



Fairer markets for Australians

CPRC Briefing Note

Beyond reporting – The experience of scams in Australia

Analysis of Australian statistics



What you need to know about the data

This briefing note presents results from the [Personal Fraud Survey \(PFS\)](#), a topic on the Multipurpose Household Survey (MPHS) conducted throughout Australia from July 2022 to June 2023. The MPHS is undertaken each financial year by the Australian Bureau of Statistics (ABS).

CPRC has worked with publicly available datapoints from 2022-23, charting and reporting findings in graphical and visual form, comparing findings over time where possible. Up and down arrows represent a statistically significant difference between the present wave and previous wave (2021-22).

Dates

Most statistics presented refer to experiences which occurred in the 12 months prior to interview (conducted between July 2022 and June 2023), referred to as the 2022-23 reference period.

Sample

The ABS collected this information from 25,934 fully responding persons, including 511 proxy interviews for people aged 15 to 17 years, and 1,929 proxy interviews for people aged 18 years and over who were not capable of answering for themselves due to illness, injury or language reasons.

Weighting and estimates

Weighting is the process of adjusting results from a sample survey to infer results for the total 'in-scope' population. The ABS notes that the survey was benchmarked to the Estimated Resident Population (ERP) living in private dwellings in each state and territory at December 2022. These benchmarks are based on the 2021 Census. Survey estimates of counts of persons have been obtained by summing the weights of persons with the characteristic of interest.

Key definitions

Fraud: The ABS defines fraud as the act of intentionally deceiving another for the purpose of gaining an advantage or benefit, whether financial or otherwise.

Scam: The ABS defines a scam as a fraudulent invitation, request, notification, or offer, designed to obtain personal information or money, or otherwise obtain a financial benefit by deceptive means. A person is considered to have responded to a scam if they sought further information, provided money or personal information, or accessed links associated with the scam.

A buying and selling scam is one involving requests for payment of fake invoices or products, or the purchase of non-existent, stolen or counterfeit goods (includes false billing, classifieds, overpayments, and online shopping scams).

An upfront payment scam is a request to send money or banking details in return for the false promise of a monetary payment or entitlement (including offers of unexpected money from inheritance, rebates, and international money transfer scams).

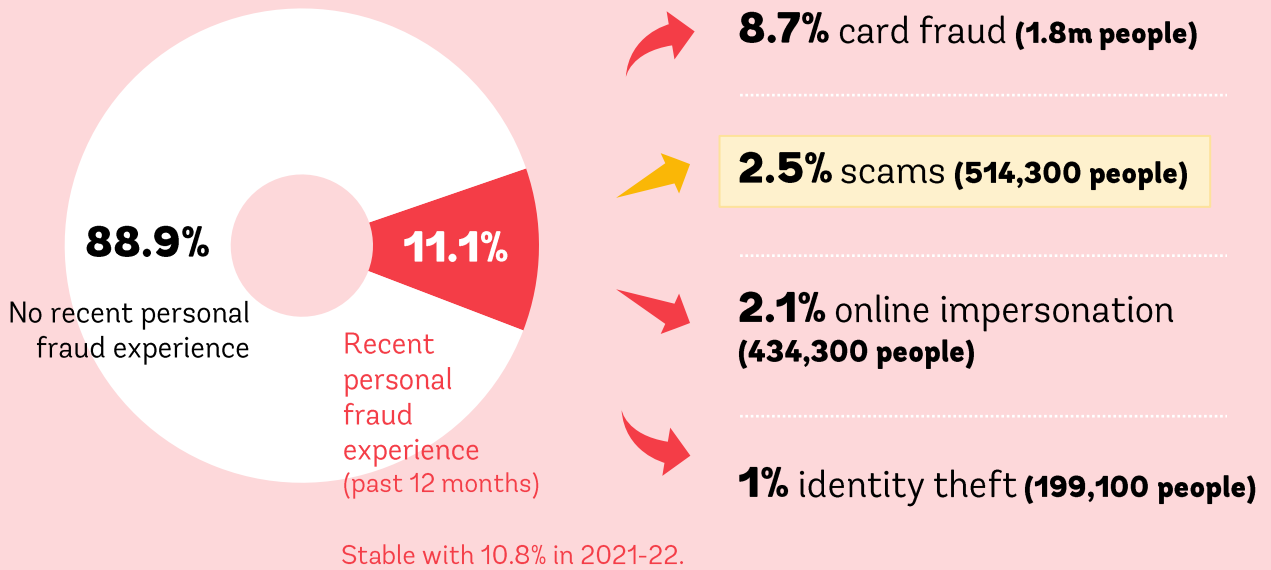
An information request scam is where a person receives a fake notification or request from a bank, business, or other organisation asking for your personal details.

Some limitations acknowledged by the ABS

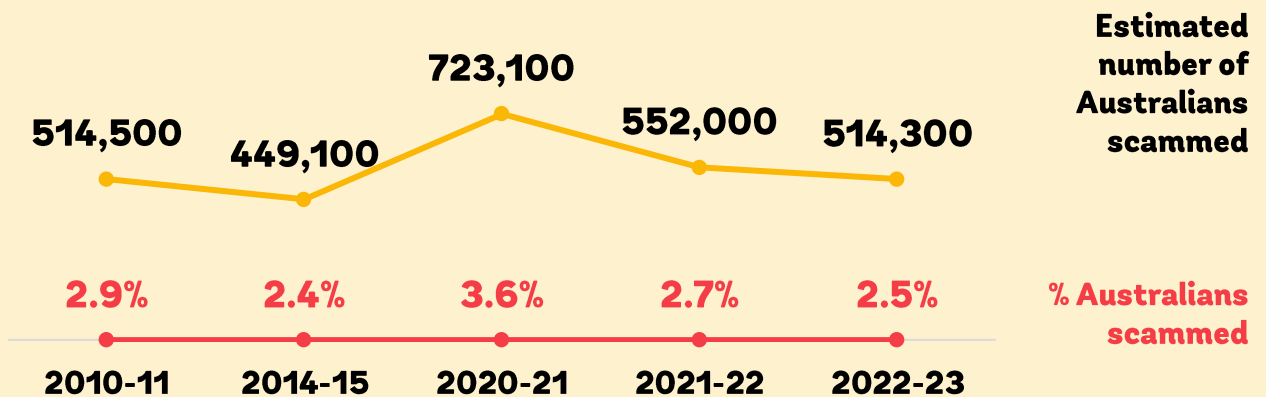
- Crimes which rely on deception, such as fraud, can be more challenging to recognise, and therefore may not be fully represented in the data collected.
- People living in Indigenous communities were excluded.
- The ABS states: Cells in tables have been randomly adjusted to avoid the release of confidential data. Discrepancies may occur between sums of the component items and totals.

More than half a million Australians were a victim of a scam in the past 12 months.

11.1% (2.3 million) Australians experienced a form of personal fraud in the past 12 months

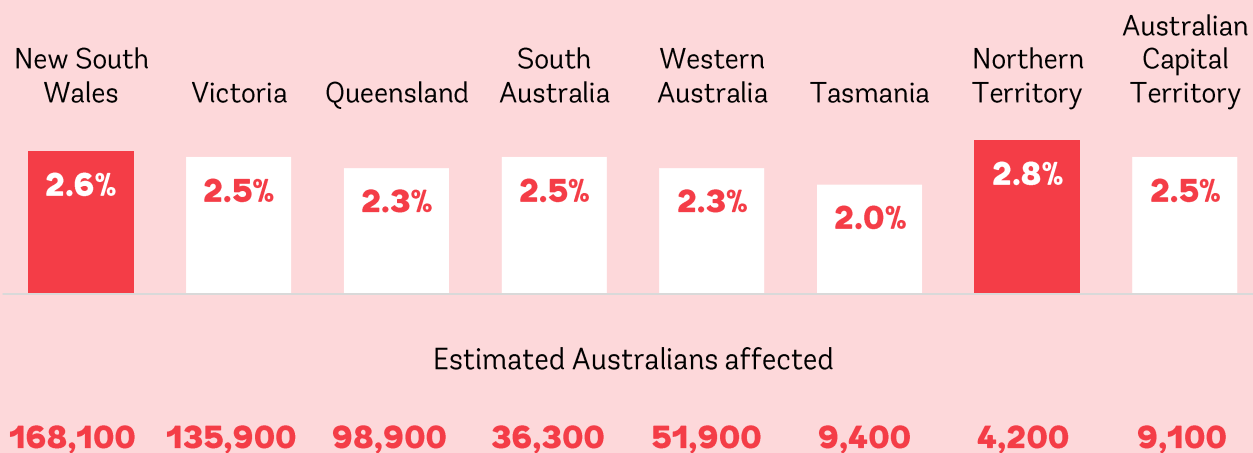


The number of Australians affected by scams has plateaued, after a peak in 2020-21.



Australians from everywhere are scammed, but numbers of people reporting scams differ.

NT and NSW have the highest proportions of scam victims.

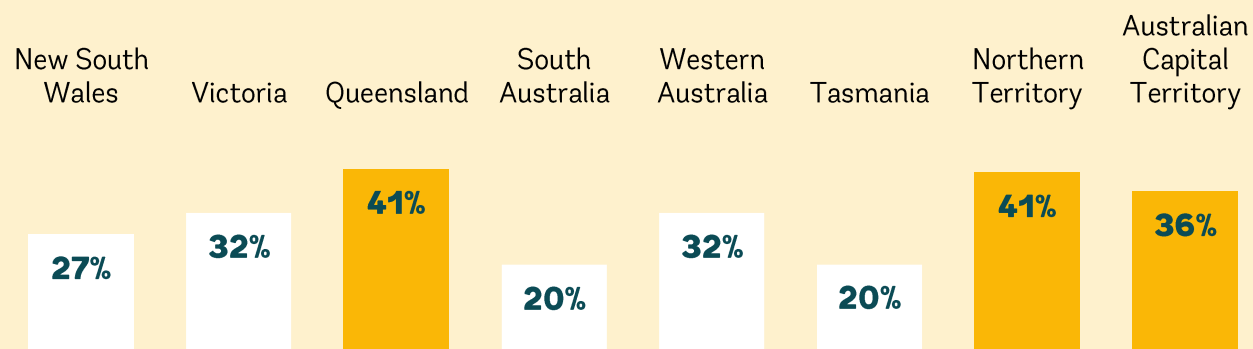


Australians most likely to be caught out by a scam*...

- 35-54 years of age
- Born overseas
- Tertiary educated
- Median socio-economic status or slightly higher

Scammed Australians from QLD, NT and ACT are least likely to report the scam.

Non-reporting rates

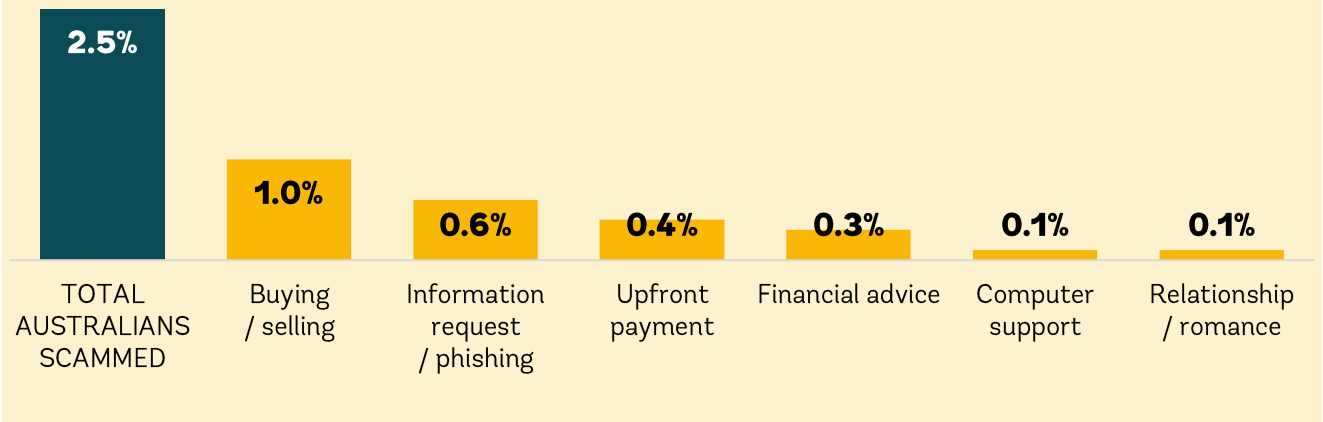


Source: ABS (2024). Personal Fraud statistics, reference period 2022-23 financial year.

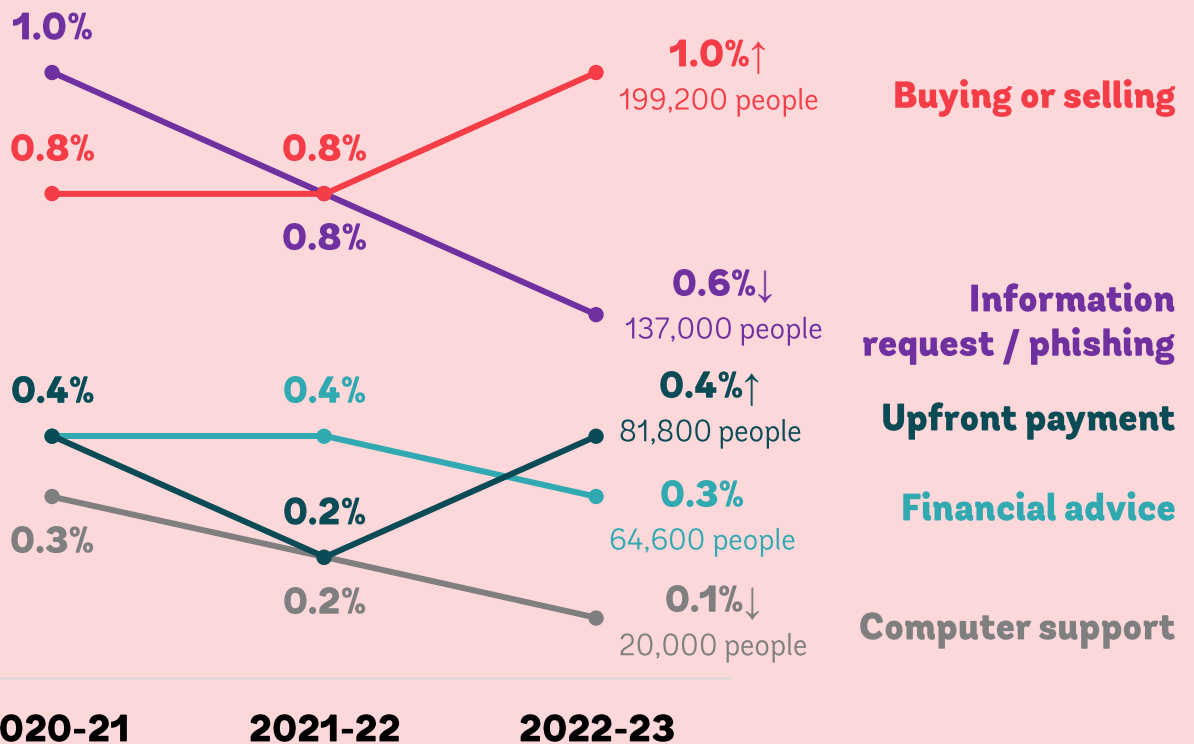
*Indicative overindexing against the mean (2.5%)

Buying and selling scams hurt the most people, and are on the rise.

199,200 Australians were caught out by buying and selling scams over the past year.



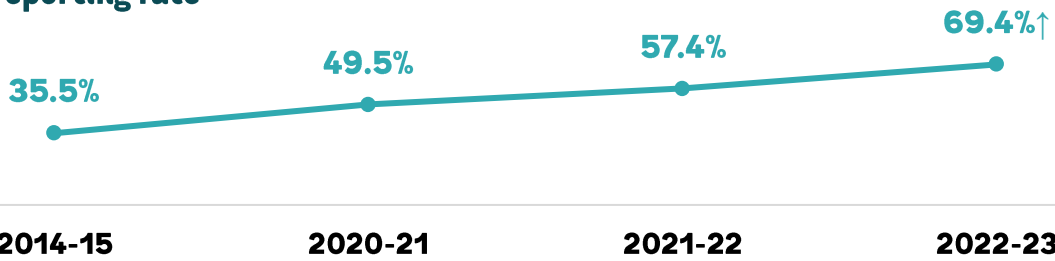
Buying and selling scams and upfront payment scams have increased over the past year.



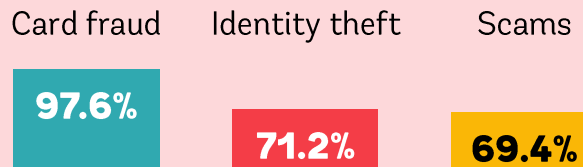
↑ ↓ = statistically significant change compared to previous wave

Reporting of scams is increasing, but scams are severely underreported compared to other forms of personal fraud.

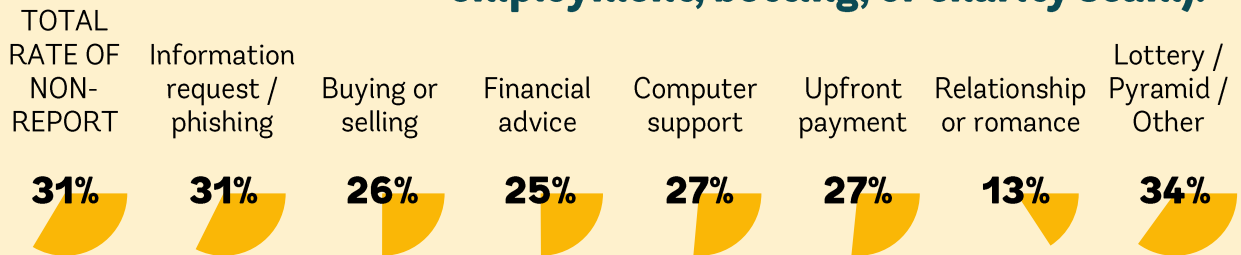
Scams reporting rate



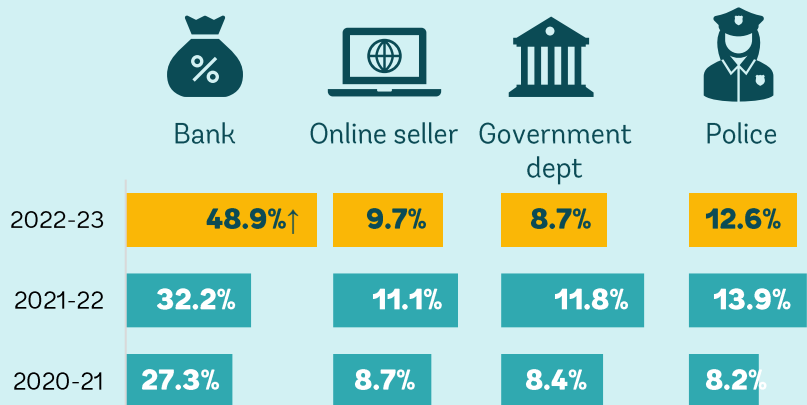
Australians are much less likely to report a scam or identity theft, compared to card fraud.



Of all scam types, Australians are least likely to report a lottery, pyramid or 'other' type of scam (e.g. employment, betting, or charity scam).



In 2022-23, most Australians reported scams to their bank. Less than one in ten scammed Australians reported it to a government department.



↑ ↓ = statistically significant change compared to previous wave

CPRC

The Consumer Policy Research Centre (CPRC) is an independent, not-for-profit, consumer think-tank.

CPRC aims to create fairer, safer and inclusive markets by undertaking research and working with leading regulators, policymakers, businesses, academics and community advocates.

Acknowledgements

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CPRC references data from the Australian Bureau of Statistics (ABS) in this briefing note; however, the views expressed herein should not be attributed to the ABS. CPRC is responsible for this briefing note, including any errors or omissions.

Statement of Recognition

CPRC acknowledges the Traditional Custodians of the lands and waters throughout Australia. We pay our respect to Elders, past, present and emerging, acknowledging their continuing relationship to land and the ongoing living cultures of Aboriginal and Torres Strait Islander Peoples across Australia.

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