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Spotlight on Canadians: Results from the General Social Survey

Self-reported fraud in Canada, 2019

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Highlights

- Of all crimes measured by the 2019 General Social Survey (GSS) on Canadians' Safety, fraud is the most common. In 2019, 2.5 million people reported being the victim of fraud in the previous 12 months, or 7.8% of the Canadian population aged 15 and older.

- In the five years preceding the survey, 17% of the population experienced at least one fraud. The proportion was highest in Alberta (22%), whereas people living in Nunavut (8.6%), New Brunswick (13%), Newfoundland and Labrador (13%), Nova Scotia (14%) and Quebec (14%) were the least likely to have experienced fraud.

- The financial losses reported by all victims of fraud in the five years preceding the GSS were over $16 billion. Approximately one-quarter of victims of fraud lost at least $1,000.

- First Nations people, Inuit and francophones were less likely to report having been a fraud victim in the five years preceding the GSS. However, immigrants, persons with disabilities, people with a high personal income or level of education, and people who have had difficult experiences were more likely to have been victims of fraud.

- Fraud is one of the crimes least likely to be reported to the police. Approximately 1 fraud victim in 10 (11%) reported the most serious fraud to the police, a proportion that varied from 6% in Manitoba to 17% in Saskatchewan. However, a number of victims reported the incident to another organization, such as the Canadian Anti-Fraud Centre (7%) or the bank or credit card issuing company (65%).

- Victims aged 65 and older, people with a physical or mental disability, and victims with high financial losses were more likely to have reported the fraud to the police. In contrast, LGBTQ2+ people were less likely to have alerted the police.

- Among crimes recorded by police, fraud has seen the greatest increase in number of incidents since 2011, rising from 87,174 incidents in 2011 to 168,483 incidents in 2021. In 2011, fraud represented 6.5% of the Crime Severity Index, a proportion that reached 12% in 2021. It also represented more than half of cybercrime in 2021.

- Extortion, which is often associated with fraud has seen its rate quadruple since 2011 according to police-reported data. Extortion rose from 4.4 incidents per 100,000 population in 2011 to 17.6 incidents per 100,000 population in 2021.

- The police-reported fraud rate has stabilized since 2019 because of the drop in payment card and cheque fraud, likely due to changes in consumption habits during the COVID-19 pandemic. However, fraudulent government claims, such as those related to the Canada Emergency Response Benefit, increased during this period.

- Approximately three-quarters (73%) of the population felt that fraud had increased in the five years preceding the GSS, while about the same proportion felt that crime in general is stable.

Self-reported fraud in Canada, 2019

Introduction

Over the past 20 years, police-reported crime has declined for most offences in Canada. Overall, the crime rate declined by 29% between 2001 and 2021. However, some offences do not follow this general trend.

The development of new technologies, and especially the widespread use of the Internet, have changed the way we interact, consume and work. These changes have also disrupted the way crime manifests itself, with technologies providing criminals with new opportunities (Canadian Anti-Fraud Centre, 2022; Prates et al., 2013). The offences most likely to be committed using information technologies—such as child sex offences, criminal harassment, indecent or harassing communications, threats, extortion, fraud, and child pornography—have all increased in recent years.

Among these offences, fraud is by far the one most often reported by police. Although only a portion of frauds are committed using information technologies, they represented more than half of police-reported cybercrime in 2021. Fraud committed via information technologies or other means also represented a significant share of property crime. In 2021, fraud was reported by the police more often than other common property crimes, such as break and enter, motor vehicle theft, or shoplifting.

Fraud can cause substantial financial losses for its victims (Canadian Anti-Fraud Centre, 2022), but it can also have significant negative impacts on an emotional and psychological level and on quality of life (Cross et al., 2016; Modic and Anderson, 2015; Sarrià et al., 2019). Still, fraud is often considered to be a harmless crime and its impact minimized (Canadian Anti-Fraud Centre, 2022). Additionally, few victims of fraud report their victimization to the authorities, and those who try often face many obstacles (Cross et al., 2016).

Relatively little is known about the true extent of fraud in Canada and the full implications for its victims. The General Social Survey (GSS) on Canadians' Safety (Victimization) measures the experiences of Canadians with respect to criminal victimization, including incidents that were not reported to the authorities. This article presents the main GSS results on self-reported fraud. Some results on police-reported fraud from the Uniform Crime Reporting Survey are also presented to supplement and provide context for the GSS analyses.

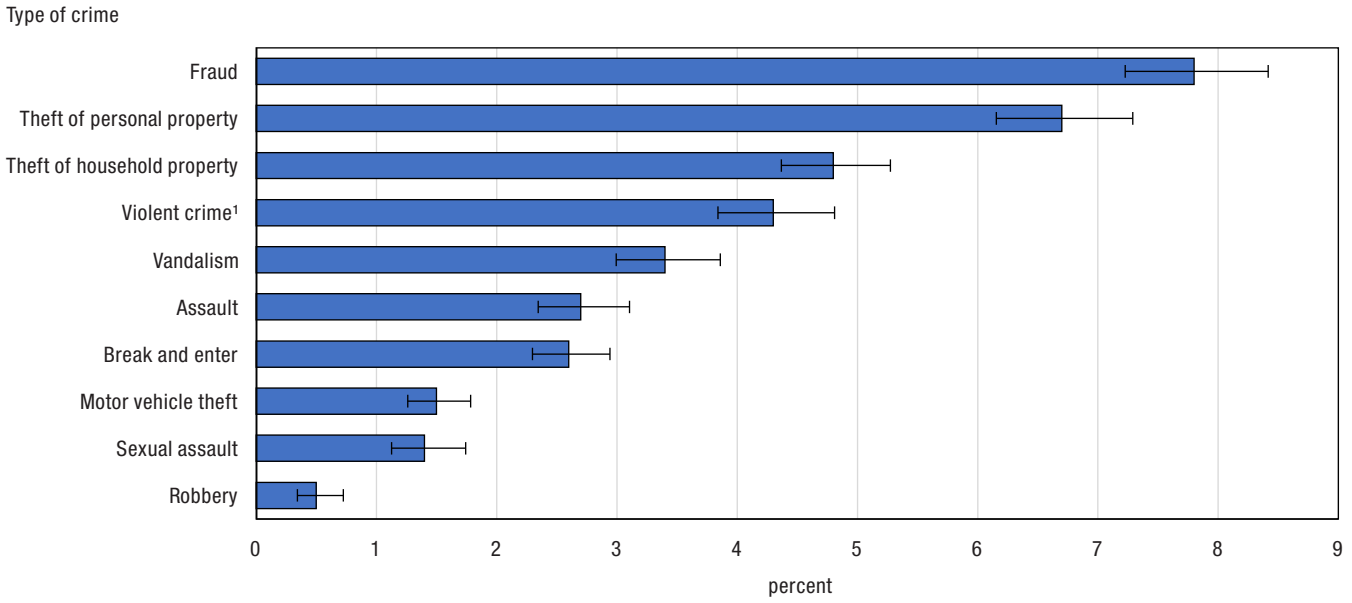
Of all crimes measured by the General Social Survey on Canadians' Safety, fraud is the most common

For the first time in 2019, the GSS on Canadians' Safety included questions to measure the extent of fraud committed against individuals. Specifically, survey respondents were asked if, in the five years preceding the survey, anyone had a) used their personal information to obtain money or buy goods, b) used their personal information to create an account or obtain services, c) 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 during the previous 12 months.

Just over 5 million people aged 15 and older (17% of the population) reported having been a victim of at least one fraud in the five years preceding the GSS. Specifically, nearly 2.5 million people reported being the victim of fraud in the previous 12 months, or 7.8% of the Canadian population aged 15 and older (Chart 1).

In addition to fraud, the GSS on Canadians' Safety measures the prevalence of victimization for eight other crimes: sexual assault, robbery, assault, break and enter, motor vehicle theft, theft of personal property, theft of household goods, and vandalism. In 2019, more people said they had been a victim of at least one fraud in the past 12 months than of any other type of crime. The number of victims of fraud (2.5 million) was higher than the number of victims of all violent crimes (sexual assault, robbery and assault) measured by the GSS combined, at 1.4 million (4.3% of the population) (Chart 1).

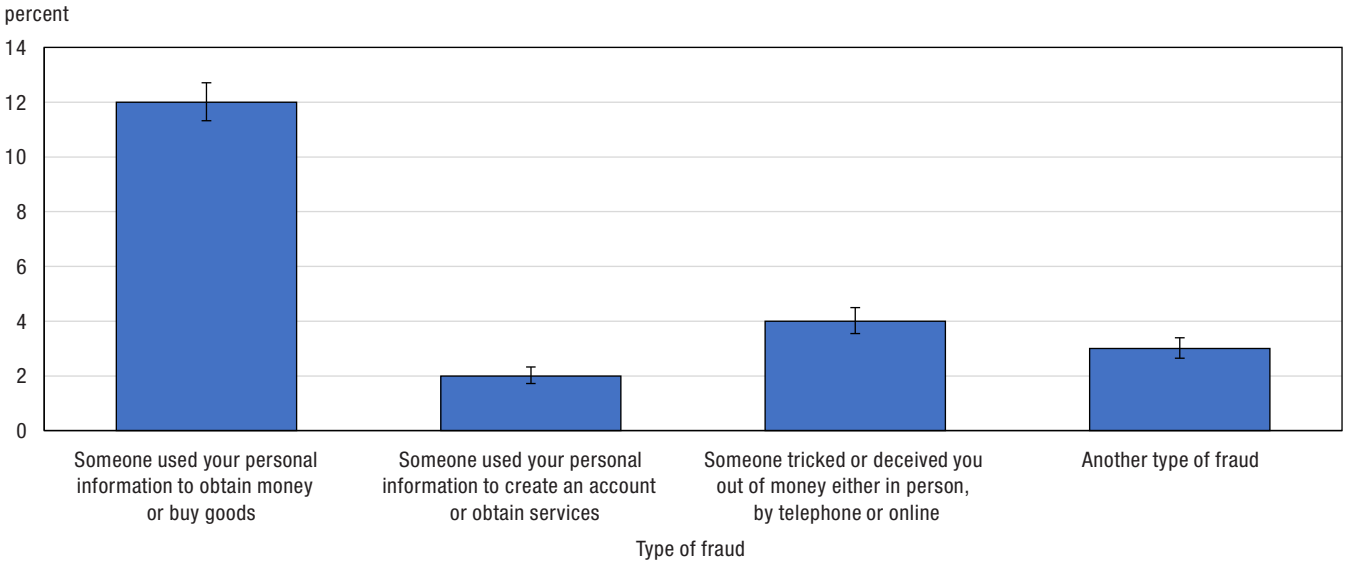
Chart 1
Proportion of the population who reported being a victim of a crime, by type of crime, Canada, 2019



1. Includes sexual assault, robbery, and assault.
Note: Error bars represent the 95% confidence intervals and can be interpreted as such: if the survey were repeated many times, then 95% of the time (or 19 times out of 20), the interval would cover the true population value.
Source: Statistics Canada, General Social Survey on Canadians' safety, 2019.

Among the various types of fraud, 12% of the population was a victim of fraud where someone used their personal or banking information to obtain money or buy goods or services in the five years preceding the GSS. The second most common type of fraud involved the victim being tricked or deceived out of money (4.2%) (Chart 2).

Chart 2
Proportion of the population who were victims of fraud in the five years preceding the survey, by type of fraud, Canada, 2019



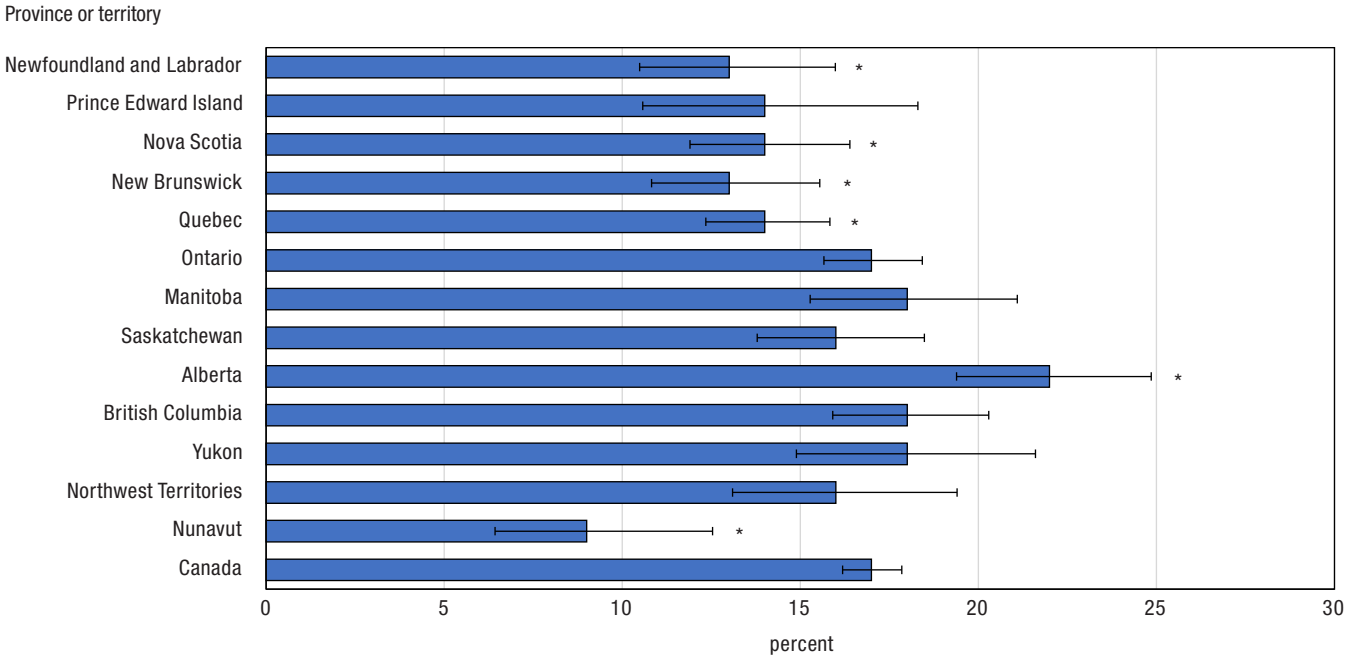
Note: The responses "Not stated" and "Don't know" are included in the calculation of percentages, but are not presented unless they represent at least 5% of responses.
The categories are not mutually exclusive. Error bars represent the 95% confidence intervals and can be interpreted as such: if the survey were repeated many times, then 95% of the time (or 19 times out of 20), the interval would cover the true population value.
Source: Statistics Canada, General Social Survey on Canadians' safety, 2019.

Fraud is more prevalent in Alberta than elsewhere in the country

The prevalence of self-reported fraud varied across Canada. Overall, 17% of the population reported having been a victim of at least one fraud in the five years preceding the survey. In Alberta, this proportion was 22% (Chart 3).

The lowest prevalence of fraud was in Nunavut, where fewer than one in ten people (8.6%) was a victim of at least one fraud in the 5 years preceding the survey. New Brunswick (13%), Newfoundland and Labrador (13%), Nova Scotia (14%) and Quebec (14%) also had a lower prevalence of fraud than other regions of the country.

Chart 3
Proportion of the population who reported being a victim of fraud in the five years preceding the survey, by province, 2019



* statistically significant ($p < 0.05$) from the estimate for the rest of Canada
Note: The responses "Not stated" and "Don't know" are included in the calculation of percentages, but are not presented unless they represent at least 5% of responses. Error bars represent the 95% confidence intervals and can be interpreted as such: if the survey were repeated many times, then 95% of the time (or 19 times out of 20), the interval would cover the true population value.
Source: Statistics Canada, General Social Survey on Canadians' safety, 2019.

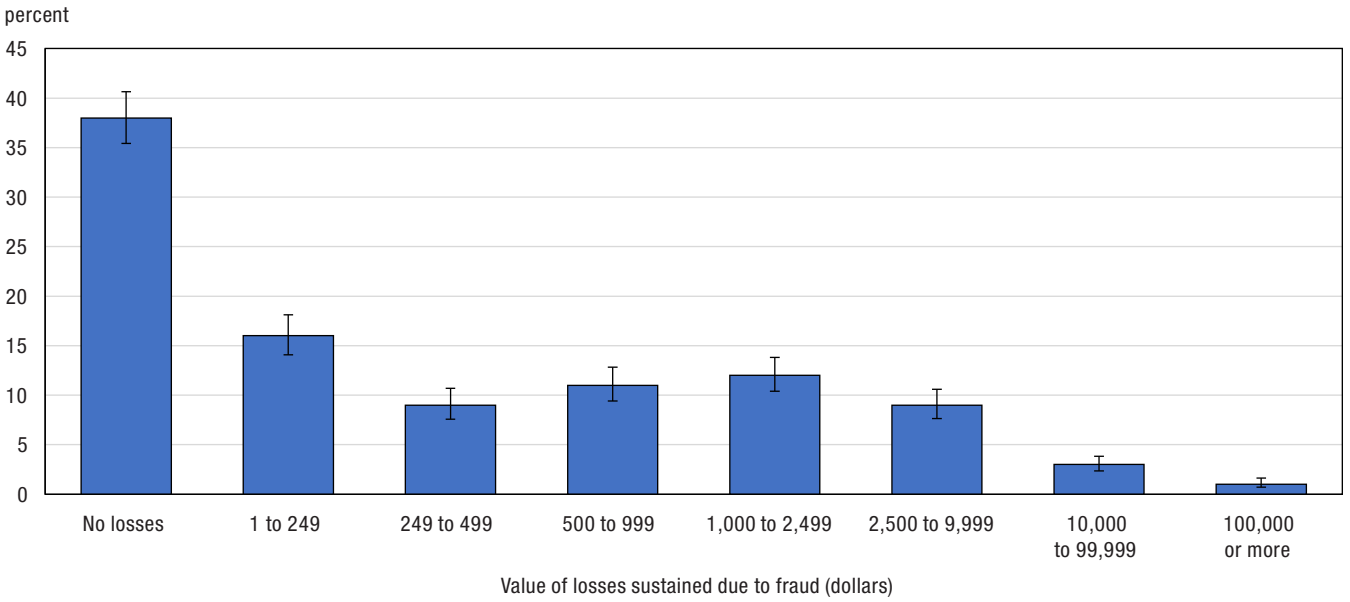
Overall, the prevalence of fraud was also slightly higher in census metropolitan areas (CMAs) (17%) than in other regions of the country (15%). The CMAs of Edmonton (24%), Victoria (23%) and Calgary (22%) had a higher prevalence of fraud than the rest of the country, while the CMAs of London (11%), Saskatoon (12%), Halifax (13%) and St. John's (13%) had a lower prevalence.[1,2]

Losses related to fraud against individuals top $16 billion in five years

Financial losses are naturally one of the many possible repercussions of fraud. However, most victims of fraud in the five years preceding the survey reported no losses (38%) or a loss of less than $250 (16%) from the most serious fraud they experienced. In contrast, some people suffered relatively significant losses. For example, about 170,000 people (3.2% of victims of fraud) suffered losses of $10,000 or more (Table 1, Chart 4).

1. A census metropolitan area (CMA) consists of one or more neighbouring municipalities situated around a major urban core. A CMA must have a total population of at least 100,000 of which 50,000 or more live in the urban core. To be included in the CMA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census data.
2. Data not shown in the tables or charts. Only estimates for CMAs where a statistically significant difference was noted ($p < 0.05$) compared with the estimate for the rest of the country are shown. Only CMAs with a sample size that allowed for the production of reliable estimates were taken into account in the analysis.

Chart 4
Approximate dollar value of losses sustained from the most serious fraud experienced in the five years preceding the survey, Canada, 2019



Note: 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). The responses "Not stated" and "Don't know"are included in the calculation of percentages, but are not presented unless they represent at least 5% of responses. The sum of the categories may not equal 100 due to rounding and the inclusion of the responses "Not stated" and "Don't know" in the calculation of percentages. Error bars represent the 95% confidence intervals and can be interpreted as such: if the survey were repeated many times, then 95% of the time (or 19 times out of 20), the interval would cover the true population value.
Source: Statistics Canada, General Social Survey on Canadians' safety, 2019.

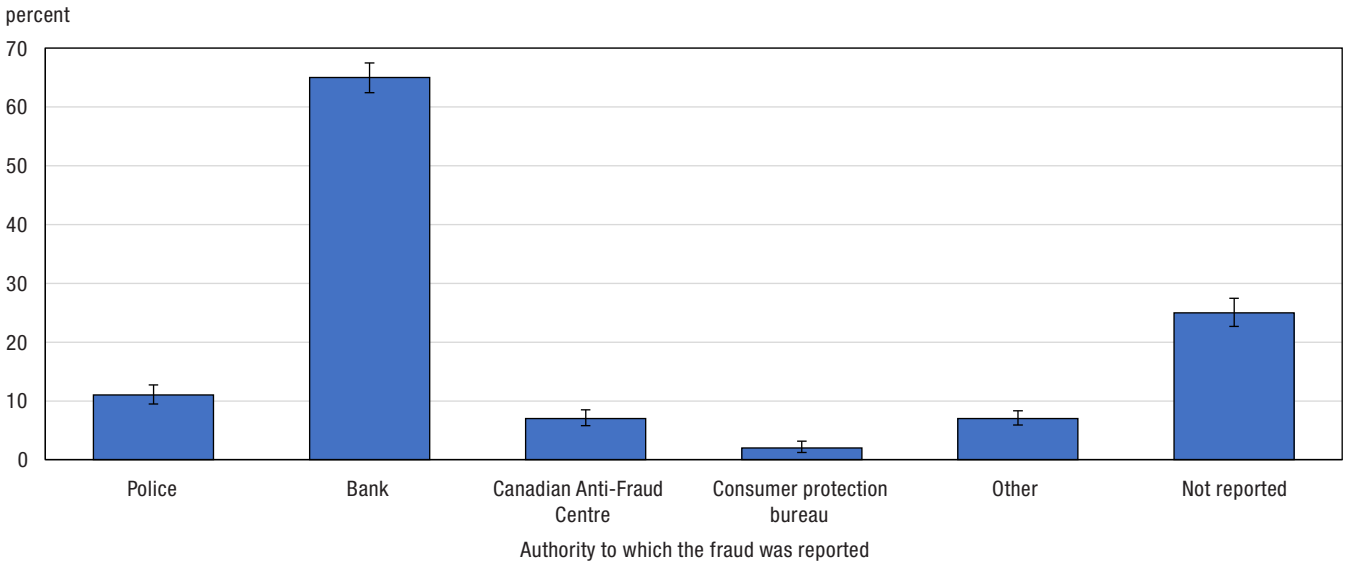
Among people who suffered losses because of fraud in the five years preceding the survey, the average loss was just over $5,000. However, the relatively high average loss was attributable to very high losses experienced by a minority of victims, as the median loss was approximately $600 (Table 1). In total, the financial losses reported by all victims of fraud in the five years preceding the GSS were almost $16.3 billion. It should be noted that information on the amount of the loss was only collected for the most serious fraud experienced in the five years preceding the survey. Total losses would undoubtedly have been higher if information had been collected for each fraud experienced during this period.

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 one hour (31%) or between one and 24 hours (40%). In contrast, in nearly one in ten cases (8.1%), it took more than a month to resolve the problems caused by the fraud (Table 1).

Fraud is rarely reported to the police

Fraud is only very rarely reported to the police. Approximately one fraud victim in ten (11%) reported to police the most serious fraud they had experienced in the five years preceding the GSS (Table 2, Chart 5). Therefore, fraud is one of the crimes least likely to be reported to the police. Data on reporting other types of crime measured by the GSS to the police are collected for each incident (rather than for the most serious one) experienced in the 12 months preceding the survey (rather than in the past five years). Therefore, a perfect comparison cannot be established. Nevertheless, we can say that fraud is much less likely to be reported than the average for crimes (29% reporting rate), with a rate similar to that of sexual assault (6%) (Cotter, 2022).

Chart 5
Most serious fraud in the five years preceding the survey, by whether it was reported to authorities, Canada, 2019



Note: 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 responses "Not stated" and "Don't know" are included in the calculation of percentages, but are not presented unless they represent at least 5% of responses. The categories are not mutually exclusive. Error bars represent the 95% confidence intervals and can be interpreted as such: if the survey were repeated many times, then 95% of the time (or 19 times out of 20), the interval would cover the true population value.
Source: Statistics Canada, General Social Survey on Canadians' safety, 2019.

The GSS results on reporting fraud to the police support several other studies in Canada and elsewhere that show the extent of the dark figure for fraud, i.e., the portion of crimes not included in police-reported crime statistics (Cross and Blackshaw, 2015; Kemp et al., 2020; Morgan, 2021; Smyth and Carleton, 2011). Many of these studies also note that victims of fraud face a number of obstacles when they want to report fraud. One of these obstacles is knowing which organization or organizations the fraud should be reported to. While few frauds were reported to the police, many victims reported the most serious fraud to other organizations. Nearly two-thirds (65%) of victims reported the most serious fraud to the bank or credit card issuing company, 7% reported it to the Canadian Anti-Fraud Centre, 2% reported it to a consumer protection bureau, and 7% reported it in another way (Chart 5).

More victims of fraud in Saskatchewan and Quebec reported fraud to the police

The probability of a fraud being reported to the police varied from province to province. Among people who were victims of at least one fraud in the five years preceding the survey, victims from Saskatchewan (17%) and Quebec (15%) were more likely to have reported the most serious fraud to the police than victims from other provinces. In contrast, victims of fraud living in Manitoba (6%) were least likely to report fraud to the police. Victims from Quebec (11%) were also most likely to have reported the fraud to the Canadian Anti-Fraud Centre, while victims from Alberta (3%) were least likely (Table 2).

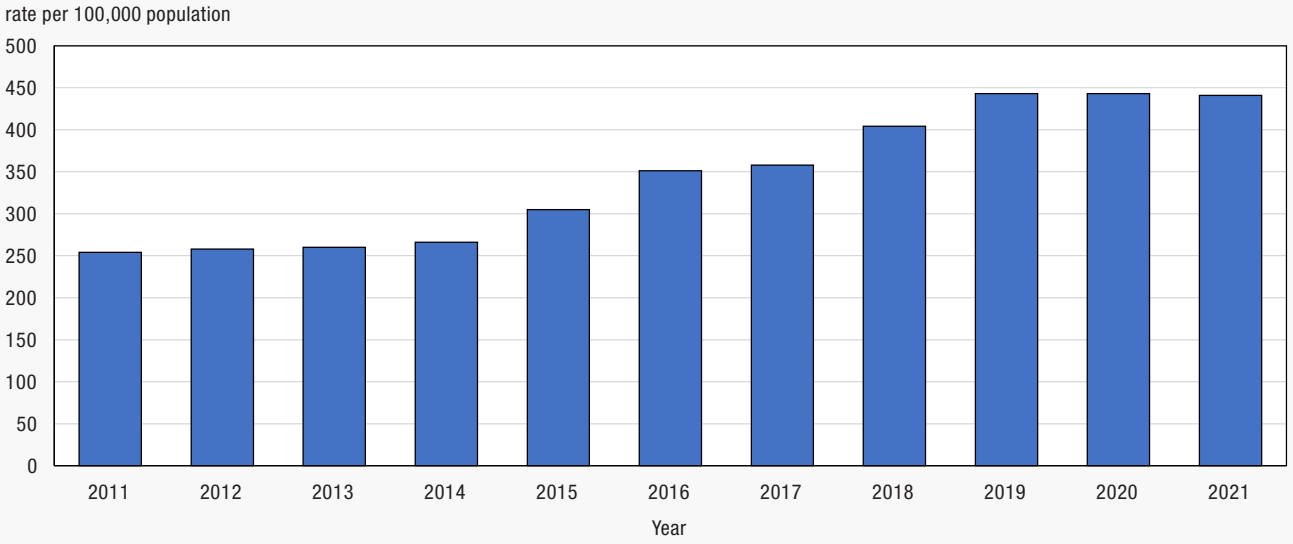
The probability of the fraud being reported to the police also varied by the amount of the loss. While 8% of victims of fraud who had not incurred any losses reported the fraud to the police, this proportion rose to 35%[E] among people who had lost $10,000 or more. Victims of fraud aged 65 and older (14%)—and especially those 75 years and older (21%)—were also more likely than victims aged under 65 to report their victimization. The same was true of people with a physical or mental disability (12%), who reported frauds more often than people without a disability (9%). In contrast, LGBTQ2+ victims were half as likely as non-LGBTQ2+ people to have reported to the police the most serious fraud they had experienced in the five years preceding the survey.

Police-reported fraud

In 2021, Canadian police services reported 168,483 fraud incidents,[3] nearly double the number in 2011 (87,174 fraud incidents). Among all crimes, fraud saw the largest increase in absolute numbers during this period. In 2021, fraud accounted for approximately 12% of the Crime Severity Index (CSI)[4]—about twice the proportion that it was in 2011 (6.5%)—making fraud the main factor that slowed the CSI's decline during that period. In 2021, fraud represented 14% of property crimes recorded by the police, and it has become more frequent than other high-volume property crimes, such as break and enter or motor vehicle theft. Fraud also represented more than half (57%) of police-reported cybercrime incidents.

The 168,483 police-reported fraud incidents in 2021 represented a rate of 441 incidents per 100,000 population, slightly down from the previous year (443) but nearly twice as high as in 2011 (254) (Chart 6). Among all incidents of police-reported fraud, 14% were identity fraud and 4% were identity theft. Extortion, which can be considered a type of fraud although it is categorized as a violent crime, has also risen significantly since 2011. From 2011 to 2021, the police-reported extortion rate quadrupled, from 4.4 incidents to 17.6 incidents per 100,000 population.

Chart 6
Police-reported fraud incidents, Canada, 2011 to 2021



Note: Includes fraud, identity fraud and identity theft. Rates are calculated on the basis of 100,000 population. Population counts are based on July 1 estimates from Statistics Canada's Centre for Demography.
Source: Statistics Canada, Canadian Centre for Justice and Community Safety Statistics, Uniform Crime Reporting Survey.

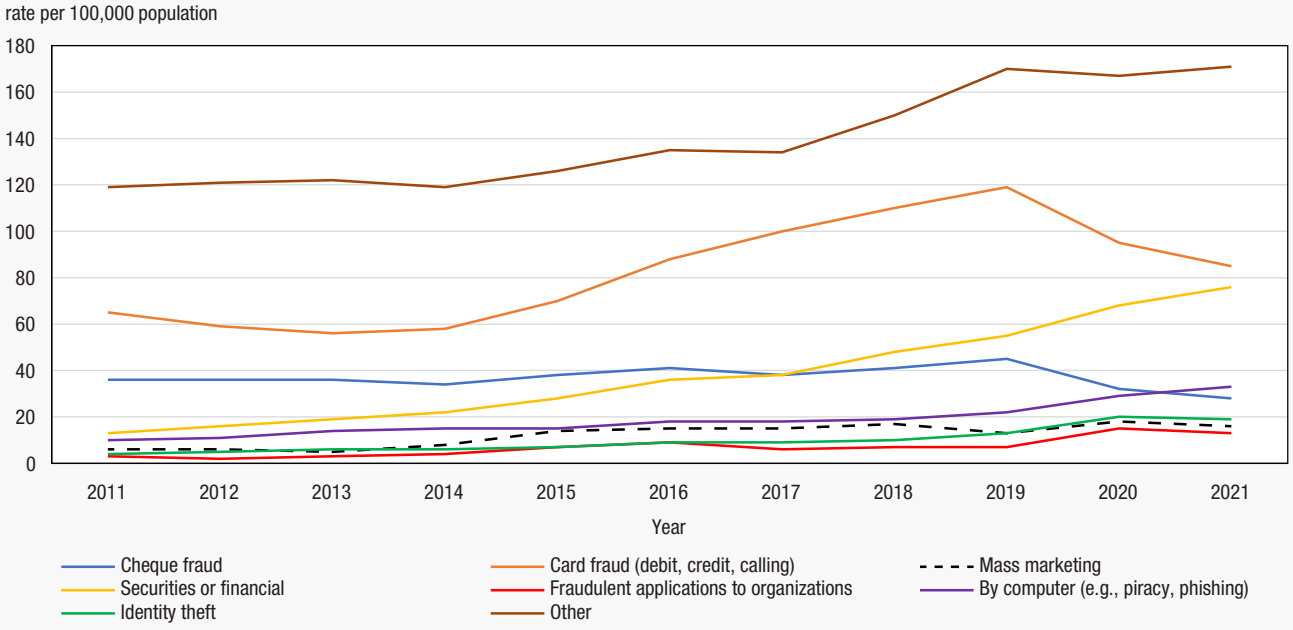
The nature of police-reported total fraud has changed since 2011, in part because of the COVID-19 pandemic.[5] The stability in the fraud rate since 2019 is largely attributable to the decrease in card fraud (fraudulent use of payment cards or another type of card) (-27% from 2019) and cheque fraud (36%), which could partly be due to the decrease of in-person commerce during the pandemic. In contrast, fraud involving false claims or false applications increased by 90% during the same period, largely because of the increase in fraudulent government claims, which can include, for example, a fraudulent application for the Canada Emergency Response Benefit (CERB).

3. Includes fraud incidents, identity fraud and identity theft. An incident may include more than one offence and is classified based on the most serious offence in the incident. Fraud can include more than one fraudulent action (e.g., when the same fraud is repeated). On average, frauds comprised 14 fraudulent actions in 2021.
4. The Crime Severity Index (CSI) measures the volume and severity of crime, and it has a base index value of 100 for 2006. In order to calculate the police-reported CSI, each violation is assigned a weight. CSI weights are based on the violation's incarceration rate, as well as the average length of prison sentence handed down by criminal courts. The proportion of the CSI represented by fraud was obtained by dividing the weighted sum of fraud incidents by the weighted sum of all incidents.
5. It should be noted that because fraud can include more than one fraudulent action (e.g., when the same fraud is repeated), the number of incidents can decrease, despite an increase in the number of victims of fraud or vice versa, for example, when a decrease in the number of frauds is accompanied by an increase in the average number of fraudulent actions included in each incident.

Police-reported fraud (continued)

Since 2011, securities or financial fraud has seen the largest increase (+579%). Additionally, fraud can take very different forms and incidents may not always fit into a limited set of categories. In 2021, approximately 4 in 10 frauds were identified by police as "other fraud" (Chart 7).

Chart 7
Police-reported fraud incidents, by type of fraud, Canada, 2011 to 2021



Note: Includes fraud, identity fraud and identity theft. Rates are calculated on the basis of 100,000 population. Populations are based on July 1 estimates from Statistics Canada's Centre for Demography.
Source: Statistics Canada, Canadian Centre for Justice and Community Safety Statistics, Incident-based Uniform Crime Reporting Survey, Trend Database.

Police-reported fraud rarely led to charges. Among fraud recorded by police in 2021, the vast majority (90%) were not cleared (i.e., resolved), 7% were cleared by charge, and 3% were cleared otherwise. Nevertheless, these proportions are similar to the rates for property crimes in general, where 84% of incidents in 2021 were not cleared, while 8% were cleared by charge. On average, police took 54 days to clear an incident of fraud, which is nevertheless higher than the average of 20 days for property crimes in general.

When an accused was identified in a case of fraud, in just over two-thirds (68%) of incidents the accused was a man with an average age of 34 years. These characteristics are fairly similar to what is observed for all property crimes.

Postsecondary graduates and high-income earners were even more of a target for fraudsters

High household income has been identified as being associated with an increased risk of being a victim of the household crimes measured by the GSS on Canadians' Safety[6] (Cotter, 2021). The situation was similar for fraud, where people whose before-tax household income was less than $80,000 were less likely to have been victims than people with a household income of $80,000 or more (14% compared with 19%).[7] The differences are even greater when looking at personal income: 13% of people whose annual personal income before taxes was less than $20,000 were victims of fraud in the five years preceding the survey, compared with 24% of people whose personal income was $120,000 or more (Table 3).

Although data from the GSS on Canadians' Safety show no connection between level of education and the risk of being a victim of violent or property crime, it is completely different for fraud. People who attended university were about 2.5 times more likely to report being a fraud victim than were people with no high school diploma. A high level of education remained a factor associated with an increased risk of fraud even when age, personal income, and other characteristics such as Internet use were taken into account (Table 4).

Internet use is associated with a risk of being a fraud victim

The frequency and type of Internet use can have an impact on the probability of being a target of fraud. People who never use the Internet were about three times less likely than people who use the Internet daily having have been a fraud victim in the five years preceding the survey (6% compared with 18%). Similarly, Internet users who reported not making purchases online were about half as likely to have been victims of fraud than people who did make purchases online (11% compared with 20%) (Table 5).

According to police-reported data, nearly a quarter (24%) of fraud incidents recorded in 2021 were committed through information technologies. Therefore, it is not surprising that people who rarely use the Internet are less likely to have been victims of fraud. However, these people are in the minority since nearly nine in ten reported using the Internet daily and two-thirds reported making purchases online.

First Nations people, Inuit and francophones are less likely to have been victims of fraud

Unlike other types of crimes, roughly equal proportions of the population groups were affected by fraud. Similar to other studies (Trahan et al., 2005; Ross and Smith, 2011), GSS data revealed few differences based on demographic characteristics. Men (16%) and women (17%), racialized people[8] (17%) and non-racialized people[9] (17%), LGBTQ2+ people (21%) and non-LGBTQ2+ people (17%) were all victims of fraud in similar proportions.[10] In addition, aside from a lower prevalence of fraud in people younger than 25 and people 75 years and older, the differences by age group were relatively modest (Table 3), although those aged 65 to 74 show a higher risk of victimization than others when various risk factors are taken into account (Table 4)

However, some people were a bit more or a bit less likely to have been victims of fraud in the five years preceding the survey. For example, First Nations people (11%) and Inuit (6%[E]) had a lower prevalence of fraud than non-Indigenous people (17%). These differences may be partly explained by the socioeconomic marginalization of Indigenous people.[11] On the whole, average income and level of education are slightly lower among Indigenous people than among non-Indigenous people, and high income and a high level of education are associated with a

6. The household crimes measured by the GSS on Canadians' Safety are break and enter, motor vehicle theft (including parts), theft of household property, and vandalism.
7. Excludes households in the territories.
8. "Racialized population groups" data are based on the definition of "visible minorities." "Visible minority" refers to whether a person is a visible minority or not, as defined by the *Employment Equity Act*. The *Employment Equity Act* defines visible minorities as "persons, other than Indigenous peoples, who are non-Caucasian in race or non-white in colour." The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Arab, Latin American, Southeast Asian, West Asian, Korean and Japanese.
9. Includes people who are not Indigenous (i.e., First Nations, Métis or Inuit) and who are not part of a racialized population group.
10. None of these differences are statistically significant ($p < 0.05$).
11. In this report, the term "Indigenous" refers to people who self-identified as First Nations, Métis or Inuit. The question was worded as follows: "Are you an Indigenous person, that is, First Nations (North American Indian), Métis or Inuk (Inuit)?" Indigenous groups are presented in the order corresponding to the size of their respective populations. It is important to acknowledge the diversity and plurality of Indigenous communities in Canada. The data presented in this report represent the sum of the responses provided by Indigenous respondents and may therefore not accurately reflect the reality of each individual community, even when the data are disaggregated by Indigenous group.

greater prevalence of fraud (Table 3). Moreover, compared with non-Indigenous people (86%), First Nations people (78%) and Inuit (69%[E]) were less likely to use the Internet daily. Yet, frequent Internet use is also associated with a greater prevalence of fraud. When these and other various risk factors were considered, Indigenous people were not less likely than non-Indigenous people to have been victims of fraud (Table 4).

People who spoke French most often at home were also less likely than their anglophone counterparts to have been victims of fraud (13% compared with 18%). Even when the differences in income, education and other characteristics are taken into account, francophones were still less likely to have been victims of fraud (Table 4). According to a previous study, francophones were less likely to report being targeted by phishing attempts, which are often written in English (Perreault, 2011).

Lastly, people with a physical or mental disability (19%) were slightly more likely than people without a disability (16%) to have been victims of fraud in the five years preceding the survey. Studies have shown that fraudsters could take advantage of these people's vulnerability, especially people with disabilities related to mental health (Lichtenberg et al., 2013; Lichtenberg et al., 2016).

People who experienced intimate partner violence are more likely to have been victims of fraud

People who reported having experienced violence or other difficult experiences[12], recently or earlier in life, were more likely to have been victims of fraud in the five years preceding the survey, even when other factors were taken into account (Table 4). This was especially the case in people who experienced intimate partner violence: 28% had been victims of fraud in the five years preceding the survey, compared with 17% of people whose partner was never violent (Table 6). Although the GSS collected no information on fraudsters' identity, financial abuse is often part of the patterns of intimate partner violence (Conroy, 2019). For example, a former partner may sometimes have access to personal information that helps in committing fraud. Previous studies also noted a greater prevalence of fraud among people who went through negative experiences, which they attributed to greater vulnerability because of changes in their social support network, activities, and consumer behaviour (Anderson, 2019; Burgos, 2006; Ross and Smith, 2011).

People who were victims of another type of crime in the 12 months preceding the survey (22%) and people who experienced violence during childhood (21%) were also more likely than people who had no such experiences (15%) to have been a victim of fraud (Table 6).

Many victims of fraud 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 personal information had been obtained (41% of victims, or 45% of those whose fraud involved personal information) (Table 1).

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

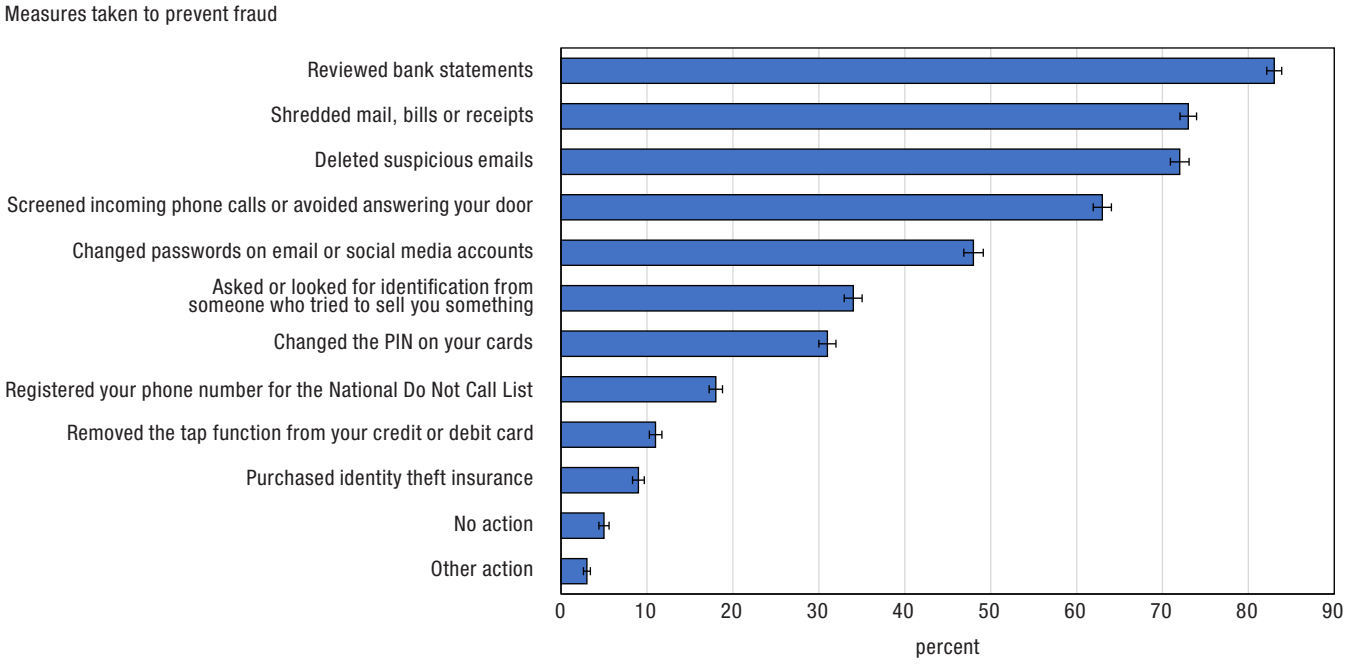
In most cases, the fraud victims discovered the incident while reviewing their bank or credit card statements (38%), or after a financial institution or a credit card company had contacted them (31%).

12. Violence and other difficult experiences include experiencing intimate partner violence in the 5 years preceding the survey, being the victim of another crime in the 12 months preceding the survey, having experienced child abuse, having ever been homeless or experiencing financial hardship at the time of the survey.

The vast majority of people took steps to protect their personal information

Almost all Canadians (95%) took at least some steps regarding their personal information or to protect themselves from fraud. Of the various steps that could have been taken to prevent fraud, reviewing bank statements or credit card statements was the most frequent, having been done by 83% of people 15 and older. Shredding mail, bills or receipts (73%), deleting suspicious emails (72%), and screening calls or not answering the door (63%) were other steps taken by a majority of the population (Chart 8).

Chart 8
Measures taken to protect against fraud, Canada, 2019



Note: The responses "Not stated" and "Don't know" are included in the calculation of percentages, but are not presented unless they represent at least 5% of responses. The categories are not mutually exclusive. Error bars represent the 95% confidence intervals and can be interpreted as such: if the survey were repeated many times, then 95% of the time (or 19 times out of 20), the interval would cover the true population value.
Source: Statistics Canada, General Social Survey on Canadians' safety, 2019.

Many people took some other steps to protect themselves from fraud in the 12 months preceding the survey, such as changing their password (48%) or the PIN on their cards (31%), or even asking for the identity of the person trying to sell them something or asking for a donation (34%). Conversely, relatively few people (9.0%) said that they purchased fraud insurance.

People who were victims of fraud are more likely to take steps to protect themselves from it

Generally, the people most likely to be targeted by fraudsters were also the most likely to adopt certain fraud protection measures. For example, of those who had been victims of fraud in the years preceding the survey, 91% reviewed their bank statements, 81% deleted suspicious emails, and 60% regularly changed their passwords. Of the people who were not victims of fraud, these proportions were 82%, 70% and 45%, respectively (Table 7.A and 7.B).

Similarly, characteristics associated with an increased risk of fraud were also associated with a greater probability of taking steps to protect themselves from it. For example, as with the proportion of people who were victims of fraud, the proportion who took steps to protect themselves from it increased based on personal income and level of education. Similarly, people younger than 25 and those 75 years and older were generally less likely than people

in other age groups to take certain precautions. However, adults between 25 and 44 years were less likely than their counterparts 75 and older to shred mail and bills, which could be attributable to more younger people using online banking and consulting online statements.

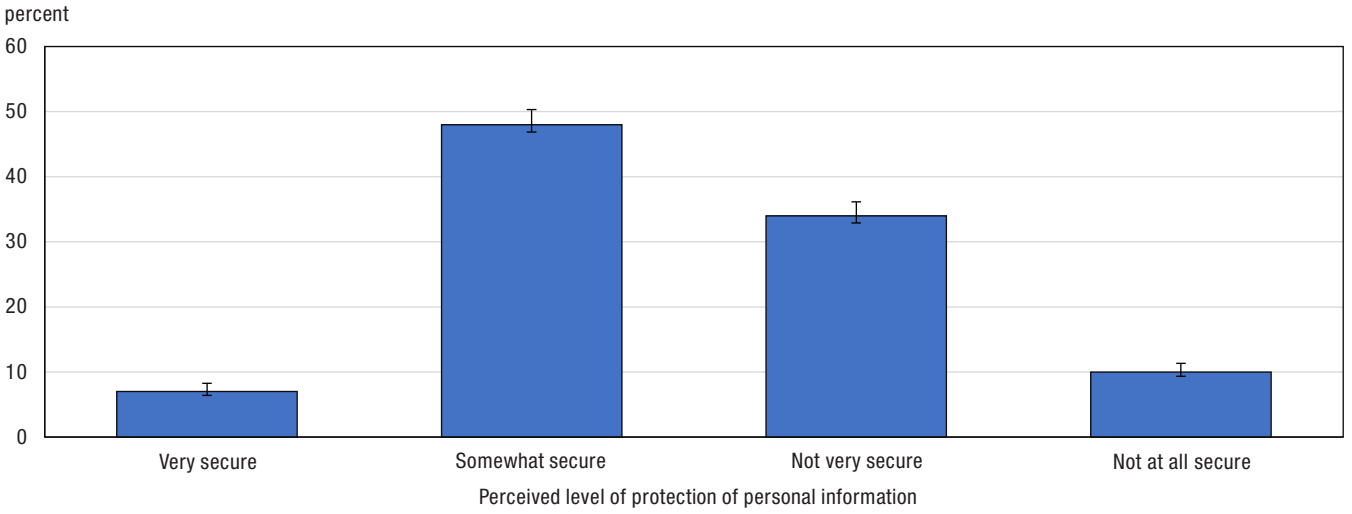
The survey did not reveal when the fraud protection measures were adopted (i.e., before or after the fraud, where applicable). Therefore, people at higher risk of being victims of fraud may be more likely to protect themselves, just as being such a victim may have incited some people to better protect themselves. That said, most of the differences observed remained even when having been a fraud victim or not was taken into account.

However, racialized people were the exception to this trend. On the whole, racialized people were as likely as non-racialized people to have been victims of fraud in the five years preceding the survey. However, they were generally a bit less likely to take steps to protect themselves from it, but they did change their passwords. The same trend was observed among immigrants (Table 7.A and 7.B).

Few people considered their personal information very well protected against fraud

Although most people took steps to protect themselves from fraud, very few considered their personal information very well protected. In 2019, about 1 in 15 people (6.6%) considered their personal information very well protected from fraud. Nearly half (48%) of people aged 15 and older considered their personal information somewhat well protected. Conversely, about a third (34%) of survey respondents considered their personal information not very well protected, whereas another 10% considered it not at all well protected (Chart 9).

Chart 9
Perception of the level of protection of personal information against fraud, Canada, 2019



Note: The responses "Not stated" and "Don't know" are included in the calculation of percentages, but are not presented unless they represent at least 5% of responses. The sum of the categories may not equal 100 due to rounding and the inclusion of the responses "Not stated" and "Don't know" in the calculation of percentages. Error bars represent the 95% confidence intervals and can be interpreted as such: if the survey were repeated many times, then 95% of the time (or 19 times out of 20), the interval would cover the true population value.
Source: Statistics Canada, General Social Survey on Canadians' safety, 2019.

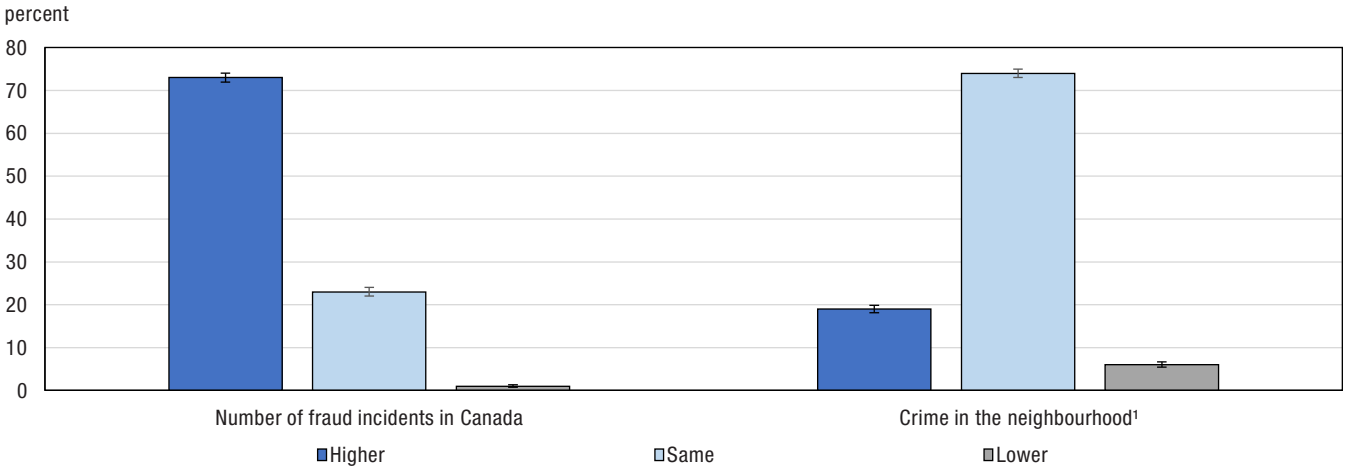
People aged 35 to 54 years were least likely to consider their personal information well protected, with just under half considering their information very well protected or somewhat well protected (Table 7.A and 7.B). The perception of the level of protection of personal information also went down with level of education: people with higher education were less likely to consider their information well protected. At the provincial level, Quebec residents were by far the most pessimistic about the level of protection of their personal information.

A number of factors may have an impact on perceptions about fraud and level of protection of personal information. On one hand, they can certainly be influenced by the actual prevalence of fraud. On the other, public discussion on this topic, including awareness campaigns and media coverage of major fraud cases or data leaks, may have an impact.

Nearly three-quarters of the population perceives an increase in fraud

The majority of Canadians aged 15 and older perceives an increase in fraud. When asked about their perception of how fraud cases have developed in Canada in the past five years, nearly three-quarters (73%) of survey respondents said they believe that fraud has increased, while just under a quarter (23%) believed that the prevalence of fraud has remained rather stable (Chart 10).

Chart 10
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.
Note: The responses "Not stated" and "Don't know" are included in the calculation of percentages, but are not presented unless they represent at least 5% of responses. The sum of the categories may not equal 100 due to rounding and the inclusion of the responses "Not stated" and "Don't know" in the calculation of percentages. Error bars represent the 95% confidence intervals and can be interpreted as such: if the survey were repeated many times, then 95% of the time (or 19 times out of 20), the interval would cover the true population value.
Source: Statistics Canada, General Social Survey on Canadians' safety, 2019.

Canadians' perception of how fraud has developed in Canada differs from their perception of criminal behaviour in general. When asked about criminal behaviour in general, the majority (74%) of the population believed that the number of crimes in their neighbourhood was stable in the five years preceding the survey, whereas just under one in five people (19%) thought that there was an increase.

Summary

Although the majority (74%) of the Canadian population considered criminal behaviour in general to have remained rather stable in the five years preceding the 2019 General Social Survey on Canadians' Safety, about the same proportion (73%) considered fraud to be on the rise. This perception about fraud seems to correspond with reality. Of all the crimes measured by the GSS, fraud was the most frequently reported. In 2019, 2.5 million people, or 7.8% of the Canadian population, reported being a victim of fraud in the 12 months preceding the survey. Although fraud is rarely reported to police—1 in 10 victims of fraud reported the most serious fraud they had experienced in the five years preceding the survey—fraud saw the largest increase of all police-reported crimes. From 2011 to 2021, the number of fraud cases reported by police almost doubled, from 87,174 cases to 168,483 cases, making fraud the main factor that slowed the CSI's decline during that period. The rate of extortion also quadrupled during the same period.

In the five years preceding the 2019 GSS, about one in six people (17%) were victims of at least one fraud in Canada. This proportion was highest in Alberta (22%), while people living in Nunavut (8.6 %), New Brunswick (13%), Newfoundland and Labrador (13%), Nova Scotia (14%) and Quebec (14%) were least likely to have experienced fraud.

Fraud cases in the five years preceding the GSS sometimes resulted in significant financial losses. About a quarter of victims reported a loss of at least $1,000 and 3.2% reported a loss of at least $10,000. The financial losses reported by all victims of fraud in the five years preceding the GSS were over $16 billion. Of this amount, victims were able to recover just over $6 billion (for example, after being reimbursed by the bank, the issuing credit card company, or insurance).

Some people were more likely to have experienced fraud in the five years preceding the survey. This was particularly the case with people with a physical or mental disability, people with high personal income or a high level of education, and people who were victims of violence recently or during their life, especially those who were victims of intimate partner violence. The risk of being victim of fraud grew as Internet use increased. However, some people were less likely to be victims of fraud, in particular First Nations people, Inuit, and francophones.

Other fraud information sources in Canada

Canadian Anti-Fraud Centre

The Canadian Anti-Fraud Centre (CAFC), formerly PhoneBusters, was the result of a partnership between the Royal Canadian Mounted Police, the Ontario Provincial Police, and Competition Bureau Canada. The CAFC's responsibility consists in collecting data and information on fraud affecting individuals and businesses and in providing fraud awareness products and alerts. The CAFC is currently working on implementing a new system to facilitate the fraud reporting process; it should be launched in 2023/2024. Data on fraud cases reported to the CAFC are one of the main sources of fraud information in Canada.

In its latest annual report, covering the period from January 1 to December 31, 2021, the CAFC recorded 106,000 reports with losses totalling around $379 million. This amount rose sharply from the previous year ($165 million). The CAFC also mentioned that youth and seniors were increasingly affected by fraud.

The CAFC report highlights eight primary forms of fraud: investment, romance, merchandise and counterfeit merchandise, extortion, phishing, spear phishing, identity, and COVID-related fraud. Of these types of fraud, investment fraud saw the biggest increase in 2021, and resulted in the greatest losses. Use of cryptocurrency in investment fraud cases also increased significantly in 2021.

For more information, refer to the CAFC 2021 Annual Report (Canadian Anti-Fraud Centre, 2022)

2023 CPA Canada Annual Fraud Survey

Conducted from January 3 to 5, 2023 with a random sample of about 2,000 people, Chartered Professional Accountants (CPA) Canada's fraud survey revealed that nearly two-thirds (63%) of people 18 to 34 years had already been victims of at least one financial fraud in their lifetime. This proportion fell to 39% for people aged 35 to 54, and to 31% for those 55 and older. As with the General Social Survey on Canadians' Safety, the CPA Canada fraud survey notes that credit card fraud is still the most common form of fraud, with 21% of credit card users having already been victims. Nearly one in six victims (15%) apparently reported fraud to police and the same proportion reported it to the Canadian Anti-Fraud Centre (Chartered Professional Accountants Canada, 2023).

Survey description

General Social Survey on Canadians' Safety (Victimization)

The 2019 General Social Survey (GSS) on Canadians' Safety target population was people aged 15 and older living in the provinces and territories, except for those living full time in an institution. Data collection took place between April 2019 and March 2020. Responses were obtained by computer-assisted telephone interviews (CATI), in-person interviews (in the territories only) and, for the first time, self-administered internet collection (for respondents in the provinces and the territorial capitals). Respondents could respond in the official language of their choice.

An individual aged 15 or older was randomly selected within each household to respond to the survey. In 2019, the final sample size was 22,412 respondents. In 2019, the overall response rate was 37.6%. Non-respondents included people who refused to participate, could not be reached, or could not speak English or French. Respondents in the sample were weighted so that their responses represented the non-institutionalized Canadian population aged 15 and older.

As with any household survey, there are some data limitations. The results are based on a sample and are therefore subject to sampling errors. Somewhat different results might have been obtained if the entire population had been surveyed. For the quality of estimates, the lower and upper bounds of the confidence intervals are presented in the tables and charts. Confidence intervals should be interpreted as follows: if the survey were repeated many times, then 95% of the time (or 19 times out of 20), the confidence interval would cover the true population value. In addition to the confidence intervals, estimates are categorized into quality categories based on unweighted sample size. Estimates falling below a certain threshold are marked with the letter F, and estimates marked with the letter E have been deemed to be of marginal quality and should be used with caution.

Uniform Crime Reporting Survey

The Uniform Crime Reporting (UCR) Survey was established in 1962 with the co-operation and assistance of the Canadian Association of Chiefs of Police. The UCR Survey measures criminal incidents that have been reported to federal, provincial or territorial, and municipal police services in Canada.

One incident can involve multiple offences. To ensure comparability, counts presented in this article are based on the most serious offence in the incident as determined by a standard classification rule used by all police services. Counts based on all violations are available upon request.

Data from the UCR are used to calculate both the traditional crime rate and the Crime Severity Index (CSI). The traditional crime rate and the CSI are based on the aggregate count of criminal incidents. A criminal incident involves one or more related offences that are committed during a single criminal event and have been reported to police. Where there are multiple victims within a single criminal event, a separate aggregate incident is counted for each victim. For example, a single incident involving an assault on three victims at the same time and location is counted in the aggregate statistics as three incidents of assault. For an incident to be counted in the crime statistics, it must be recorded as "founded" as opposed to "unfounded." An incident is "founded" if, after police investigation, it has been determined that the reported offence did occur or was attempted or there is no credible evidence to confirm that the reported incident did not take place. This includes third-party reports that fit these criteria.

Table 1
Characteristics of the most serious fraud in the five years preceding the survey, Canada, 2019

Characteristics of the most serious fraud	Number (thousands)	Percent	95% confidence interval lower	95% confidence interval upper
			percent	
How personal information was obtained				
Information on the credit/debit/loyalty card was cloned or copied electronically	1,007	19.2	17.3	21.2
Something of yours was stolen	147	2.8	2.1	3.8
Victim provided their personal information	405	7.7	6.3	9.4
Unauthorized access (to an online account, email account, etc.)	472	9.0	7.6	10.7
Through a fraudulent change of address	F	F	F	F
After a data breach or leak	253	4.8	3.6	6.4
Other	303	5.8	4.6	7.2
Don't know how the information was obtained	2,129	40.6	38.1	43.1
Personal information was not involved	483	9.2	7.7	10.9
How the victim found out about the fraud				
Reviewing bank account or credit card statements or receipts	2,009	38.3	35.8	40.8
Victim's card was rejected at a retailer or victim wasturned down for credit	244	4.6	3.7	5.9
Checking credit rating	34	0.7	0.4	1.2
Hearing about a similar fraud on the news	170	3.2	2.4	4.4
Speaking to friends or family	171	3.3	2.3	4.5
A financial institution contacted the victim	1,614	30.8	28.5	33.2
An online payment company (e.g., PayPal) contacted the victim	50	1.0	0.6	1.6
A service provider or retailer contacted the victim	87	1.7	1.1	2.5
The police or another government agency contacted the victim	33	0.6	0.4	1.1
A collection agency contacted the victim	47	0.9	0.6	1.4
Other	752	14.3	12.6	16.3
Total value of losses[1]				
No losses	1,991	37.9	35.4	40.6
$1 to $249	854	16.3	14.4	18.4
$249 to $499	455	8.7	7.2	10.4
$500 to $999	593	11.3	9.7	13.1
$1,000 to $2,499	635	12.1	10.5	13.9
$2,500 to $9,999	468	8.9	7.5	10.5
$10,000 to $99,999	143	2.7	2.1	3.6
$100,000 or more	27	0.5	0.2	1.1
			dollars	
Average loss (in dollars)[2]	…	5,120	2,290	7,949
Median loss (in dollars)[2]	…	593	473	713
	number (thousands)		percent	
Reporting to authorities[3]				
Police	552	10.5	9.0	12.3
Bank/credit card company	3,401	64.8	62.3	67.3
Canadian Anti-Fraud Centre	349	6.7	5.4	8.1
Consumer protection bureau	131	2.5	1.7	3.6
Other	364	6.9	5.8	8.3
Not reported	1,331	25.4	23.1	27.8
Time spent resolving the fraud				
Less than an hour	1,646	31.4	29.1	33.9
More than an hour but less than a day	2,090	39.9	37.3	42.6
More than a day but less than a week	579	11.1	9.4	12.9
More than a week but less than a month	421	8.0	6.5	10.0
A month or longer	425	8.1	6.7	9.8

… not applicable

F too unreliable to be published

1. The amounts do not include amounts for which the victim was reimbursed (e.g., by the bank, credit card company, or insurance).

2. Includes fraud that resulted in financial losses.

3. The response categories are not mutually exclusive.

Note: 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 responses "Not stated" and "Don't know" are included in the calculation of percentages, but are not presented unless they represent at least 5% of responses.

Source: Statistics Canada, General Social Survey on Canadians' safety, 2019.

Table 2

Proportion of victims of fraud in the five years preceding the survey who reported the most serious fraud, by the authority to which the fraud was reported to, and by selected sociodemographic and economic characteristics of the victims, Canada, 2019

Sociodemographic and economic characteristics	Police			Canadian Anti-Fraud Centre			Bank or credit card company			Other		
		95% confidence interval			95% confidence interval			95% confidence interval			95% confidence interval	
	Percent	lower	upper	Percent	lower	upper	Percent	lower	upper	Percent	lower	upper
Age group												
15 to 24 years	11	6	21	F	F	F	59	46	71	9	3	20
25 to 44 years	12	9	15	7	5	10	65	61	70	10	7	13
45 to 64 years	8*	6	10	6	4	8	65	61	69	9	7	12
65 years and older†	14	11	17	7	6	10	66	61	70	8	6	11
Gender[1]												
Man†	11	9	14	6	4	8	62	58	66	9	7	11
Woman	10	8	13	7	6	9	67*	64	71	9	8	12
LGBTQ2+[2]												
Yes	5*	2	10	F	F	F	74	64	82	6	3	12
No†	11	9	13	7	6	9	65	62	67	9	8	11
Indigenous identity[3]												
Indigenous person	7[E]	3	14	10[E]	3	29	60[E]	46	72	11[E]	4	27
Non-Indigenous person†	11	9	12	7	5	8	65	62	68	9	7	10
Racialized population[4]												
Racialized population	10	6	14	7	4	12	67	61	73	6	4	11
Non-racialized population[5]†	11	9	12	7	5	8	64	61	67	10	8	11
Immigrant status												
Born in Canada	11	9	13	7	5	8	64	61	67	10	8	12
Landed immigrant	10	7	13	7	5	10	65	59	70	8	5	12
Other[6]	8	3	17	7	2	22	72	55	84	8	3	19
Physical or mental disability												
Yes	12*	10	15	9*	6	12	60*	56	64	10	8	13
No†	9	8	11	5	4	7	68	65	71	8	6	10
Province or territory of residence[7,8]												
Atlantic provinces	9	7	13	5	3	8	72*	67	76	12	9	15
Quebec	15*	11	21	11*	7	15	57*	51	63	15*	11	21
Ontario	9	7	11	6	4	9	67	62	71	9	7	12
Manitoba	6*	4	11	5	3	8	63	53	71	7	4	13
Saskatchewan	17*	12	24	9	5	15	66	58	73	10	6	16
Alberta	12	8	18	3*	2	6	65	57	72	5*	3	8
British Columbia	7	5	12	7	4	11	68	61	74	5*	3	9
Territories	9	5	13	F	F	F	62	55	69	3*	1	6
Value of losses[9]												
No losses†	8	6	10	6	4	8	54	50	58	11	9	13
$1 to $249	5	3	9	3*	1	6	68*	61	74	9	6	13
$249 to $499	8	5	15	4	2	9	72*	62	80	3*	2	6
$500 to $999	10	6	17	6	3	14	77*	70	83	5*	2	11
$1,000 to $2,499	13	8	19	7	4	11	74*	66	80	8	4	13
$2,500 to $9,999	20*	14	28	12*	8	19	76*	67	83	11	5	21
$10,000 or more	35[E]*	23	49	21[E]*	12	34	60[E]	46	73	24[E]*	14	38
All fraud victims	**11**	**9**	**12**	**7**	**5**	**8**	**65**	**62**	**67**	**9**	**8**	**11**

[E] use with caution
F too unreliable to be published
* significantly different from reference category ($p < 0.05$)
† reference category
1. Given that the non-binary population is small, data aggregation is necessary to protect the confidentiality of responses provided by respondents. As such, people in the category "non-binary person" are distributed into the other two gender categories.
2. Includes people who reported being lesbian, gay, bisexual or another non-heterosexual sexual orientation, transgender or non-binary (i.e., people with a gender other than man or woman).
3. Includes people who reported being First Nations, Métis or Inuit.
4. Data on "racialized population groups" are based on the definition of "visible minorities." "Visible minority" refers to whether a person is a visible minority or not, as defined by the Employment Equity Act. The Employment Equity Act defines visible minorities as "persons, other than Indigeous peoples, who are non-Caucasian in race or non-white in colour." The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Arab, Latin American, Southeast Asian, West Asian, Korean and Japanese.
5. Includes non-Indigenous people who reported being White.
6. For example, includes temporary residents.
7. Due to sample size, Newfoundland and Labrador, Prince Edward Island, Nova Scotia and New Brunswick were combined in the "Atlantic provinces" category, and Yukon, the Northwest Territories and Nunavut were combined into the "Territories."
8. The reference category corresponds to all the other provinces and territories.
9. The amounts do not include amounts for which the victim was reimbursed (e.g., by the bank, credit card company, or insurance).
Note: 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 responses "Not stated" and "Don't know" are included in the calculation of percentages, but are not presented unless they represent at least 5% of responses.
Source: Statistics Canada, General Social Survey on Canadians' safety, 2019.

Table 3
Population who reported being victims of fraud in the five years preceding the survey, by selected sociodemographic and economic characteristics, Canada, 2019

Sociodemographic and economic characteristics	Number (thousands)	Percent	95% confidence interval lower	95% confidence interval upper
Total population	**5,246**	**17**	**16**	**18**
Age group				
15 to 24 years†	437	10	8	12
25 to 34 years	1,127	21*	19	24
35 to 44 years	971	19*	17	22
45 to 54 years	944	20*	18	22
55 to 64 years	861	17*	15	18
65 to 74 years	629	16*	15	18
75 years and older	277	10	9	12
Gender[1]				
Man†	2,532	16	15	18
Woman	2,710	17	16	18
Indigenous identity[3]				
Indigenous person	142	15	12	20
First Nations	52	11*	7	17
Métis	91	21	15	29
Inuit	3[E]	6[E]*	3	10
Non-Indigenous†	5,080	17	16	18
Racialized population[4]				
Racialized population	1,239	17	15	19
South Asian	269	16	12	21
Chinese	371	20	16	24
Black	140	17	11	26
Filipino	155	16	11	23
Arab	47[E]	13[E]	7	21
Latin American	47[E]	12[E]	7	22
Southeast Asian	97[E]	25[E]	15	39
Other	112	14	10	19
Non-racialized population[5]†	3,678	17	16	17
LGBTQ2+[2]				
Yes	274	21	16	26
No†	4,846	17	16	18
Immigrant status				
Born in Canada	3,488	16	15	17
Landed immigrant	1,407	18*	17	20
Other[6]	236	21	16	28
Physical or mental disability				
Yes	2,013	19*	17	20
No†	3,233	16	15	17
Language spoken at home				
English†	3,383	18	17	19
French	761	13*	11	15
Other language	632	17	14	20
More than one language	315	18	14	22
Highest level of education				
Less than high school†	339	9	7	11
High school diploma	930	12*	11	14
College, CEGEP, or trade school	1,510	17*	16	19
University - bachelor's degree or less	1,650	21*	20	23
University - graduate studies	744	23*	21	26

Table 3
Population who reported being victims of fraud in the five years preceding the survey, by selected sociodemographic and economic characteristics, Canada, 2019

Sociodemographic and economic characteristics	Number (thousands)	Percent	95% confidence interval lower	95% confidence interval upper
Personal income (before taxes)				
Less than $20,000†	1,069	13	11	15
$20,000 to $39,999	1,090	14	13	16
$40,000 to $59,999	1,095	18*	16	20
$60,000 to $79,999	708	19*	17	22
$80,000 to $99,999	525	22*	19	25
$100,000 to $119,999	301	23*	19	27
$120,000 or more	456	24*	21	27

[E] use with caution

* significantly different from reference category ($p < 0.05$)

† reference category

1. Given that the non-binary population is small, data aggregation is necessary to protect the confidentiality of responses provided by respondents. As such, people in the category "non-binary person" are distributed into the other two gender categories.

2. Includes people who reported being lesbian, gay, bisexual or another non-heterosexual sexual orientation, transgender or non-binary (i.e., people with a gender other than male or female).

3. Includes people who reported being First Nations, Métis or Inuit.

4. Data on "racialized population groups" are based on the definition of "visible minorities." "Visible minority" refers to whether a person is a visible minority or not, as defined by the Employment Equity Act. The Employment Equity Act defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Arab, Latin American, Southeast Asian, West Asian, Korean and Japanese.

5. Includes non-Indigenous people who reported being White.

6. Includes temporary residents.

Note: The responses "Not stated" and "Don't know" are included in the calculation of percentages, but are not presented unless they represent at least 5% of responses.

Source: Statistics Canada, General Social Survey on Canadians' safety, 2019.

Table 4
Logistic regression model: risk of being a victim of fraud in the five years preceding the survey, by selected characteristics, Canada, 2019

Selected characteristics	Odds ratio[1]	95% confidence interval	
		lower	upper
Age group			
15 to 24 years	0.447***	0.325	0.614
25 to 44 years	0.780**	0.652	0.935
45 to 64 years	0.818*	0.701	0.955
65 to 74 years†	…	…	…
75 years and older	0.756*	0.598	0.955
Highest level of education			
High school diploma or less†	…	…	…
College or trade school	1.242*	1.041	1.481
University	1.651***	1.392	1.959
Language spoken at home			
English or a language other than French†	…	…	…
French	0.785**	0.656	0.940
Physical or mental disability			
Yes	1.213**	1.060	1.388
No†	…	…	…
Personal income (before taxes)			
Less than $100,000†	…	…	…
$100,000 or more	1.196*	1.016	1.408
Internet use			
Does not use the Internet or uses it only for occasional searches†	…	…	…
Email or social media	1.693***	1.292	2.217
Make purchases online	1.419***	1.181	1.704
Banking	1.477***	1.203	1.814
Other purposes	1.400***	1.151	1.702
Economic difficulties[2]			
Little or no difficulty	…	…	…
Moderate to major difficulty†	1.309***	1.118	1.532
Was a victim of a crime (other than fraud) in the 12 months preceding the survey[3]			
Yes†	…	…	…
No	1.355**	1.158	1.587
Was a victim of intimate partner violence in the five years preceding the survey			
No†	…	…	…
Yes	1.612**	1.094	1.429
Was a victim of physical or sexual abuse by an adult before age 15			
Yes†	…	…	…
No	1.250***	1.118	1.532

… not applicable

* significantly different from reference category ($p < 0.05$)

** significantly different from reference category ($p < 0.01$)

*** significantly different from reference category ($p < 0.001$)

† reference category

1. The odds ratio represents the ratio between the probability of an event (e.g. victimization) occurring in the presence of a certain characteristic compared with the probability of an event occurring in the absence of this characteristic. An odds ratio higher than 1 indicates that the characteristic is associated with a higher probability that the event occurred, whereas an odds ratio less than 1 indicates a lower probability.

2. Based on responses to the following question: "Thinking of your/your household's finances, are you/is your household usually able to make ends meet?" The people who answered "Very easily" or "Easily" were classed in the "Little or no difficulty" category, while people who answered "With difficulty," "With great difficulty" or "No, cannot make ends meet" were classed in the "Moderate to major difficulty" category.

3. Includes the crimes measured by the GSS on Canadians' Safety: sexual assault, robbery, assault, break and enter, motor vehicle theft, theft of personal property, theft of household goods, and vandalism.

Note: All characteristics in tables 3, 5 and 6 were considered in the initial analyses, but only the statistically significant variables ($p < 0.05$) were kept in the final model.

Source: Statistics Canada, General Social Survey on Canadians' safety, 2019.

Table 5
Population who reported being victims of fraud in the five years preceding the survey, by selected Internet use characteristics, Canada, 2019

Characteristics of Internet use	Number (thousands)	Percent	95% confidence interval lower	95% confidence interval upper
Frequency of Internet use				
Daily†	4,871	18	17	19
Weekly	173	11*	9	14
Monthly or less	76	11*	7	16
Never	116	6*	4	7
Type of Internet use[1]				
Send or receive email				
Yes	4,948	18*	17	19
No†	173	8	6	12
Social networking or social media				
Yes	4,195	18*	17	19
No†	926	14	13	16
Purchasing goods or services				
Yes	4,187	20*	19	21
No†	934	11	10	13
Electronic banking				
Yes	4,494	19*	18	21
No†	627	10	9	12
Looking for or researching information				
Yes	4,787	18*	17	19
No†	334	11	9	14
Other (e.g. gaming, streaming)[2]				
Yes	661	21*	18	24
No†	4,461	17	16	18
Payment methods used for online purchases[3]				
Online payment system (e.g., PayPal)				
Yes	2,078	23*	21	25
No†	2,079	18	16	19
Credit card				
Yes	3,915	20*	19	22
No†	241	14	11	18
E-transfer (debit or Interac)				
Yes	1,983	21	19	23
No†	2,173	19	18	21
Cash or cheque				
Yes	419	22	18	26
No†	3,737	20	19	21
Other				
Yes	49[E]	17[E]	10	27
No†	4,107	20	19	21

[E] use with caution

* significantly different from reference category ($p < 0.05$)

† reference category

1. The calculation of percentages is based on the people who use the Internet.

2. The other use categories were not in the questionnaire. Therefore, the number of people using the Internet is likely underestimated.

3. The calculation of percentages is based on people who made online purchases in the 12 months preceding the survey.

Note: The responses "Not stated" and "Don't know" are included in the calculation of percentages, but are not presented unless they represent at least 5% of responses.

Source: Statistics Canada, General Social Survey on Canadians' safety, 2019.

Table 6
Population who reported being victims of fraud in the five years preceding the survey, by selected life experiences, Canada, 2019

Selected life experiences	Number (thousands)	Percent	95% confidence interval lower	95% confidence interval upper
Was a victim of a crime (other than fraud) in the 12 months preceding the survey[1]				
Yes	1,312	22*	20	24
No†	3,934	15	15	16
Experienced intimate partner violence in the five years preceding the survey				
Yes	430	28*	23	34
No†	4,124	17	16	18
Experienced physical or sexual abuse by an adult before age 15				
Yes	1,704	21*	20	23
No†	3,458	15	14	16
Ability to make ends meet[2]				
Easily†	3,807	16	15	17
With moderate to major difficulty	1,287	20*	18	22
Has been homeless in the past or had nowhere else to live[3]				
Yes	580	20*	17	23
No†	4,541	16	15	17
Drug use in the 12 months preceding the survey[4]				
None†	4,086	16	15	17
Cannabis	992	20*	18	23
Other drugs	99	20	14	29
Heavy drinking in the month preceding the survey[5]				
At least once	1,380	19*	17	21
None in the past month	2,608	17*	16	19
Never drinks†	1,118	13	12	15

* significantly different from reference category ($p < 0.05$)

† reference category

1. Includes the crimes measured by the GSS on Canadians' Safety: sexual assault, robbery, assault, break and enter, motor vehicle theft, theft of personal property, theft of household goods, and vandalism.

2. Based on responses to the following question: "Thinking of your/your household's finances, are you/is your household usually able to make ends meet?" The people who answered "Very easily" or "Easily" were classed in the "Little or no difficulty" category, while people who answered "With difficulty," "With great difficulty" or "No, cannot make ends meet" were classed in the "Moderate to major difficulty" category.

3. Includes having previously lived in a homeless shelter, on the street or in an abandoned building, or having had to temporarily live with a parent, a friend or elsewhere because there was nowhere else to live.

4. Includes using cannabis or other drugs.

5. Includes having five or more drinks on the same occasion.

Note: The responses "Not stated" and "Don't know" are included in the calculation of percentages, but are not presented unless they represent at least 5% of responses.

Source: Statistics Canada, General Social Survey on Canadians' safety, 2019.

Table 7.A
Measures taken to protect against fraud and proportion of the population who consider their personal information secure, by selected sociodemographic characteristics, Canada, 2019

Sociodemographic and economic characteristics	Fraud protection measures taken in the 12 months preceding the survey											
	Shredded mail, bills or receipts			Reviewing bank account or credit card statements			Screened incoming phone calls or avoided answering the door			Asked or looked for identification from someone who tried to sell something or collect a donation		
		95% confidence interval			95% confidence interval			95% confidence interval			95% confidence interval	
	Percent	lower	upper	Percent	lower	upper	Percent	lower	upper	Percent	lower	upper
Age group												
15 to 24 years†	53	49	57	64	60	68	50	46	54	21	18	25
25 to 34 years	70*	67	73	86*	83	88	69*	66	71	32*	29	35
35 to 44 years	73*	71	76	85*	83	87	64*	61	67	35*	32	37
45 to 54 years	80*	77	82	84*	82	86	67*	65	69	38*	35	40
55 to 64 years	81*	79	83	88*	86	89	67*	65	69	38*	36	41
65 to 74 years	81*	79	83	89*	87	90	64*	62	66	42*	39	44
75 years and older	77*	75	79	85*	83	87	57*	54	60	35*	32	38
Gender[2]												
Man†	70	68	71	82	80	83	59	57	60	34	32	35
Woman	77*	76	78	84*	83	86	68*	66	69	35	33	36
LGBTQ2+[3]												
Yes	66	59	72	77	70	83	64	58	70	33	27	39
No†	74*	73	75	84*	83	85	63	62	64	34	33	35
Indigenous identity[4]												
Indigenous person	69	64	74	77*	72	82	56*	50	62	29	25	34
First Nations	69	60	77	75	66	83	62	53	70	28	21	37
Métis	74	65	81	81	73	88	52*	44	60	31	24	39
Inuit	37[E]*	25	50	63[E]*	53	72	39[E]*	26	54	13[E]*	6	27
Non-Indigenous†	73	72	74	83	82	84	63	62	64	34	33	35
Racialized population[5]												
Racialized population	67*	64	69	78*	76	81	59*	56	62	33	31	36
South Asian	72	66	77	78*	72	83	58*	51	64	39	34	45
Chinese	68*	62	72	83	78	86	67	62	72	28*	24	33
Black	65*	56	73	76*	67	83	52*	43	61	25*	19	32
Filipino	75	68	81	76*	68	82	61	53	69	39	31	46
Arab	50[E]*	37	63	68[E]*	54	80	38[E]*	27	52	31[E]	21	43
Latin American	57[E]*	45	68	77[E]	65	86	55[E]	43	66	26[E]	18	37
Southeast Asian	56[E]*	42	69	80[E]	63	90	57[E]	43	70	34[E]	23	47
Other	66*	58	74	80	72	86	60	52	67	36	28	46
Non-racialized population[6]†	76	75	77	85	84	86	65	63	66	35	34	36
Immigrant status												
Born in Canada	75	74	76	84	83	85	65	64	66	33	32	35
Landed immigrant	72*	70	74	81*	79	83	59*	57	62	36*	34	39
Other[7]	54*	46	62	81	74	86	61	52	68	36	29	44
Physical or mental disability												
Yes	74	72	76	84	82	85	68*	66	69	36	34	37
No†	73	72	74	83	81	84	61	59	62	33	32	35
Highest level of education												
Less than high school†	58	54	61	65	62	68	45	42	49	24	21	27
High school diploma	71*	68	73	82*	80	84	61*	59	63	32*	29	34
College, CEGEP, or trade school	78*	76	79	86*	85	88	67*	65	68	36*	34	38
University - bachelor's degree or less	77*	75	78	88*	86	89	68*	65	70	37*	35	39
University - graduate studies	78*	75	81	89*	87	91	69*	66	73	39*	36	42

Table 7.A
Measures taken to protect against fraud and proportion of the population who consider their personal information secure, by selected sociodemographic characteristics, Canada, 2019

Sociodemographic and economic characteristics	Fraud protection measures taken in the 12 months preceding the survey											
	Shredded mail, bills or receipts			Reviewing bank account or credit card statements			Screened incoming phone calls or avoided answering the door			Asked or looked for identification from someone who tried to sell something or collect a donation		
		95% confidence interval			95% confidence interval			95% confidence interval			95% confidence interval	
	Percent	lower	upper	Percent	lower	upper	Percent	lower	upper	Percent	lower	upper
Personal income (before taxes)												
Less than $20,000†	63	60	66	73	71	76	58	55	60	30	28	32
$20,000 to $39,999	72*	70	74	84*	83	86	61*	59	64	34*	32	36
$40,000 to $59,999	78*	76	80	86*	84	88	66*	63	68	35*	33	38
$60,000 to $79,999	78*	76	81	86*	84	88	67*	64	69	37*	34	40
$80,000 to $99,999	80*	77	83	89*	87	91	69*	66	72	37*	33	40
$100,000 to $119,999	83*	79	86	89*	85	91	67*	62	71	36*	32	40
$120,000 or more	85*	81	87	92*	90	94	68*	64	72	40*	36	44
Province or territory of residence[8]												
Newfoundland and Labrador	77	73	80	85	82	88	61	57	65	31	27	35
Prince Edward Island	68*	62	73	84	79	87	57*	51	62	22*	18	27
Nova Scotia	76	72	79	83	80	86	67	63	70	26*	23	29
New Brunswick	72	68	75	80	77	83	59*	56	63	24*	21	27
Quebec	69*	66	71	82	80	84	47*	45	50	35	33	38
Ontario	75	73	76	83	81	84	67*	65	69	35	33	37
Manitoba	75	71	78	84	81	87	65	61	68	35	32	39
Saskatchewan	74	70	77	85	82	87	62	59	65	34	31	37
Alberta	75	73	78	85*	83	87	73*	71	76	39*	36	42
British Columbia	76	73	78	83	81	86	70*	67	72	30*	27	32
Yukon	62*	58	65	80	75	84	46*	41	51	22*	19	26
Northwest Territories	53*	44	61	74*	68	79	38*	32	45	23*	19	27
Nunavut	24*	21	28	49*	43	55	20*	16	26	6*	4	8
Place of residence												
Census metropolitan area (CMA)†	74	73	75	83	82	84	65	64	66	35	34	36
Census agglomeration (CA)	74	71	76	83	80	85	62*	59	64	31*	29	34
Non-CMA/CA	71*	68	73	84	82	86	56*	53	58	32*	29	34
Was a victim of fraud in the five years preceding the survey												
Yes†	77	75	79	91	89	92	72	69	74	41	39	44
No	73*	71	74	82*	81	83	62*	60	63	33*	32	34
Total population	**73**	**72**	**74**	**83**	**82**	**84**	**63**	**62**	**64**	**34**	**33**	**35**

[E] use with caution

* significantly different from reference category ($p < 0.05$)

† reference category

1. Includes measures such as removing the tap function from a debit or credit card, changing a password on an email or social media account, or any other fraud protection measure.

2. Given that the non-binary population is small, data aggregation is necessary to protect the confidentiality of responses provided by respondents. In these cases, people in the category "non-binary person" are distributed into the other two gender categories.

3. Includes people who reported being lesbian, gay, bisexual or another non-heterosexual sexual orientation, transgender or non-binary (i.e., people with a gender other than male or female).

4. Includes people who reported being First Nations, Métis or Inuit.

5. Data on "racialized population groups" are based on the definition of "visible minorities." "Visible minority" refers to whether a person is a visible minority or not, as defined by the Employment Equity Act. The Employment Equity Act defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Arab, Latin American, Southeast Asian, West Asian, Korean and Japanese.

6. Includes non-Indigenous people who reported being White.

7. Includes temporary residents.

8. The reference category corresponds to all the other provinces and territories.

Note: The responses "Not stated" and "Don't know" are included in the calculation of percentages, but are not presented unless they represent at least 5% of responses.

Source: Statistics Canada, General Social Survey on Canadians' safety, 2019.

Table 7.B
Measures taken to protect against fraud and proportion of the population who consider their personal information secure, by selected sociodemographic characteristics, Canada, 2019

Sociodemographic and economic characteristics	Fraud protection measures taken in the 12 months preceding the survey									Proportion of the population who consider their personal information very secure or somewhat secure		
	Deleted suspicious emails			Changed passwords on email or social media accounts			Other measure[1]					
		95% confidence interval			95% confidence interval			95% confidence interval			95% confidence interval	
	Percent	lower	upper	Percent	lower	upper	Percent	lower	upper	Percent	lower	upper
Age group												
15 to 24 years†	60	56	64	56	52	60	33	29	37	64	59	68
25 to 34 years	74*	71	77	57	54	60	47*	44	50	52*	49	55
35 to 44 years	76*	73	78	53	50	55	51*	49	54	49*	46	51
45 to 54 years	79*	76	81	51	48	54	54*	51	56	50*	48	53
55 to 64 years	79*	77	80	43*	41	45	56*	54	59	54*	52	56
65 to 74 years	73*	71	75	37*	34	39	55*	53	57	59*	56	61
75 years and older	53*	50	56	25*	22	27	45*	43	48	65	62	67
Gender[2]												
Man†	70	69	72	49	47	51	49	48	51	56	55	58
Woman	73*	72	75	46*	45	48	49	47	50	54	53	56
LGBTQ2+[3]												
Yes	72	65	78	54	47	60	44	38	50	53	47	59
No†	72	71	73	47	46	49	49	48	50	55	54	56
Indigenous identity[4]												
Indigenous person	65*	60	71	50	44	56	54	48	59	60	55	66
First Nations	63*	53	71	47	38	56	57	48	66	69*	61	76
Métis	71	62	78	54	46	62	52	44	61	51	43	59
Inuit	44[E]*	31	58	39[E]	27	52	39[E]	27	52	66[E]	52	78
Non-Indigenous†	72	71	73	48	46	49	49	48	50	55	54	56
Racialized population[5]												
Racialized population	66*	63	69	52*	50	55	46*	43	48	53*	50	55
South Asian	62*	56	68	57*	51	63	49	43	55	51	44	57
Chinese	66*	61	71	50	45	55	46	40	51	48*	42	53
Black	65*	56	73	45	36	54	43	35	52	55	45	64
Filipino	67	60	74	58*	50	65	47	39	55	66*	57	73
Arab	64[E]	51	75	38[E]	26	52	39[E]	29	51	53[E]	40	65
Latin American	74[E]	63	83	57[E]	45	67	48[E]	37	59	52[E]	40	63
Southeast Asian	70[E]	57	81	54[E]	41	67	50[E]	37	62	43[E]	31	57
Other	68	60	75	54	45	62	41*	33	49	56	47	64
Non-racialized population[6]†	74	73	75	46	45	47	50	49	51	56	55	57
Immigrant status												
Born in Canada	74	73	75	47	46	48	49	48	51	56	55	58
Landed immigrant	68*	66	70	48	46	51	49	47	52	52*	49	54
Other[7]	66*	58	73	55*	47	62	43	36	52	53	45	61
Physical or mental disability												
Yes	73	71	75	49	47	50	51*	49	53	52*	51	54
No†	71	70	73	47	46	49	48	47	50	56	55	58
Highest level of education												
Less than high school†	48	44	52	36	32	40	37	33	40	62	59	66
High school diploma	67*	64	69	45*	42	47	48*	46	50	59	57	62
College, CEGEP, or trade school	77*	75	79	49*	47	51	53*	51	55	54*	52	56
University - bachelor's degree or less	79*	77	81	54*	52	57	50*	48	52	52*	50	55
University - graduate studies	83*	80	86	50*	46	53	51*	48	55	48*	45	51

Table 7.B
Measures taken to protect against fraud and proportion of the population who consider their personal information secure, by selected sociodemographic characteristics, Canada, 2019

Sociodemographic and economic characteristics	Fraud protection measures taken in the 12 months preceding the survey									Proportion of the population who consider their personal information very secure or somewhat secure		
	Deleted suspicious emails			Changed passwords on email or social media accounts			Other measure[1]					
		95% confidence interval			95% confidence interval			95% confidence interval			95% confidence interval	
	Percent	lower	upper	Percent	lower	upper	Percent	lower	upper	Percent	lower	upper
Personal income (before taxes)												
Less than $20,000†	63	61	66	49	47	52	43	41	46	59	57	62
$20,000 to $39,999	67*	65	69	43*	41	45	50*	47	52	57	55	59
$40,000 to $59,999	75*	73	77	47	45	50	51*	48	53	51*	49	54
$60,000 to $79,999	79*	77	82	47	44	50	52*	49	55	54*	51	56
$80,000 to $99,999	81*	78	84	49	46	52	51*	47	54	50*	46	53
$100,000 to $119,999	83*	79	86	53	48	57	54*	50	59	51*	46	55
$120,000 or more	83*	80	86	56*	52	60	55*	51	59	51*	47	55
Province or territory of residence8												
Newfoundland and Labrador	73	70	76	50	46	54	56*	52	60	74*	71	78
Prince Edward Island	68	62	73	48	43	54	36*	31	41	74*	69	78
Nova Scotia	74	70	77	48	44	52	49	46	53	62*	59	66
New Brunswick	65*	61	68	43*	39	47	44*	41	48	67*	64	71
Quebec	70	68	73	35*	32	37	45*	43	48	41*	39	44
Ontario	73	71	74	52*	50	54	51*	49	53	57*	55	59
Manitoba	71	68	74	51	48	55	47	43	51	64*	60	68
Saskatchewan	73	69	76	51	47	54	47	44	51	65*	62	69
Alberta	74	71	76	58*	54	61	54*	51	57	59*	57	62
British Columbia	72	70	75	49	45	52	46*	43	49	58*	55	61
Yukon	67	62	72	52	47	57	49	44	54	67*	63	71
Northwest Territories	64	56	72	46	39	52	43*	37	49	72*	68	76
Nunavut	30*	26	34	34*	30	39	27*	22	33	72*	68	76
Place of residence												
Census metropolitan area (CMA)†	73	71	74	49	48	50	49	48	50	54	52	55
Census agglomeration (CA)	72	69	74	45*	42	47	48	45	51	60*	57	63
Non-CMA/CA	69*	67	72	44*	41	47	51	48	54	58*	56	61
Was a victim of fraud in the five years preceding the survey												
Yes†	81	78	83	60	57	62	60	57	62	42	39	44
No	70*	69	71	45*	44	47	47*	46	48	58*	57	59
Total population	**72**	**71**	**73**	**48**	**47**	**49**	**49**	**48**	**50**	**55**	**54**	**56**

[E] use with caution

* significantly different from reference category ($p < 0.05$)

† reference category

1. Includes measures such as removing the tap function from a debit or credit card, changing a password on an email or social media account, or any other fraud protection measure.

2. Given that the non-binary population is small, data aggregation is necessary to protect the confidentiality of responses provided by respondents. In these cases, people in the category "non-binary person" are distributed into the other two gender categories.

3. Includes people who reported being lesbian, gay, bisexual or another non-heterosexual sexual orientation, transgender or non-binary (i.e., people with a gender other than male or female).

4. Includes people who reported being First Nations, Métis or Inuit.

5. Data on "racialized population groups" are based on the definition of "visible minorities." "Visible minority" refers to whether a person is a visible minority or not, as defined by the Employment Equity Act. The Employment Equity Act defines visible minorities as "persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour." The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Arab, Latin American, Southeast Asian, West Asian, Korean and Japanese.

6. Includes non-Indigenous people who reported being White.

7. Includes temporary residents.

8. The reference category corresponds to all the other provinces and territories.

Note: The responses "Not stated" and "Don't know" are included in the calculation of percentages, but are not presented unless they represent at least 5% of responses.

Source: Statistics Canada, General Social Survey on Canadians' safety, 2019.

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