family / 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

* Computers: Equipment and Software

Scammers claim to offer "technical support" for computer problems and charge a fee to fix a nonexistent problem. This category includes tech support scams

Scholarships/Grants

Offers of fictitious "guaranteed" scholarship or grant funds in exchange for up-front payment or personal information.

Top trends of 2021

Fewer consumers reporting fraud losses, but median loss hits 10-year high

The last 12 months have been especially trying for consumers, but scammers have continued to use the pandemic to make their crimes ever more lucrative. More than one in four consumers (41.49 percent) who filed complaints at Fraud.org reported a loss. While that number was a slight dip from the 43.19 percent who reported losses in 2020, the median fraud loss was \$800, which is the highest since 2012. The percentage of complaints that included a reported loss peaked in 2019, with nearly half (47.48 percent) of all complainants reporting a loss that year. This increase could be attributed to scammers' tactics becoming more effective, consumers becoming less resistant to fraudulent schemes, or some combination of the two.

2021's top scam: Bogus prizes and sweepstakes fraud

Complaints about scams involving fake prizes, bogus sweepstakes, and "free" gifts were the top complaint consumers reported to Fraud.org in 2021. In 2020, such complaints made up nearly a quarter (23.78 percent) of the reports we received. In 2021, these complaints made up more than one in three (35.23 percent) of complaints, an increase of more than 48 percent year-over-year. Investment scams, many tied to cryptocurrency, were the fastest growing type of complaint in 2021, with complaints more than doubling (168 percent increase year-over-year). This increase correlates with data released last spring by the Federal Trade Commission, showing a dramatic increase in cryptocurrency investment scams, often fueled by social media.

Phone, the web are scammers' contact methods of choice

With email spam filters getting progressively better, phone and the Web continued to be the most frequent ways that consumers reported being contacted by scammers. Combined, they were the first method of contact in more than 81 percent of complaints (44.48 percent phone; 35.94 percent Web).

Credit cards remain top target, but scammers are looking to other payment methods

Getting access to consumers' credit card information continued to be the top way that scammers sought to obtain funds in 2021, with 44 percent of complaints with a loss reporting funds were sent via credit card. However, other payment methods such as gift cards, cryptocurrency, and peer-to-peer apps continue to gain popularity for fraudsters, increasing by nearly half (45.28 percent) year-over-year. One reason for this popularity, we believe, is that funds sent via one of these methods is available to the scammers quickly and, often, anonymously. Fraud.org continues to press federal regulators to do more to plug loopholes in federal consumer protection laws like the Electronic Funds Transfer Act that allow these new payment platforms to be abused.

The 2022 Top Ten Scams Report is based on an analysis of 4,309 complaints reported via NCL's Fraud.org website, by phone, and through the mail in 2021. This should not be considered a representative sample of all fraud due to the self-reported and unverified nature of the complaints.

Method of Contact	% of Total
Phone	44.48%
Internet	35.94%
Email	8.89%
Postal mail	4.50%
In person	4.20%
Other (text, tv/radio, print, fax, etc.)	1.98%

Consumer Age	% of Total
Under 18	0.19%
18-25	7.20%
26-35	15.38%
36-45	15.70%
46-55	14.01%
56-65	16.84%
Above 65	30.69%

Payment Method	% of Total
Credit card	44.75%
Other*	14.65%
Bank debit card	13.50%
Wire transfer	11.70%
Bank account debit	11.20%
Check	4.20%

* 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.

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