FRAUD!ORG
a project of the National Consumers League

Top Scams of 2018

Overall Top Ten Scams

Rank	Scam type	% of total
1	Internet: General Merchandise	31.25%
2	Prizes/Sweepstakes/Free Gifts	16.97%
3	Fake Check Scams	13.09%
4	Recovery/Refund Companies	7.63%
5	Advance Fee Loans, Credit Arrangers	7.37%
6	Phishing/Spoofing	4.84%
7	Friendship & Sweetheart Swindles	2.81%
8	Computers: Equipment/Software	2.23%
9	Scholarships/Grants	1.63%
10	Family/ Friend Imposter	1.41%

Top Internet Scams

Rank	Scam type	% of total
1	Internet: General Merchandise	43.47%
2	Fake Check Scams	17.68%
3	Prizes/Sweepstakes/Free Gifts	9.30%
4	Advance Fee Loans, Credit Arrangers	7.93%
5	Phishing/Spoofing	4.40%
6	Friendship & Sweetheart Swindles	4.37%
7	Recovery/Refund Companies	2.11%
8	Computers: Equipment/Software	1.90%
9	Investments: Other	1.02%
10	Scholarships/Grants	0.99%

Top Offline Scams

Rank	Scam type	% of total
1	Prizes/Sweepstakes/Free Gifts	27.92%
2	Internet: General Merchandise	18.82%
3	Recovery/Refund Companies	15.07%
4	Fake Check Scams	8.49%
5	Advance Fee Loans, Credit Arrangers	7.32%
6	Phishing/Spoofing	5.79%
7	Computers: Equipment/Software	2.83%
8	Family/ Friend Imposter	2.61%
9	Scholarships/Grants	2.57%
10	Charitable Solicitations	1.52%

MEET THE SCAMS
A look at the most reported frauds

Internet: General Merchandise Sales *(not auctions)*
Goods purchased are either never delivered or misrepresented

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

Recovery/Refund Companies
Scammers contact victims and claim they owe money on a fictitious debt or offers to recover money lost in a previous scam

Advance Fee Loans, Credit Arrangers
False promises of business or personal loans, even if credit is bad, for a fee upfront

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

Friendship & Sweetheart Swindles
Con artist nurtures an online relationship, builds trust, and convinces victim to send money

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

Scholarships/Grants
For a fee, a "search company" offers to conduct customized search for scholarships or grants for students. Scammers take money and run or provide a worthless list

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.

Imposter scams, romance frauds, and bogus loans showed big gains in 2018

Internet merchandise scams continued to be the top category of complaint to Fraud.org in 2018. However, scams like the advance fee loans (where swindlers offer you a loan in exchange for a large up-front fee) saw a 29.1 percent year-over-year gain. Friendship scams (also known as "sweetheart swindles") showed the biggest gain of any of our top 10 fraud categories in 2018, increasing by more than 45 percent. Imposter scams like the infamous "grandparent scam" grew rapidly in 2018, with a 30.61 percent increase.

Phishing/spoofing scams continue to rise

When we analyzed our data last year, we spotted a worrying sign: an increase in complaints about phishing/spoofing. In 2018, the trend accelerated. This year's report shows a 10.49 percent increase in year-over-year phishing/spoofing-related complaints. This marks the third consecutive year we've seen such an increase in complaints about these scams. With fraudsters having access to more information about potential targets thanks to data breaches, we anticipate that this trend will continue in 2019 and beyond.

The Web is now the most likely place to be contacted by scammers

In 2017, we noticed that scammers seemed to be turning away from the phone as their preferred method of reaching their victims. That trend continued in 2018, and the Web is now the most likely place for scammers to find victims. Complaints where victims indicated they'd first been approached on the Web increased by 8.85 percent in 2018; the Web as a source for victims is followed by the phone, email, and in person.

Gift cards are becoming a bigger target

It should come as no surprise that wire transfer and credit cards continue to be the most popular ways for scammers to get paid by their victims. However, 2018 saw a rise in the use of gift cards as a payment method. In 2018, we detected a 25.25 percent year-over year increase in scams where alternate payment methods, particularly gift cards, were demanded by the fraudsters.

Seniors continue to be at risk

More than one in every five complaints received at Fraud.org in 2018 came from someone over the age of 65. While seniors have historically been popular targets for scam artists, the 19.6 percent year-over-year increase in complaints from seniors suggests that the scammers may be becoming more aggressive in their pitches to older adults.

Method of Contact	% of Total
Websites	37.42%
Phone	32.80%
Email	12.62%
In person	7.58%
Postal mail	6.99%
Other (in person, tv/radio, print, fax, etc.)	2.60%

Consumer Age	% of Total
Under 18	0.68%
18-25	10.67%
26-35	16.65%
36-45	17.02%
46-55	15.80%
56-65	18.87%
Above 65	20.31%

Payment Method	% of Total
Wire transfer	32.88%
Credit card	24.14%
Other*	16.42%
Bank debit card	14.53%
Bank account debit	6.47%
Check	5.55%

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