

CPA Canada Fraud Study

Background document

February 27, 2020



CPA

CHARTERED
PROFESSIONAL
ACCOUNTANTS
CANADA

COMPTABLES
PROFESSIONNELS
AGRÉÉS
CANADA

CPA Canada 2020 Fraud Study - Backgrounder

Study Information

The 2020 CPA Canada Fraud Survey was conducted by Nielsen via an online questionnaire, from January 24 to February 5, 2020 with 2,013 randomly selected Canadian adults, aged 18 years and over, who are members of their online panel.

About CPA Canada

Chartered Professional Accountants of Canada (CPA Canada) represents the Canadian accounting profession, both nationally and internationally. Operating in the highly complex and global accounting eco-system, CPA Canada is a convener, facilitator, contributor and disseminator of information that advances the profession. The organization works closely with the provincial, territorial and Bermudan CPA bodies to champion best practices that benefit business and society. With more than 217,000 members, CPA Canada is one of the largest national accounting bodies in the world. The organization supports the setting of accounting, auditing and assurance standards, advocates for economic and social development in the public interest, and develops leading-edge thought leadership, research, guidance and educational programs.

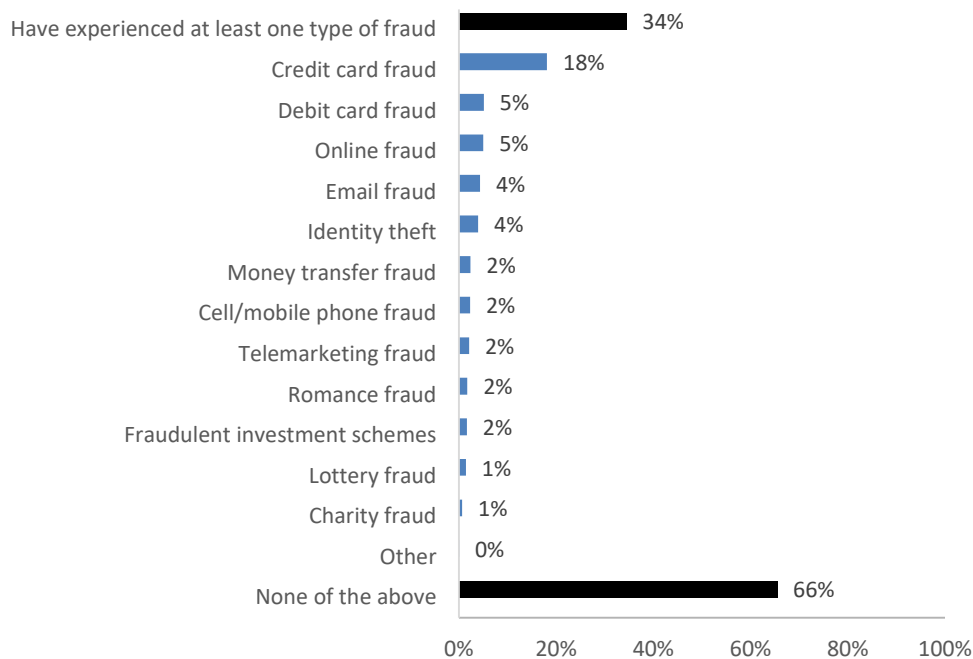
cpacanada.ca

KEY SLIDES

CPA Canada 2020 Fraud Study – Backgrounder

- Thirty-four per cent of respondents have personally experienced fraud.

Types of Fraud Experienced



Q9. Which, if any, of the following types of financial fraud have you been a victim of?

Base: All respondents (2,013).

Note: A total of 1,948 respondents were asked this question, as 65 indicated in a previous question they were not aware of any types of fraud. These 65 people were added into the results for Q9 as never having experienced fraud.

CPA Canada 2020 Fraud Study – Backgrounder

- Nearly three quarters of Canadians buy from web-based retailers (74 per cent) and conduct their banking online (74 per cent). In addition, more than two thirds share their lives on social media (70 per cent).

Activities Canadians Do Online

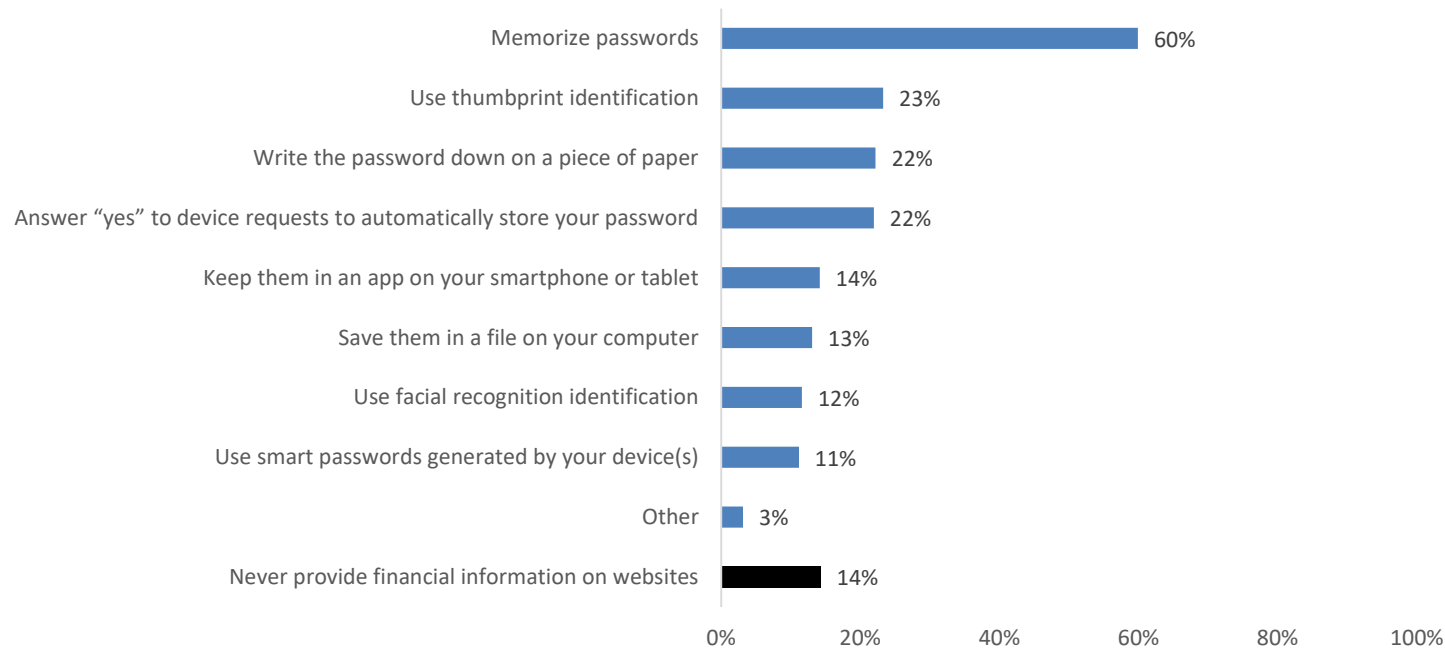


Q3. Please indicate which, if any, of the following activities do you do online.
Base: All respondents (2,013)

CPA Canada 2020 Fraud Study – Backgrounder

- Among those surveyed, 60 per cent of Canadians choose to simply memorize some of their passwords.
- More than one-in-five (22 per cent) of the survey respondents write their passwords down.

Password security measures taken when providing financial information online



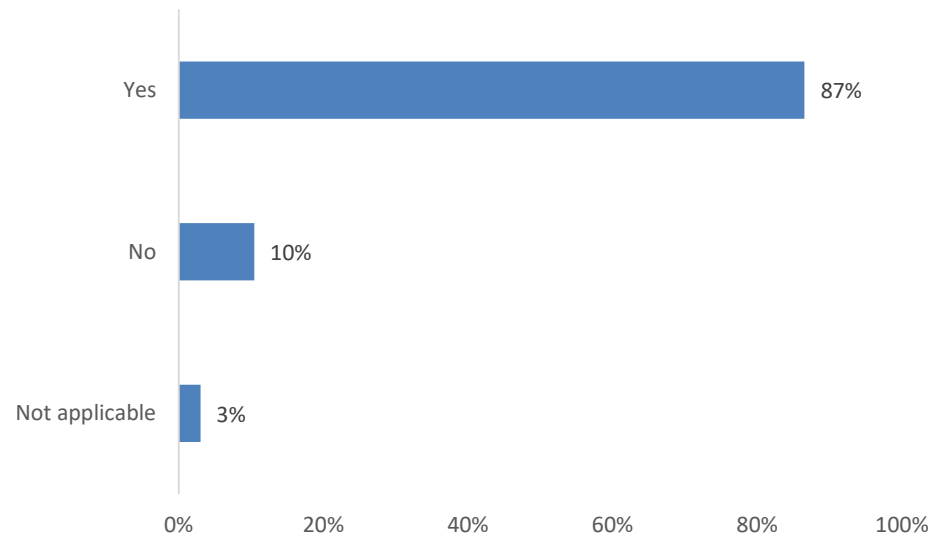
Q6. How do you treat password security for websites where you provide financial information?

Base: All respondents (2,013).

CPA Canada 2020 Fraud Study – Backgrounder

- Eighty-seven per cent of Canadians review their credit card and banking transactions at least once a month.

Whether Respondents Review Credit Card and Banking Transactions Monthly



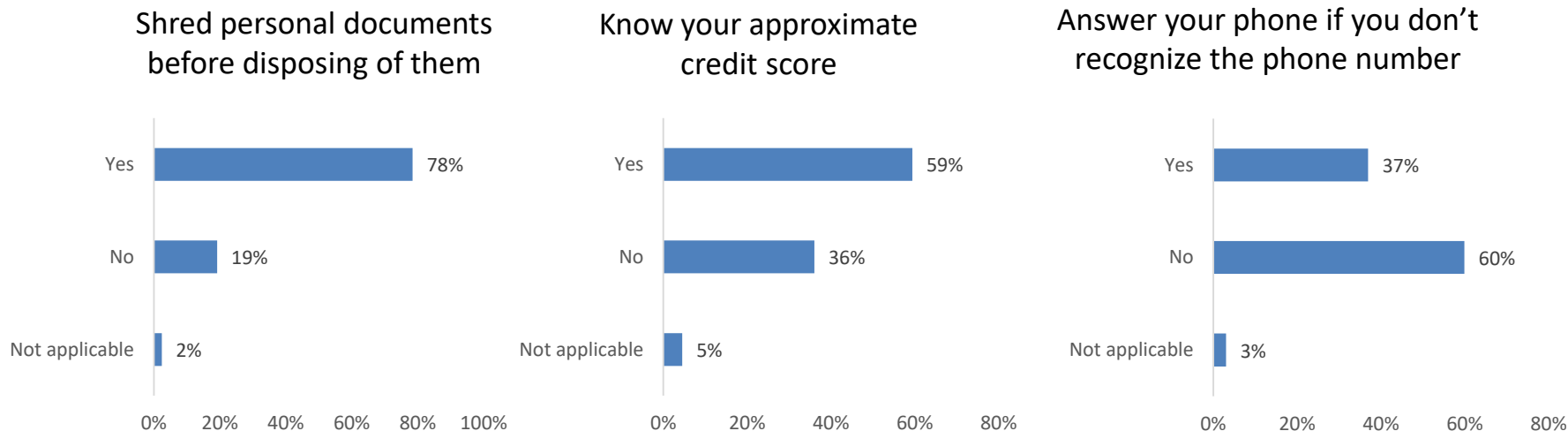
Q5. For each of the following items please indicate whether or not you...Review credit card and banking transactions at least once a month for illegitimate activities

Base: All respondents (2,013).

CPA Canada 2020 Fraud Study – Backgrounder

- Nearly a fifth of Canadians (19 per cent) dispose of sensitive documents without shredding them.
- More than one third (36 per cent) of Canadians surveyed do not know their credit score.
- Thirty-seven per cent of Canadians don't screen calls from unknown numbers.

Whether Respondent Does the Following



Q5. For each of the following items please indicate whether or not you...
Base: All respondents (2,013).

DETAILED TABLES

CPA Canada 2020 Fraud Study – Backgrounder

QS2. What is your gender? Is it:

	Number	%
TOTAL	2,013	100%
Female	1,035	51%
Male	978	49%
Prefer not to answer	0	0%

Base: All respondents (2,013).

CPA Canada 2020 Fraud Study – Backgrounder

QS3. In which province or territory do you live?

	Number	%
TOTAL	2,013	100%
Ontario	771	38%
Quebec	471	23%
British Columbia	277	14%
Alberta	225	11%
Manitoba	74	4%
Saskatchewan	57	3%
New Brunswick	56	3%
Nova Scotia	35	2%
Newfoundland & Labrador	35	2%
Prince Edward Island	10	1%
Yukon	1	<1%

Base: All respondents (2,013).

CPA Canada 2020 Fraud Study – Backgrounder

Q1. Which, if any, of the following types of financial cards do you hold?

	Number	%
TOTAL	2,013	100%
One or more credit cards	1,816	90%
One or more debit cards	1,717	85%
Do not have either	36	2%

Base: All respondents (2,013).

CPA Canada 2020 Fraud Study – Backgrounder

Q2. Which of the following devices do you use to access to the internet?

	Number	%
TOTAL	2,013	100%
Personal laptop or desktop computer	1,673	83%
Personal cellular/mobile phone	1,383	69%
Personal tablet	1,026	51%
Business laptop or desktop computer	601	30%
Smart TVs	568	28%
Gaming systems	324	16%
Business cellular/mobile phone	255	13%
Public computer, such as in a library	187	9%
Business tablet	91	4%

Base: All respondents (2,013).

CPA Canada 2020 Fraud Study – Backgrounder

Q3. Please indicate which, if any, of the following activities do you do online.

	Number	%
TOTAL	2,013	100%
Visit or buy from retail websites	1,486	74%
Banking	1,484	74%
Manage your credit card (view balance, make payments, etc.)	1,477	73%
Use social media platforms	1,414	70%
Visit loyalty program sites	1,259	63%
Streaming audio or video content	1,153	57%
Play video games (including app-based games, video game consoles and web browser games)	767	38%
Other	99	5%
None of the above	42	2%

Base: All respondents (2,013).

CPA Canada 2020 Fraud Study – Backgrounder

Q4. Please indicate which, if any, of the following types of Smart Home applications you have that can be controlled by your smartphone or voice:

	Number	%
TOTAL	2,013	100%
Home temperature controls	324	16%
Home lighting controls	286	14%
External cameras	202	10%
Remote door/entry control	171	8%
Internal cameras	170	8%
Other	60	3%
None of the above	1,373	68%

Base: All respondents (2,013).

CPA Canada 2020 Fraud Study – Backgrounder

Q5. For each of the following items please indicate whether or not you:

Review credit card and banking transactions at least once a month for illegitimate activities

	Number	%
TOTAL	2,013	100%
Yes	1,742	87%
No	210	10%
Not applicable	61	3%

Shred personal documents before disposing of them

	Number	%
TOTAL	2,013	100%
Yes	1,579	78%
No	386	19%
Not applicable	48	2%

Cover the pin pad when you are entering your bank or credit card password in public

	Number	%
TOTAL	2,013	100%
Yes	1,482	74%
No	478	24%
Not applicable	53	3%

Only provide your personal financial information to secure websites (those that have a website link that starts with https, as opposed to http)

	Number	%
TOTAL	2,013	100%
Yes	1,439	71%
No	378	19%
Not applicable	196	10%

CPA Canada 2020 Fraud Study – Backgrounder

Q5. For each of the following items please indicate whether or not you:

Know your approximate credit score (credit rating)	Number	%
TOTAL	2,013	100%
Yes	1,196	59%
No	726	36%
Not applicable	91	5%

Use your real date of birth when you sign up for non-finance/non-official services	Number	%
TOTAL	2,013	100%
Yes	1,151	57%
No	616	31%
Not applicable	246	12%

Read the fine print of websites where you provide financial information	Number	%
TOTAL	2,013	100%
Yes	1,017	51%
No	806	40%
Not applicable	190	9%

Teach your child/children about fraud	Number	%
TOTAL	2,013	100%
Yes	647	32%
No	302	15%
Not applicable	1,063	53%

Note: Excluding those indicating this item is not applicable 68% of Canadians with children are teaching them about fraud risks.

CPA Canada 2020 Fraud Study – Backgrounder

Q5. For each of the following items please indicate whether or not you:

Answer your phone if you don't recognize the phone number

	Number	%
TOTAL	2,013	100%
Yes	744	37%
No	1,207	60%
Not applicable	62	3%

Receive e-mail or text alerts from your bank for every transaction on your bank cards and credit cards

	Number	%
TOTAL	1,967	100%
Yes	711	36%
No	1,162	59%
Not applicable	95	5%

Use a credit monitoring service

	Number	%
TOTAL	2,013	100%
Yes	604	30%
No	1,278	64%
Not applicable	131	6%

Request a credit report at least once a year to monitor for illegitimate activities

	Number	%
TOTAL	2,013	100%
Yes	570	28%
No	1,316	65%
Not applicable	127	6%

Base: All respondents (2,013).

CPA Canada 2020 Fraud Study – Backgrounder

Q5. For each of the following items please indicate whether or not you:

Have identity theft insurance	Number	%
TOTAL	2,013	100%
Yes	510	25%
No	1,355	67%
Not applicable	148	7%
Use social media (e.g. Facebook) quizzes/games that require you to provide personal information	Number	%
TOTAL	2,013	100%
Yes	474	24%
No	1,438	71%
Not applicable	101	5%
Use a Virtual Private Network (VPN) when using public Wi-Fi	Number	%
TOTAL	2,013	100%
Yes	433	22%
No	1,175	58%
Not applicable	405	20%
Answer text messages from unknown numbers	Number	%
TOTAL	2,013	100%
Yes	206	10%
No	1,698	84%
Not applicable	109	5%

Base: All respondents (2,013).

Q6. How do you treat password security for websites where you provide financial information?

	Number	%
TOTAL	2,013	100%
Memorize passwords	1,206	60%
Use thumbprint identification	469	23%
Write the password down on a piece of paper	447	22%
Answer “yes” to device requests to automatically store your password	442	22%
Keep them in an app on your smartphone or tablet	286	14%
Save them in a file on your computer	263	13%
Use facial recognition identification	234	12%
Use smart passwords generated by your device(s)	225	11%
Other	64	3%
Never provide financial information on websites	289	14%

Base: All respondents (2,013).

CPA Canada 2020 Fraud Study – Backgrounder

Q7. Which, if any, of the following types of financial fraud were you aware of before today?

	Number	%
TOTAL	2,013	100%
Identity theft	1,737	86%
Credit card fraud	1,707	85%
Email fraud	1,583	79%
Online fraud	1,483	74%
Telemarketing fraud	1,481	74%
Debit card fraud	1,328	66%
Fraudulent investment schemes	1,242	62%
Money transfer fraud	1,224	61%
Charity fraud	1,201	60%
Cell/mobile phone fraud	1,176	58%
Romance fraud	1,047	52%
Lottery fraud	782	39%
Other	33	2%
None of the above	65	3%

Base: All respondents (2,013).

CPA Canada 2020 Fraud Study – Backgrounder

Q8. Which, if any, of the following types of financial fraud requests have you received (i.e. have been approached but did not respond or fall victim to)?

	Number	%
TOTAL	2,013	100%
Email fraud	1,066	53%
Telemarketing fraud	858	43%
Credit card fraud	620	31%
Online fraud	615	31%
Cell/mobile phone fraud	507	25%
Money transfer fraud	406	20%
Fraudulent investment schemes	298	15%
Charity fraud	239	12%
Debit card fraud	210	10%
Identity theft	197	10%
Romance fraud	185	9%
Lottery fraud	145	7%
Other	23	1%
None of the above	392	19%

Note: A total of 1,948 respondents were asked this question, as 65 indicated in a previous question they were not aware of any types of fraud. These 65 people were added into the results for Q8 as never having received fraud requests.

CPA Canada 2020 Fraud Study – Backgrounder

Q9. Which, if any, of the following types of financial fraud have you been a victim of?

	Number	%
TOTAL	2,013	100%
Credit card fraud	365	18%
Debit card fraud	104	5%
Online fraud	102	5%
Email fraud	88	4%
Identity theft	80	4%
Money transfer fraud	49	2%
Cell/mobile phone fraud	46	2%
Telemarketing fraud	43	2%
Romance fraud	35	2%
Fraudulent investment schemes	33	2%
Lottery fraud	29	1%
Charity fraud	14	1%
Other	9	<1%
None of the above	1,319	66%

Note: A total of 1,948 respondents were asked this question, as 65 indicated in a previous question they were not aware of any types of fraud. These 65 people were added into the results for Q9 as never having experienced fraud.

CPA Canada 2020 Fraud Study – Backgrounder

Q10. How many times have you been a victim of each of the following types of fraud?

Debit card fraud	Number	%
TOTAL	104	100%
Once	59	57%
Twice	32	31%
3 to 5 times	7	7%
More than 5 times	2	1%
Don't know	3	3%

Identity theft	Number	%
TOTAL	80	100%
Once	57	71%
Twice	10	12%
3 to 5 times	5	6%
More than 5 times	3	4%
Don't know	5	6%

Credit card fraud	Number	%
TOTAL	365	100%
Once	199	54%
Twice	103	28%
3 to 5 times	43	12%
More than 5 times	15	4%
Don't know	6	2%

Telemarketing fraud	Number	%
TOTAL	43	100%
Once	20	46%
Twice	7	17%
3 to 5 times	2	5%
More than 5 times	7	17%
Don't know	7	15%

Fraudulent investment schemes	Number	%
TOTAL	33	100%
Once	24	73%
Twice	3	8%
3 to 5 times	4	12%
More than 5 times	2	7%
Don't know	0	0%

Cell/mobile phone fraud	Number	%
TOTAL	46	100%
Once	20	44%
Twice	6	13%
3 to 5 times	6	13%
More than 5 times	6	14%
Don't know	8	17%

Note: Bases vary for each of the above and were only asked of people having been a victim of each type of fraud.

CPA Canada 2020 Fraud Study – Backgrounder

Q10. How many times have you been a victim of each of the following types of fraud?

Email fraud	Number	%
TOTAL	88	100%
Once	50	57%
Twice	14	15%
3 to 5 times	6	6%
More than 5 times	11	12%
Don't know	8	9%

Online fraud	Number	%
TOTAL	102	100%
Once	73	71%
Twice	14	14%
3 to 5 times	8	8%
More than 5 times	2	2%
Don't know	4	4%

Romance fraud	Number	%
TOTAL	35	100%
Once	20	57%
Twice	10	28%
3 to 5 times	2	6%
More than 5 times	2	6%
Don't know	2	4%

Lottery fraud	Number	%
TOTAL	29	100%
Once	13	45%
Twice	7	24%
3 to 5 times	0	1%
More than 5 times	6	20%
Don't know	3	10%

Money transfer fraud	Number	%
TOTAL	49	100%
Once	31	64%
Twice	6	12%
3 to 5 times	4	9%
More than 5 times	3	7%
Don't know	4	9%

Charity fraud	Number	%
TOTAL	14	100%
Once	8	60%
Twice	1	8%
3 to 5 times	2	11%
More than 5 times	2	11%
Don't know	1	11%

Note: Bases vary for each of the above and were only asked of people having been a victim of each type of fraud.

CPA Canada 2020 Fraud Study – Backgrounder

Q11. And, for each of the following types of fraud, when did you last experience it?

Debit card fraud	Number	%
TOTAL	104	100%
Less than 1 year ago	18	17%
1 to less than 2 years ago	29	28%
2 to less than 5 years ago	18	18%
5 or more years ago	36	35%
Don't know	2	2%

Credit card fraud	Number	%
TOTAL	365	100%
Less than 1 year ago	88	24%
1 to less than 2 years ago	88	24%
2 to less than 5 years ago	96	26%
5 or more years ago	90	25%
Don't know	3	1%

Fraudulent investment schemes	Number	%
TOTAL	33	100%
Less than 1 year ago	7	20%
1 to less than 2 years ago	10	30%
2 to less than 5 years ago	5	16%
5 or more years ago	10	29%
Don't know	1	4%

Identity theft	Number	%
TOTAL	80	100%
Less than 1 year ago	29	36%
1 to less than 2 years ago	16	20%
2 to less than 5 years ago	10	12%
5 or more years ago	21	26%
Don't know	4	5%

Telemarketing fraud	Number	%
TOTAL	43	100%
Less than 1 year ago	17	41%
1 to less than 2 years ago	11	25%
2 to less than 5 years ago	6	13%
5 or more years ago	6	13%
Don't know	3	7%

Cell/mobile phone fraud	Number	%
TOTAL	46	100%
Less than 1 year ago	15	33%
1 to less than 2 years ago	15	32%
2 to less than 5 years ago	9	19%
5 or more years ago	3	6%
Don't know	4	9%

Note: Bases vary for each of the above and were only asked of people having been a victim of each type of fraud.

CPA Canada 2020 Fraud Study – Backgrounder

Q11. And, for each of the following types of fraud, when did you last experience it?

Email fraud	Number	%	Online fraud	Number	%
TOTAL	88	100%	TOTAL	102	100%
Less than 1 year ago	34	39%	Less than 1 year ago	36	35%
1 to less than 2 years ago	20	23%	1 to less than 2 years ago	28	28%
2 to less than 5 years ago	22	25%	2 to less than 5 years ago	20	20%
5 or more years ago	7	7%	5 or more years ago	15	14%
Don't know	5	6%	Don't know	3	3%
Romance fraud	Number	%	Lottery fraud	Number	%
TOTAL	35	100%	TOTAL	29	100%
Less than 1 year ago	13	35%	Less than 1 year ago	12	42%
1 to less than 2 years ago	1	3%	1 to less than 2 years ago	8	29%
2 to less than 5 years ago	8	23%	2 to less than 5 years ago	4	15%
5 or more years ago	13	37%	5 or more years ago	2	6%
Don't know	1	2%	Don't know	2	8%
Money transfer fraud	Number	%	Charity fraud	Number	%
TOTAL	49	100%	TOTAL	14	100%
Less than 1 year ago	16	34%	Less than 1 year ago	4	29%
1 to less than 2 years ago	10	20%	1 to less than 2 years ago	3	19%
2 to less than 5 years ago	11	22%	2 to less than 5 years ago	4	29%
5 or more years ago	6	13%	5 or more years ago	1	10%
Don't know	6	12%	Don't know	2	14%

Note: Bases vary for each of the above and were only asked of people having been a victim of each type of fraud.

CPA Canada 2020 Fraud Study – Backgrounder

Q12. And, for each of the following types of fraud, how did you find out about it?

	Number	%
Debit card fraud		
TOTAL	104	100%
I caught it myself	46	45%
I received a communication from law enforcement or regulatory body	16	15%
I was notified by my bank or other financial institution	38	37%
I was advised by a friend or family member of strange activity or request(s)	2	2%
Other	2	2%
Credit card fraud		
TOTAL	365	100%
I caught it myself	187	51%
I received a communication from law enforcement or regulatory body	13	3%
I was notified by my bank or other financial institution	158	43%
I was advised by a friend or family member of strange activity or request(s)	1	0%
Other	6	2%
Fraudulent investment schemes		
TOTAL	33	100%
I caught it myself	14	42%
I received a communication from law enforcement or regulatory body	10	30%
I was notified by my bank or other financial institution	3	9%
I was advised by a friend or family member of strange activity or request(s)	4	12%
Other	2	7%

Note: Bases vary for each of the above and were only asked of people having been a victim of each type of fraud.

CPA Canada 2020 Fraud Study – Backgrounder

Q12. And, for each of the following types of fraud, how did you find out about it?

	Number	%
Identity theft		
TOTAL	80	100%
I caught it myself	31	39%
I received a communication from law enforcement or regulatory body	12	15%
I was notified by my bank or other financial institution	31	38%
I was advised by a friend or family member of strange activity or request(s)	0	0%
Other	6	7%
Telemarketing fraud		
TOTAL	43	100%
I caught it myself	27	63%
I received a communication from law enforcement or regulatory body	8	18%
I was notified by my bank or other financial institution	1	2%
I was advised by a friend or family member of strange activity or request(s)	5	12%
Other	2	5%
Cell/mobile phone fraud		
TOTAL	46	100%
I caught it myself	22	47%
I received a communication from law enforcement or regulatory body	6	12%
I was notified by my bank or other financial institution	11	24%
I was advised by a friend or family member of strange activity or request(s)	4	10%
Other	3	7%

Note: Bases vary for each of the above and were only asked of people having been a victim of each type of fraud.

CPA Canada 2020 Fraud Study – Backgrounder

Q12. And, for each of the following types of fraud, how did you find out about it?

Email fraud	Number	%
TOTAL	88	100%
I caught it myself	51	58%
I received a communication from law enforcement or regulatory body	13	15%
I was notified by my bank or other financial institution	8	9%
I was advised by a friend or family member of strange activity or request(s)	12	13%
Other	4	5%
Online fraud	Number	%
TOTAL	102	100%
I caught it myself	75	74%
I received a communication from law enforcement or regulatory body	9	9%
I was notified by my bank or other financial institution	11	11%
I was advised by a friend or family member of strange activity or request(s)	2	2%
Other	4	4%
Romance fraud	Number	%
TOTAL	35	100%
I caught it myself	29	81%
I received a communication from law enforcement or regulatory body	2	6%
I was notified by my bank or other financial institution	2	4%
I was advised by a friend or family member of strange activity or request(s)	3	8%
Other	0	0%

Note: Bases vary for each of the above and were only asked of people having been a victim of each type of fraud.

CPA Canada 2020 Fraud Study – Backgrounder

Q12. And, for each of the following types of fraud, how did you find out about it?

	Number	%
Lottery fraud		
TOTAL	29	100%
I caught it myself	9	30%
I received a communication from law enforcement or regulatory body	12	41%
I was notified by my bank or other financial institution	3	11%
I was advised by a friend or family member of strange activity or request(s)	3	10%
Other	2	8%
Money transfer fraud	Number	%
TOTAL	49	100%
I caught it myself	28	57%
I received a communication from law enforcement or regulatory body	5	11%
I was notified by my bank or other financial institution	11	23%
I was advised by a friend or family member of strange activity or request(s)	0	0%
Other	5	9%
Charity fraud	Number	%
TOTAL	14	100%
I caught it myself	9	65%
I received a communication from law enforcement or regulatory body	2	11%
I was notified by my bank or other financial institution	0	0%
I was advised by a friend or family member of strange activity or request(s)	0	0%
Other	3	24%

Note: Bases vary for each of the above and were only asked of people having been a victim of each type of fraud.

CPA Canada 2020 Fraud Study – Backgrounder

Q13. How long did it take to resolve the fraudulent charges/activities?

Debit card fraud	Number	%
TOTAL	104	100%
Same day	33	32%
More than a day to less than one week	30	29%
One week to less than a month	24	23%
One month to less than six months	8	8%
Six months to less than a year	5	5%
One year or more	0	0%
Has not been resolved	4	4%
Credit card fraud	Number	%
TOTAL	365	100%
Same day	148	41%
More than a day to less than one week	95	26%
One week to less than a month	87	24%
One month to less than six months	26	7%
Six months to less than a year	4	1%
One year or more	0	0%
Has not been resolved	5	1%
Fraudulent investment schemes	Number	%
TOTAL	33	100%
Same day	3	10%
More than a day to less than one week	14	42%
One week to less than a month	2	5%
One month to less than six months	3	10%
Six months to less than a year	0	0%
One year or more	0	0%
Has not been resolved	11	34%

Note: Bases vary for each of the above and were only asked of people having been a victim of each type of fraud.

CPA Canada 2020 Fraud Study – Backgrounder

Q13. How long did it take to resolve the fraudulent charges/activities?

	Number	%
Identity theft		
TOTAL	80	100%
Same day	14	18%
More than a day to less than one week	17	21%
One week to less than a month	14	17%
One month to less than six months	9	11%
Six months to less than a year	6	8%
One year or more	7	9%
Has not been resolved	13	16%
Telemarketing fraud		
TOTAL	43	100%
Same day	15	34%
More than a day to less than one week	8	19%
One week to less than a month	11	25%
One month to less than six months	4	9%
Six months to less than a year	0	0%
One year or more	0	0%
Has not been resolved	5	12%
Cell/mobile phone fraud		
TOTAL	46	100%
Same day	25	53%
More than a day to less than one week	11	23%
One week to less than a month	5	11%
One month to less than six months	3	6%
Six months to less than a year	0	0%
One year or more	2	3%
Has not been resolved	2	3%

Note: Bases vary for each of the above and were only asked of people having been a victim of each type of fraud.

CPA Canada 2020 Fraud Study – Backgrounder

Q13. How long did it take to resolve the fraudulent charges/activities?

Email fraud	Number	%
TOTAL	88	100%
Same day	39	44%
More than a day to less than one week	20	23%
One week to less than a month	15	17%
One month to less than six months	5	6%
Six months to less than a year	1	1%
One year or more	2	2%
Has not been resolved	6	7%
Online fraud	Number	%
TOTAL	102	100%
Same day	32	31%
More than a day to less than one week	30	29%
One week to less than a month	17	16%
One month to less than six months	6	6%
Six months to less than a year	3	3%
One year or more	3	3%
Has not been resolved	11	11%
Romance fraud	Number	%
TOTAL	35	100%
Same day	13	36%
More than a day to less than one week	11	32%
One week to less than a month	5	14%
One month to less than six months	1	2%
Six months to less than a year	0	0%
One year or more	1	4%
Has not been resolved	4	12%

Note: Bases vary for each of the above and were only asked of people having been a victim of each type of fraud.

CPA Canada 2020 Fraud Study – Backgrounder

Q13. How long did it take to resolve the fraudulent charges/activities?

	Number	%
Lottery fraud		
TOTAL	29	100%
Same day	6	21%
More than a day to less than one week	11	37%
One week to less than a month	8	29%
One month to less than six months	1	5%
Six months to less than a year	0	0%
One year or more	0	0%
Has not been resolved	2	8%
Money transfer fraud		
TOTAL	49	100%
Same day	12	26%
More than a day to less than one week	9	18%
One week to less than a month	7	14%
One month to less than six months	6	12%
Six months to less than a year	0	0%
One year or more	2	3%
Has not been resolved	13	27%
Charity fraud		
TOTAL	14	100%
Same day	3	20%
More than a day to less than one week	5	33%
One week to less than a month	3	20%
One month to less than six months	1	8%
Six months to less than a year	1	10%
One year or more	0	0%
Has not been resolved	1	9%

Note: Bases vary for each of the above and were only asked of people having been a victim of each type of fraud.

CPA Canada 2020 Fraud Study – Backgrounder

Q14. How much do you estimate the fraudulent activity cost you in total?

Debit card fraud	Number	%
TOTAL	104	100%
Nothing	46	45%
Less than \$100	13	12%
\$100 to less than \$500	20	20%
\$500 to less than \$1,000	6	6%
\$1,000 to \$5,000	13	12%
More than \$5,000	0	0%
Prefer not to say/don't know	5	5%

Credit card fraud	Number	%
TOTAL	365	100%
Nothing	218	60%
Less than \$100	33	9%
\$100 to less than \$500	56	15%
\$500 to less than \$1,000	17	5%
\$1,000 to \$5,000	22	6%
More than \$5,000	4	1%
Prefer not to say/don't know	15	4%

Fraudulent investment schemes	Number	%
TOTAL	33	100%
Nothing	2	7%
Less than \$100	7	22%
\$100 to less than \$500	6	19%
\$500 to less than \$1,000	1	4%
\$1,000 to \$5,000	7	22%
More than \$5,000	7	22%
Prefer not to say/don't know	1	4%

Identity theft	Number	%
TOTAL	80	100%
Nothing	35	44%
Less than \$100	7	9%
\$100 to less than \$500	12	15%
\$500 to less than \$1,000	5	6%
\$1,000 to \$5,000	8	9%
More than \$5,000	3	4%
Prefer not to say/don't know	10	13%

Telemarketing fraud	Number	%
TOTAL	43	100%
Nothing	17	40%
Less than \$100	13	30%
\$100 to less than \$500	6	13%
\$500 to less than \$1,000	3	7%
\$1,000 to \$5,000	0	0%
More than \$5,000	2	4%
Prefer not to say/don't know	3	7%

Cell/mobile phone fraud	Number	%
TOTAL	46	100%
Nothing	23	49%
Less than \$100	7	15%
\$100 to less than \$500	4	9%
\$500 to less than \$1,000	6	13%
\$1,000 to \$5,000	5	12%
More than \$5,000	0	0%
Prefer not to say/don't know	1	3%

Note: Bases vary for each of the above and were only asked of people having been a victim of each type of fraud.

CPA Canada 2020 Fraud Study – Backgrounder

Q14. How much do you estimate the fraudulent activity cost you in total?

Email fraud	Number	%
TOTAL	88	100%
Nothing	56	64%
Less than \$100	8	10%
\$100 to less than \$500	10	12%
\$500 to less than \$1,000	4	4%
\$1,000 to \$5,000	3	3%
More than \$5,000	1	1%
Prefer not to say/don't know	5	6%

Romance fraud	Number	%
TOTAL	35	100%
Nothing	12	34%
Less than \$100	3	9%
\$100 to less than \$500	9	25%
\$500 to less than \$1,000	5	13%
\$1,000 to \$5,000	1	3%
More than \$5,000	1	4%
Prefer not to say/don't know	4	11%

Money transfer fraud	Number	%
TOTAL	49	100%
Nothing	11	22%
Less than \$100	9	18%
\$100 to less than \$500	11	22%
\$500 to less than \$1,000	7	14%
\$1,000 to \$5,000	10	21%
More than \$5,000	0	0%
Prefer not to say/don't know	2	4%

Online fraud	Number	%
TOTAL	102	100%
Nothing	36	36%
Less than \$100	29	28%
\$100 to less than \$500	18	17%
\$500 to less than \$1,000	7	7%
\$1,000 to \$5,000	4	4%
More than \$5,000	3	3%
Prefer not to say/don't know	5	4%

Lottery fraud	Number	%
TOTAL	29	100%
Nothing	7	23%
Less than \$100	8	27%
\$100 to less than \$500	7	23%
\$500 to less than \$1,000	4	14%
\$1,000 to \$5,000	3	9%
More than \$5,000	0	0%
Prefer not to say/don't know	1	4%

Charity fraud	Number	%
TOTAL	14	100%
Nothing	5	35%
Less than \$100	2	16%
\$100 to less than \$500	1	10%
\$500 to less than \$1,000	1	8%
\$1,000 to \$5,000	4	25%
More than \$5,000	0	0%
Prefer not to say/don't know	1	6%

Note: Bases vary for each of the above and were only asked of people having been a victim of each type of fraud.

CPA Canada 2020 Fraud Study – Backgrounder

Q15. Next please indicate your level of agreement with each of the following statements.

You are concerned about identity theft	Number	%
TOTAL	2,013	100%
Agree strongly	608	30%
Agree somewhat	843	42%
Neither agree nor disagree	378	19%
Disagree somewhat	132	7%
Disagree strongly	52	3%

You are more concerned about fraud today than you were five years ago	Number	%
TOTAL	2,013	100%
Agree strongly	787	39%
Agree somewhat	780	39%
Neither agree nor disagree	312	16%
Disagree somewhat	89	4%
Disagree strongly	45	2%

You are doing more to prevent yourself from being a victim of fraud than you were five years ago	Number	%
TOTAL	2,013	100%
Agree strongly	610	30%
Agree somewhat	792	39%
Neither agree nor disagree	454	23%
Disagree somewhat	99	5%
Disagree strongly	57	3%

You are concerned that easily used electronic payment methods (for example, tapping debit and credit cards or using smartphone apps to make payments) make fraud easier	Number	%
TOTAL	2,013	100%
Agree strongly	524	26%
Agree somewhat	780	39%
Neither agree nor disagree	473	24%
Disagree somewhat	176	9%
Disagree strongly	59	3%

Base: All respondents (2,013).

CPA Canada 2020 Fraud Study – Backgrounder

Q15. Next please indicate your level of agreement with each of the following statements.

You do not use your credit card(s) at some merchants out of concern that your credit card account will be compromised*

	Number	%
TOTAL	1,816	100%
Agree strongly	248	14%
Agree somewhat	441	24%
Neither agree nor disagree	499	27%
Disagree somewhat	404	22%
Disagree strongly	224	12%

You do not use your debit card(s) at some merchants out of concern that your bank account will be compromised**

	Number	%
TOTAL	1,717	100%
Agree strongly	278	16%
Agree somewhat	365	21%
Neither agree nor disagree	487	28%
Disagree somewhat	396	23%
Disagree strongly	191	11%

You are concerned that the businesses you deal with are vulnerable to cyber-attacks regarding personal information

	Number	%
TOTAL	2,013	100%
Agree strongly	404	20%
Agree somewhat	782	39%
Neither agree nor disagree	599	30%
Disagree somewhat	169	8%
Disagree strongly	60	3%

You think the businesses you deal with are doing enough to safeguard their customers' personal information

	Number	%
TOTAL	2,013	100%
Agree strongly	160	8%
Agree somewhat	582	29%
Neither agree nor disagree	776	39%
Disagree somewhat	385	19%
Disagree strongly	110	5%

*Only asked of respondents who reported having credit cards.

**Only asked of respondents who reported having debit cards.

CPA Canada 2020 Fraud Study – Backgrounder

Q16. From which, if any, of the following sources have you learned about ways to protect yourself from fraud?

	Number	%
TOTAL	2,013	100%
News media	1,091	54%
Tips from financial institutions	942	47%
Tips from family and friends	798	40%
Social media	615	31%
Police	549	27%
Federal or Provincial Government	517	26%
From personally experiencing fraud	366	18%
Tips from your financial advisor	336	17%
Tips from other organizations	323	16%
Canadian Anti-Fraud Centre	264	13%
Tips from community organizations	249	12%
Tips from workplace seminars	191	10%
Canadian Office of Consumer Affairs	190	9%
Chartered Professional Accountants of Canada	99	5%
Other	70	3%
None of the above	198	10%

Base: All respondents (2,013).

CPA Canada 2020 Fraud Study – Backgrounder

Q17. What personal information of yours, if any, do you think is available online to people who should not have access to it?

	Number	%
TOTAL	2,013	100%
My home address	1,198	60%
My date of birth	1,170	58%
My credit card number(s)	559	28%
My social insurance number (SIN)	477	24%
My credit score	475	24%
My bank card number(s)	440	22%
My mother's maiden name	429	21%
My drivers' license number	380	19%
My passport information	272	14%
My investments	268	13%
My voice	230	11%
My fingerprints	195	10%
Other	61	3%
None of the above	438	22%

Base: All respondents (2,013).

CPA Canada 2020 Fraud Study – Backgrounder

Q18. Are you aware that under new federal legislation, organizations must report to the Privacy Commissioner certain types of data breaches and cyber-attacks?

	Number	%
TOTAL	2,013	100%
Yes	875	43%
No	1,138	57%

Base: All respondents (2,013).

CPA Canada 2020 Fraud Study – Backgrounder

QD1. What is the highest level of education that you have completed?

	Number	%
TOTAL	2,013	100%
Post graduate degree/Masters/PhD	306	15%
University graduate	572	28%
Some university	182	9%
College or technical school graduate	454	23%
Some college or technical school	174	9%
High school graduate	261	13%
Some high school or less	48	2%
Prefer not to say	18	1%

Base: All respondents (2,013).

CPA Canada 2020 Fraud Study – Backgrounder

QD2. Which category includes your total household income before taxes in 2019?

	Number	%
TOTAL	2,013	100%
\$250,000 and over	42	2%
Between \$200,000 and \$249,999	47	2%
Between \$150,000 and \$199,999	133	7%
Between \$100,000 and \$149,999	336	17%
Between \$80,000 and \$99,999	258	13%
Between \$60,000 and \$79,999	264	13%
Between \$40,000 and \$59,999	294	15%
Below \$40,000	333	17%
Prefer not to say	306	15%

Base: All respondents (2,013).

CPA Canada 2020 Fraud Study – Backgrounder

QD4. Are you currently a full-time student?

	Number	%
TOTAL	2,013	100%
Yes	103	5%
No	1,893	94%
Prefer not to say	16	1%

Base: All respondents (2,013).

CPA Canada 2020 Fraud Study – Backgrounder

QD5. Which of the following, if any, best describes your employment status?

	Number	%
TOTAL	2,013	100%
Employed for pay	1,056	52%
Self-employed	140	7%
Retired	564	28%
Stay-at-home parent	70	3%
None of the above	146	7%
Prefer not to say	37	2%

Base: All respondents (2,013).

CPA Canada 2020 Fraud Study – Backgrounder

QD5a. Do you work more than 35 hours a week?

	Number	%
TOTAL	1,056	100%
Yes	826	78%
No	224	21%
Prefer not to say	6	1%

Note: Question asked of respondents giving the response “Employed for pay” at QD5.
 (“Which of the following, if any, best describes your employment status?”)

CPA Canada 2020 Fraud Study – Backgrounder

QD5b. Are you currently looking for paid employment?

	Number	%
TOTAL	146	100%
Yes	66	45%
No	33	22%
Unable to work due to disability or illness	35	24%
Prefer not to say	13	9%

Note: Question asked of respondents giving the response “None of the above at QD5.
 (“Which of the following, if any, best describes your employment status?”)