

Tech-Savvy Scammers Work to Con More Victims

2018 BBB Scam Tracker Risk Report

50,559

SCAMS REPORTED IN 2018

THE 5 Riskiest Scams

1 Employment Scams

A job offer comes with high pay and options to work remotely and with flexible hours. To get the job, a candidate must complete forms that require personal, sensitive information and may be required to “purchase equipment” with part of the proceeds of what turns out to be a fake check.

2 Online Purchase Scams

A buyer makes a purchase online from an individual seller or company, but the item never arrives. Or in other cases, a person sells an item online, but the check received for payment is fake.

3 Fake Check/ Money Order

A check is sent to a consumer that contains an “accidental overpayment” or other overage. The scammer asks the consumer to wire back the excess money. The check appears real and “clears,” so the consumer thinks it is okay to withdraw funds, but weeks later the bank discovers the check is phony. The consumer now owes the withdrawn funds to the bank.

4 Home Improvement Scams

Door-to-door solicitors offer quick, low-cost repairs and then either take payments without returning, do shoddy work, or “find” issues that dramatically raise the price.

5 Advance Fee Loan Scams

A loan is “guaranteed,” but comes with upfront charges, including taxes or “processing fees.” When the charges are paid, the loan never materializes and the applicant is left with larger debts.

50,559

Total number of reports **increased by 5.7%.**

29.5%

Susceptibility **increased by 86.7%.**

\$152

Median dollar amount lost **decreased by 33.3%.**



EMPLOYMENT

#1 RISKIEST SCAM for most segments of the population

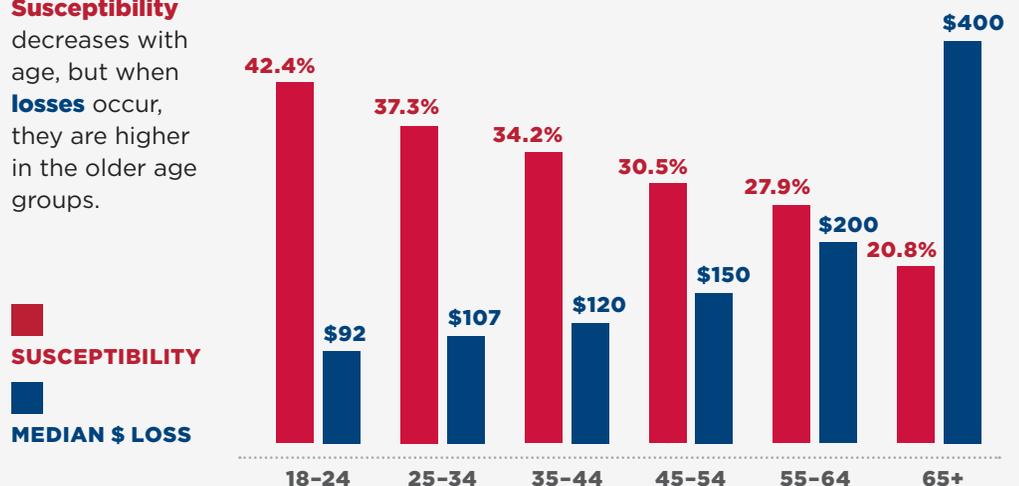


ONLINE PURCHASES

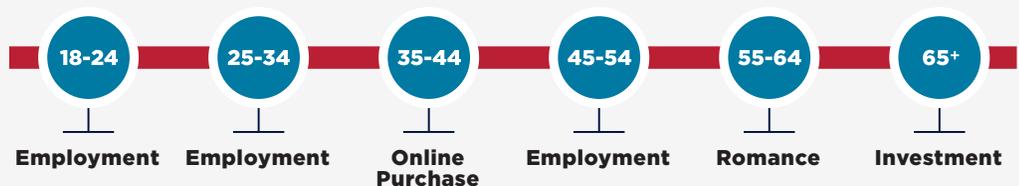
MOST COMMON SCAM (largest exposure)
SCAM WITH MOST VICTIMS (highest susceptibility)

HIGHLIGHTS BY AGE

Susceptibility decreases with age, but when **losses** occur, they are higher in the older age groups.



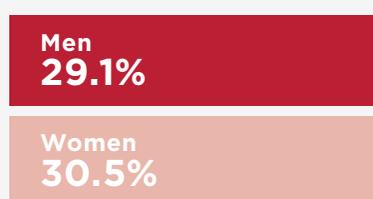
Riskiest Scam Types by Age



HIGHLIGHTS BY GENDER

Gender differences in **susceptibility** are small, but the **dollar losses** reported are much higher for men.

% SUSCEPTIBILITY



MEDIAN \$ LOSS



Detect. Protect. Report.
BBB.org/ScamTracker

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