

# Self-reported fraud in Canada, 2019

Released at 8:30 a.m. Eastern time in *The Daily*, Monday, July 24, 2023

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## Losses from fraud against individuals top \$16 billion in five years

In 2019, one in six (17%) people reported that they had been a victim of fraud in the previous five years. The median loss due to fraud was \$600. About one-quarter (24%) of victims lost \$1,000, while 3% lost at least \$10,000. In total, the losses suffered by all fraud victims topped \$16 billion in five years.

The General Social Survey (GSS) on Canadians' Safety (Victimization) measures Canadians' experiences with certain crimes, whether or not they were reported to the police. In 2019, the GSS included questions on fraud for the first time, the results of which are published today in the article "[Self-reported fraud in Canada, 2019](#)." This article examines the prevalence of self-reported fraud in Canada, by province and territory and by selected sociodemographic characteristics. It also looks at the steps Canadians took to protect themselves from fraud, their perceptions of fraud and the level of protection of their personal information.

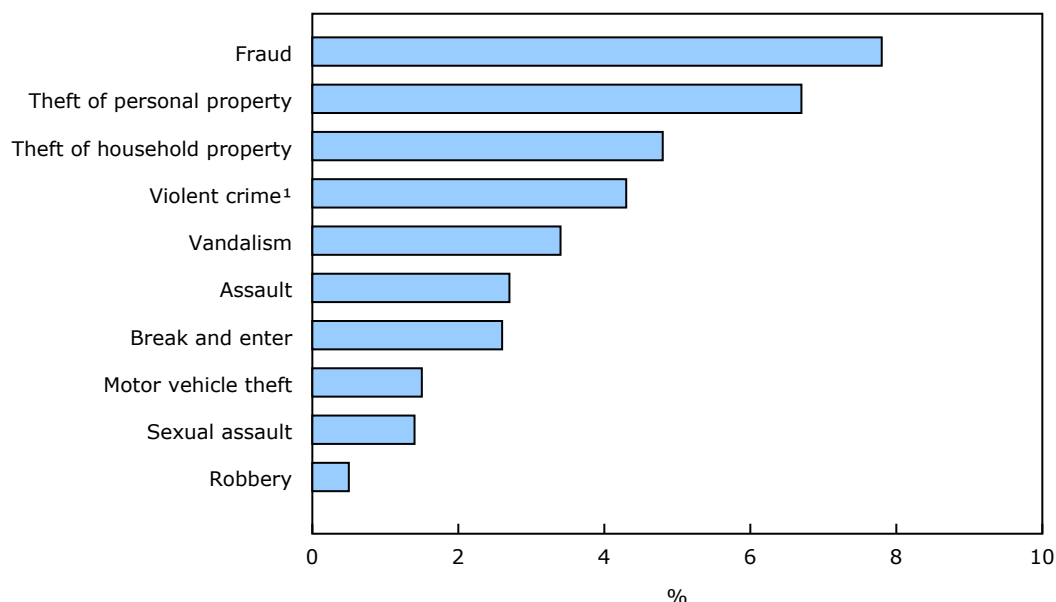
## Of all crimes measured by the General Social Survey, fraud is the most common

Just over 5 million people aged 15 years and older (17% of the Canadian population) reported being a victim of at least one fraud in the five years preceding the GSS. More specifically, nearly 2.5 million people (7.8% of the Canadian population aged 15 years and older) reported being the victim of fraud in the previous 12 months. This is more than for any other crime measured by the GSS. By comparison, it's almost double the number of people (1.4 million people; 4.3% of the Canadian population) who have been victims of a violent crime, which includes sexual assault, robbery and assault.

### Chart 1

Proportion of the population who reported being a victim of a crime, by type of crime, Canada, 2019

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1. Includes sexual assault, robbery, and assault.

Source(s): General Social Survey on Canadians' Safety, 2019 ([4504](#)).

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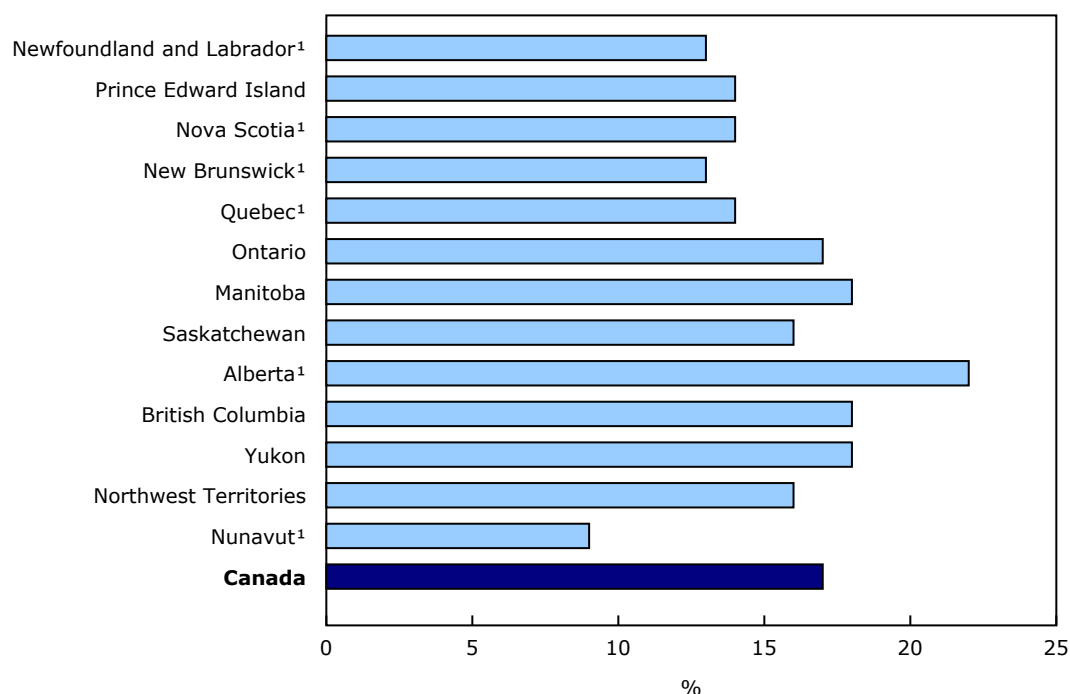
According to police-reported data from the Uniform Crime Reporting Survey, fraud represented 12% of the Crime Severity Index in 2021, almost twice the proportion from 10 years earlier (6.5%). The number of fraud cases rose from 87,174 in 2011 to 168,483 in 2021. Meanwhile, the rate of extortion—a violent crime similar to fraud—quadrupled during this period. In 2021, fraud represented more than half (57%) of cybercrime.

## Alberta has the highest prevalence of fraud

Among the provinces and territories, Alberta (22%) had the highest proportion of people who reported being a victim of at least one fraud in the five years preceding the GSS. Conversely, people living in Nunavut (8.6%), New Brunswick (13%), Newfoundland and Labrador (13%), Nova Scotia (14%) and Quebec (14%) were less like to report having been victims of fraud.

**Chart 2**

**Proportion of the population who reported being a victim of fraud in the five years preceding the survey, by province, 2019**



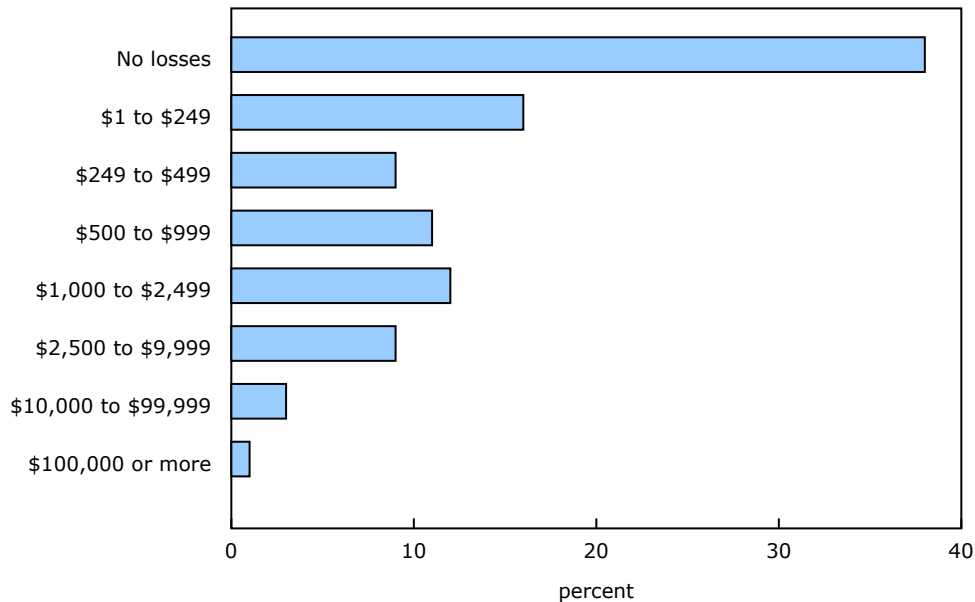
1. Statistically significant ( $p < 0.05$ ) from the estimate for the rest of Canada.

Source(s): General Social Survey on Canadians' Safety, 2019 (4504).

At the census metropolitan area level, people living in Edmonton (24%), Victoria (23%) and Calgary (22%) were most likely to have been victims of fraud, while those living in London (11%), Saskatoon (12%), Halifax (13%) and St. John's (13%) were least likely.

## The average amount of fraud is \$5,120

Most fraud victims had no losses (38%) or lost less than \$250 (16%). However, some people lost much bigger amounts. Close to 3% of victims suffered losses of more than \$10,000 but less than \$100,000, and 0.5% of victims had losses of \$100,000 or more. The average value of losses was more than \$5,000, mostly due to very high losses incurred by few victims, with the median loss being \$600.

**Chart 3****Approximate dollar value of losses sustained from the most serious fraud experienced in the five years preceding the survey, Canada, 2019**

**Note(s):** Includes people who were victims of at least one fraud in the five years preceding the survey. If a person was a victim of more than one fraud during this period, the information refers to the most serious fraud experienced. The amounts in this chart do not include amounts for which the victim was reimbursed (e.g., by the bank, credit card company, or insurance).

**Source(s):** General Social Survey on Canadians' Safety, 2019 (4504).

In some cases, individuals experienced lost time in addition to financial losses. Most victims of fraud said that the incident was resolved in less than 1 hour (31%) or between 1 and 24 hours (40%). However, in nearly 1 in 10 (8.1%) cases, it took more than a month to resolve the problems caused by the fraud.

### Many fraud victims do not know how their personal information was obtained

Most (90%) fraud cases reported in the GSS involved personal information having been obtained by fraudsters. However, in many cases, the victims did not know how their information had been obtained (41% of victims or 45% of those whose fraud involved personal information).

Among fraud victims who know how their personal information had been obtained, many (39%) said that their credit or debit card had been cloned or copied, that access to one of their accounts (online, email) had been pirated (18%), that they themselves had provided the information (16%) or that the information had been obtained after a database breach or a data leak (10%).

In most cases, fraud victims discovered the incident while reviewing their bank or credit card statements (38%) or after a financial institution or a credit card company had contacted them (31%).

### Fraud is rarely reported to the police

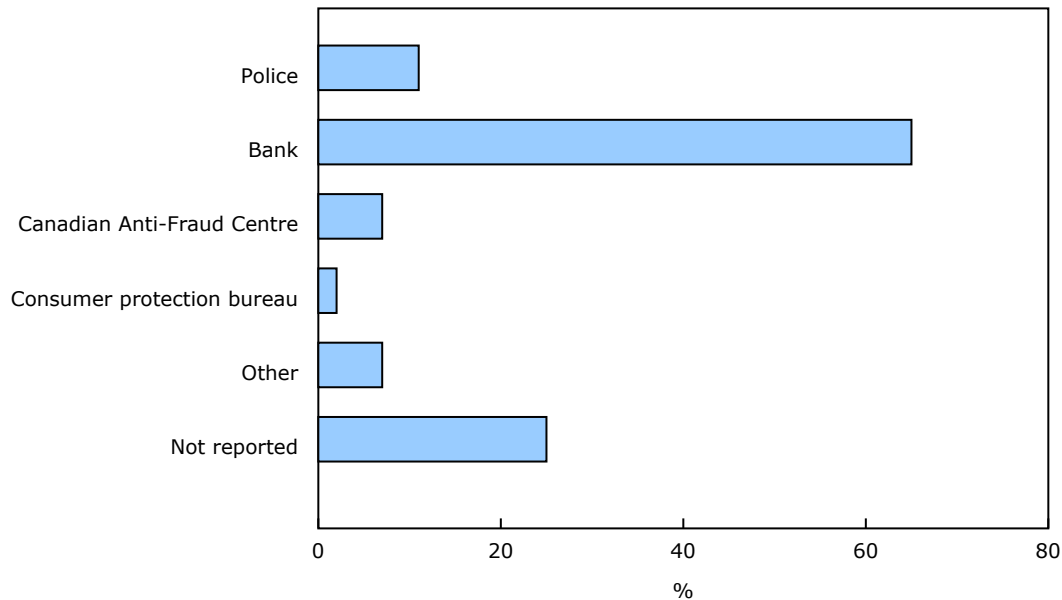
Few people who reported being victims of fraud in the five years preceding the GSS reported it to the police. Just over 1 in 10 (11%) victims reported the fraud to the police, while a smaller proportion (7%) reported it to the Canadian Anti-Fraud Centre. By comparison, 52% of motor vehicle thefts and 45% of break and enters are believed to have been reported to the police in 2019. The rate of reporting fraud to the police is closer to the rate for sexual assaults (6%). Conversely, many victims reported the fraud to the bank (65%).

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#### Chart 4

#### Most serious fraud in the five years preceding the survey, by whether it was reported to authorities, Canada, 2019

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**Note(s):** Includes people who were victims of at least one fraud in the five years preceding the survey. If a person was a victim of more than one fraud during this period, the information refers to the most serious fraud experienced.

**Source(s):** General Social Survey on Canadians' Safety, 2019 (4504).

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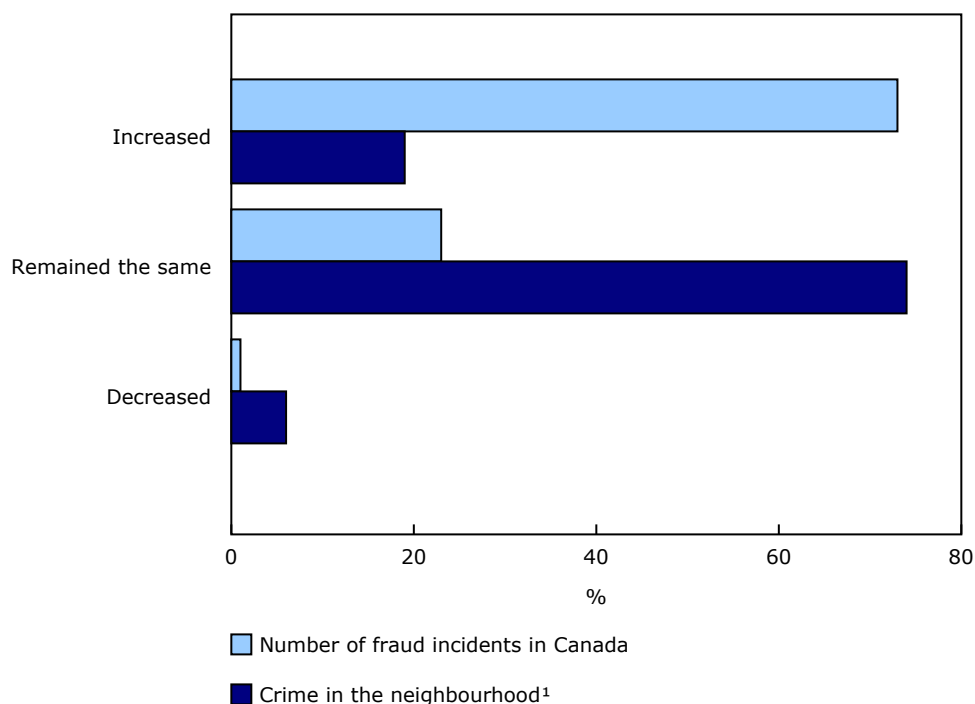
Victims from Saskatchewan (17%) and Quebec (15%) were more likely than victims from other provinces to have reported the most serious fraud to the police. In contrast, fraud victims living in Manitoba (6%) were least likely to report fraud to the police.

#### Few people considered their personal information very well protected against fraud

Almost all (95%) Canadians take at least some steps regarding their personal information or to protect themselves from fraud. The most common steps include regularly reviewing bank or credit card statements (83%), shredding mail, bills or receipts (73%) and deleting suspicious emails (72%). Despite these precautions, around 1 in 15 (6.6%) people considered their personal information very well protected against fraud, 48% considered it somewhat well protected, 34% considered it not very well protected, and 10% considered it not at all well protected.

Chart 5

Perception of the change in the amount of fraud in Canada and in crime in the neighbourhood in the past five years, Canada, 2019



1. Excludes people who recently moved to their neighbourhood.

Source(s): General Social Survey on Canadians' Safety, 2019 (4504).

Moreover, the majority (73%) of Canadians said they believe fraud has increased in Canada. However, this contrasts with the perception of crime in general, where 74% of the Canadian population found crime to be stable.

**Note to readers**

This article is based on results from the 2019 General Social Survey (GSS) on Canadians' Safety, the first results of which were published in the Juristat article entitled "[Criminal victimization in Canada, 2019](#)." In the GSS, survey participants were asked whether, in the five years preceding the survey, (a) anyone had used their personal information to obtain money or buy goods, (b) anyone had used their personal information to create an account or obtain services, (c) anyone had tricked or deceived them out of money, or (d) they had been a victim of another type of fraud. They were then asked if at least one fraud occurred in the previous 12 months. Information about the characteristics of fraud incidents (e.g., losses, reporting to the authorities) was collected for the most serious fraud experienced in the five years preceding the survey. Information about the characteristics of incidents other than fraud was collected for each incident that occurred in the 12 months preceding the survey.

Because of rounding and the fact that all percentage calculations include missing responses, the sum of the categories may not add up to 100. All differences mentioned in this article are statistically significant ( $p < 0.05$ ).

Data on police-reported fraud are from the Uniform Crime Reporting (UCR) Survey, which is a census of criminal offences that have been reported to federal, provincial, territorial and municipal police services in Canada. Data from the UCR Survey are used to measure the Crime Severity Index (CSI) and the crime rate. The CSI measures the volume and severity of crime by assigning a weight to each criminal incident based on the sentence for each offence. The crime rate is calculated by dividing the number of criminal incidents by the population.

**Definitions, data sources and methods: survey numbers [3302](#) and [4504](#).**

The article "[Self-reported fraud in Canada, 2019](#)," which is part of *Spotlight on Canadians: Results from the General Social Survey* ([89-652-X](#)), is now available.

For more information, or to enquire about the concepts, methods or data quality of this release, contact us (toll-free 1-800-263-1136; 514-283-8300; [infostats@statcan.gc.ca](mailto:infostats@statcan.gc.ca)) or Media Relations ([statcan.mediahotline-ligneinfomedias.statcan@statcan.gc.ca](mailto:statcan.mediahotline-ligneinfomedias.statcan@statcan.gc.ca)).