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CANADA

# CPA Canada 2022 Fraud Survey - Backgrounder

Backgrounder document  
February 24, 2022

# CPA Canada 2022 Fraud Survey Backgrounder

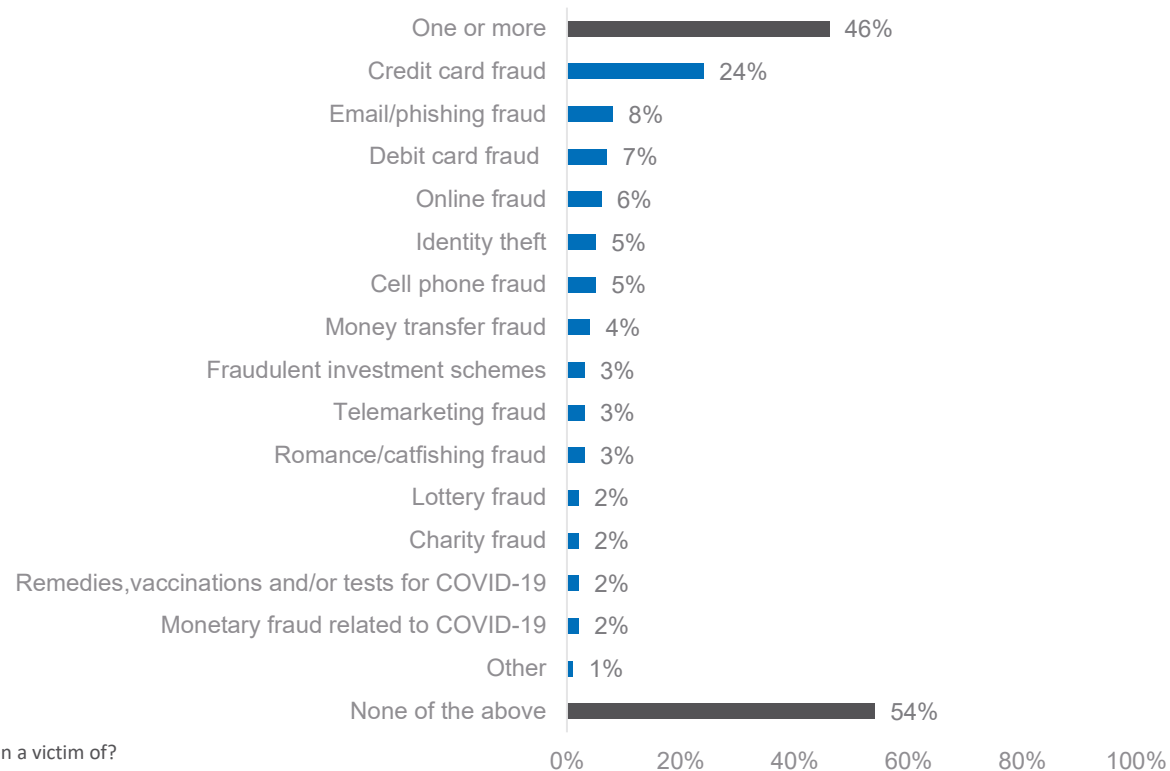
## Study Information:

- The 2022 Annual CPA Canada Fraud Survey was conducted by Nielsen IQ Research via online survey conducted.
- The overall data has been weighted by age, gender and region to be representative of the Canadian adult population. As the numbers and percentages presented throughout the detailed tables section are weighted, some figures may not display or sum as expected
  - Respondents chosen from a general population panel
  - Survey was conducted from January 25 to February 3, 2022
  - Canadian representative (Age, Gender, Region/Province)
  - Sample Size: n=2,004 (18+ living in Canada)

# CPA Canada 2022 Fraud Survey Backgrounder

- Almost half (46 per cent) of respondents have fallen victim at some point in their lives.
- Credit card is the leading type of financial fraud – which almost a quarter of survey respondents have experienced (24 per cent), followed by email or phishing fraud, which eight per cent have been a victim of.

## Proportion Experiencing Various Types of Fraud



Q7: Which, if any, of the following types of financial fraud have you been a victim of?

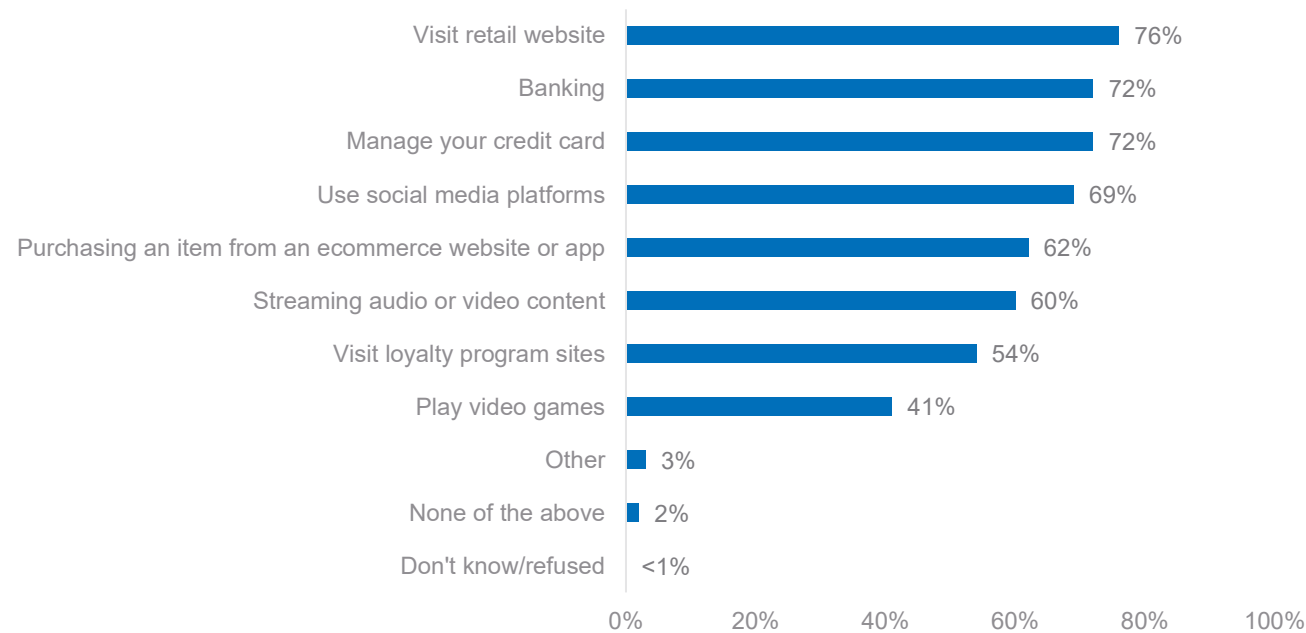
Base: Total Respondents (2,004)

Note: Multiple responses allowed, total will not add to 100%

# CPA Canada 2022 Fraud Survey Backgrounder

- Almost four-in-five of those surveyed (76 per cent) visit retail websites, 72 per cent do internet banking, and an equal number manage their credit card balance and statements online.

## Activities Undertaking Online



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

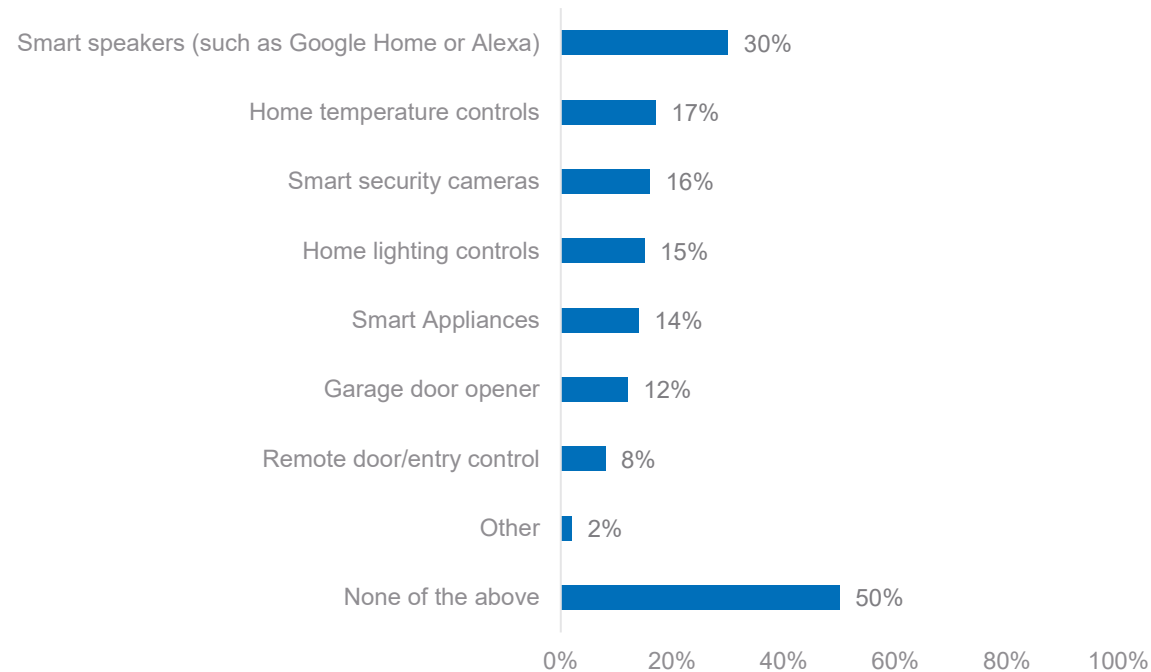
Base: Total Respondents (2,004)

Note: Multiple responses allowed, total will not add to 100%

# CPA Canada 2022 Fraud Survey Backgrounder

- Out of those surveyed, 30 per cent use smart speakers such as Google Home or Alexa, while 17 per cent have remote home temperature controls and 16 per cent have smart security cameras.

## Smart Home Applications Used



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

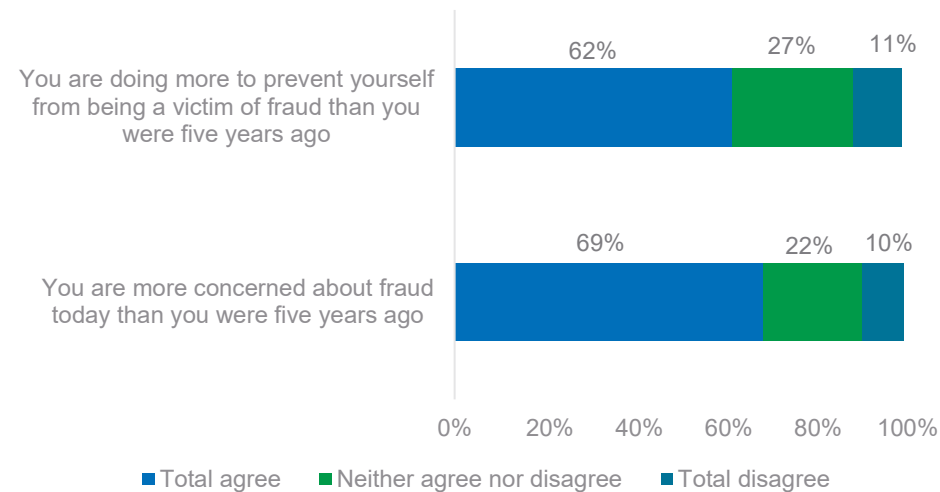
Base: Total Respondents (2,004)

Note: Multiple responses allowed, total will not add to 100%

# CPA Canada 2022 Fraud Survey Backgrounder

- The majority of survey respondents (69 per cent) are more concerned about fraud than they were five years ago. In addition, 62 per cent of respondents said they are doing more now in terms of fraud prevention when compared with five years ago.

## Agreement With Fraud Related Statements



Q9: Next please indicate your level of agreement with each of the following statements.

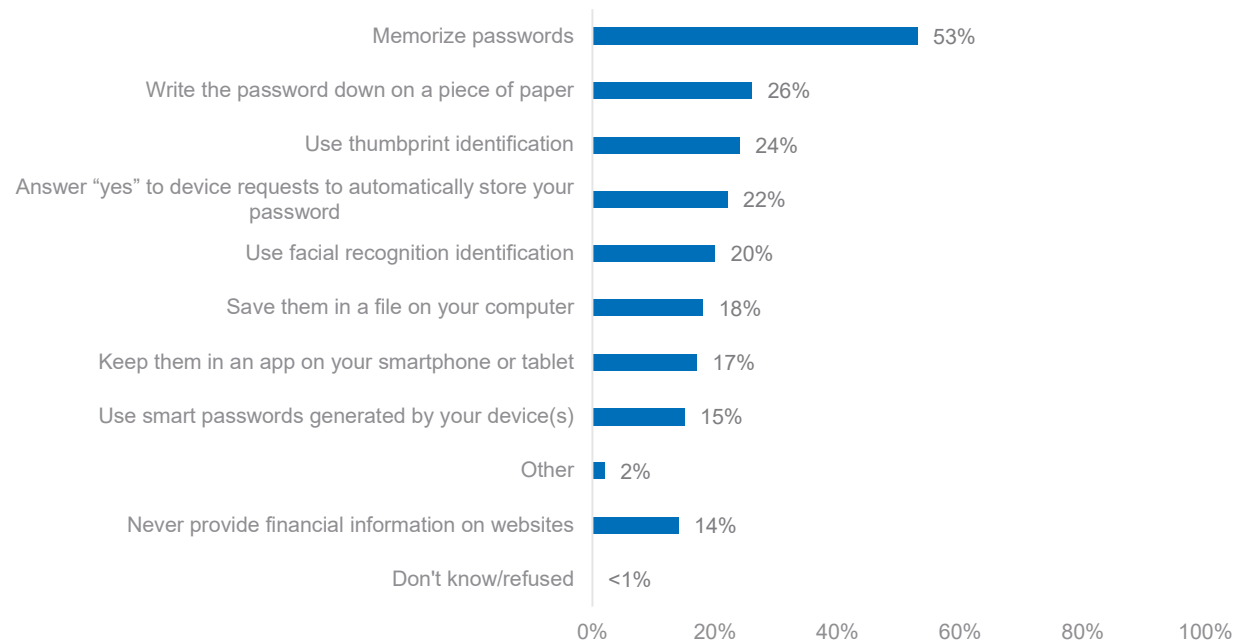
Base: Total Respondents (2,004)

Note: Due to rounding total may not add to 100%

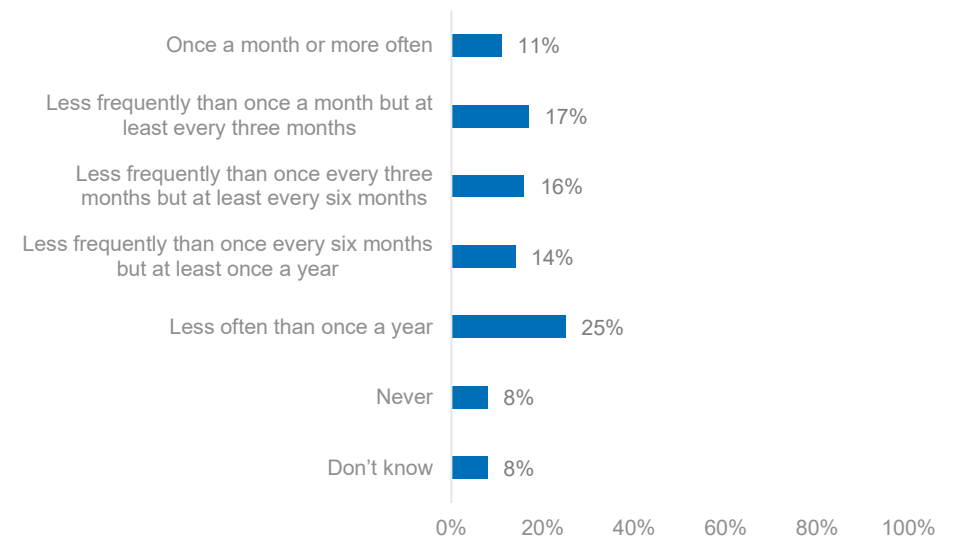
# CPA Canada 2022 Fraud Survey Backgrounder

- Roughly a quarter of respondents (26 per cent) write their financial passwords down on paper, 18 per cent save them on a file on their computer and 17 per cent keep them on an app, on their phone or tablet.
- One quarter (25 per cent) of respondents change important online passwords for personal information less than once a year, while eight per cent have never changed passwords for important information.

## Password Security Methods



## Frequency of Changing Passwords on Sites Requiring Financial Information



Left side graph - Q6: How do you treat password security for websites where you provide financial information?

Note: Multiple responses allowed, total will not add to 100%

Right side graph – Q6b: On average how often do you change important online passwords for personal information?

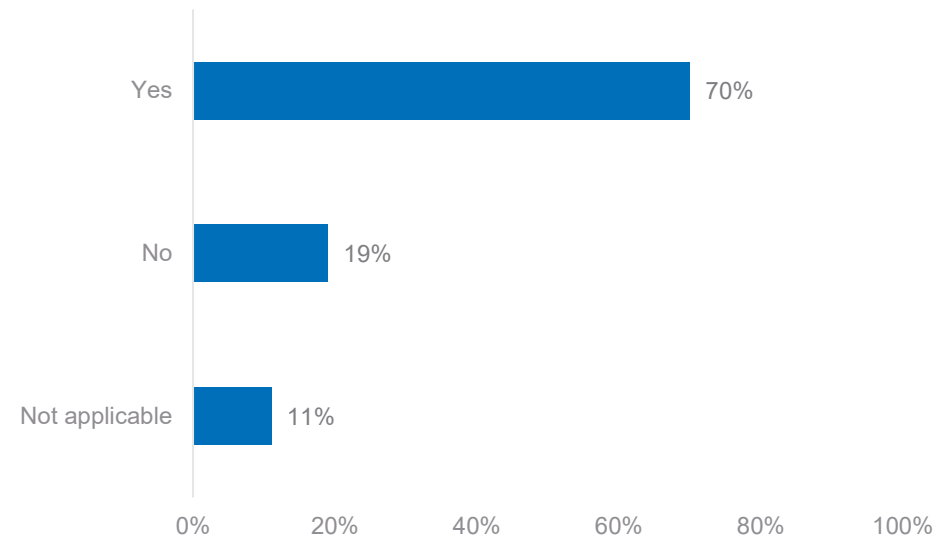
Note: Due to rounding total may not add to 100%

Base: Total Respondents (2,004)

# CPA Canada 2022 Fraud Survey Backgrounder

- Seven-in-ten respondents only provide personal financial information on secure websites

## Provide Financial Information Only on Secure Websites



Q5: For each of the following items please indicate whether or not you: Only provide your personal financial information to secure websites (those that have a website link that starts with "https", as opposed to "http")

Base: Total Respondents (2,004)

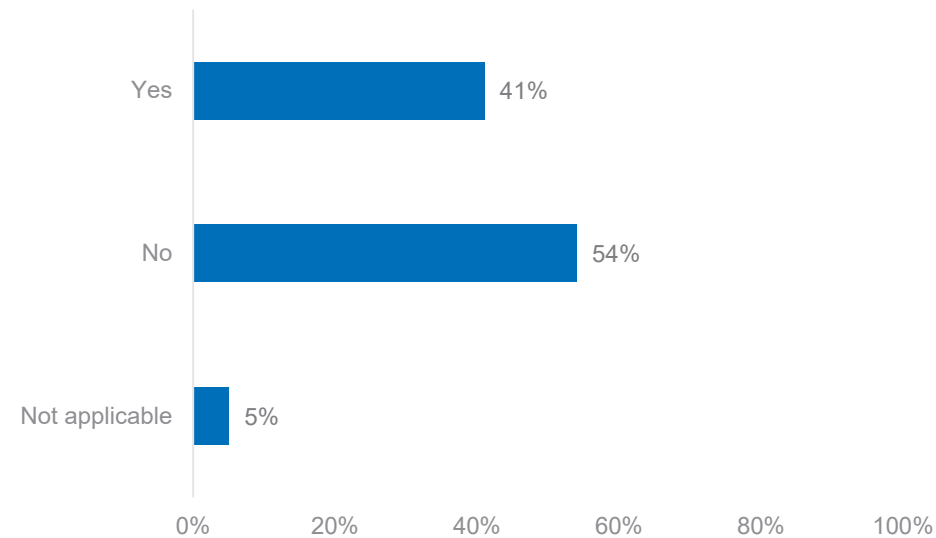
Note: Due to rounding total may not add to 100%



# CPA Canada 2022 Fraud Survey Backgrounder

- Forty-one per cent of respondents have alerts set up to receive an alert for every bank or credit card transaction.

## Receive Alerts For Bank or Credit Card Transactions



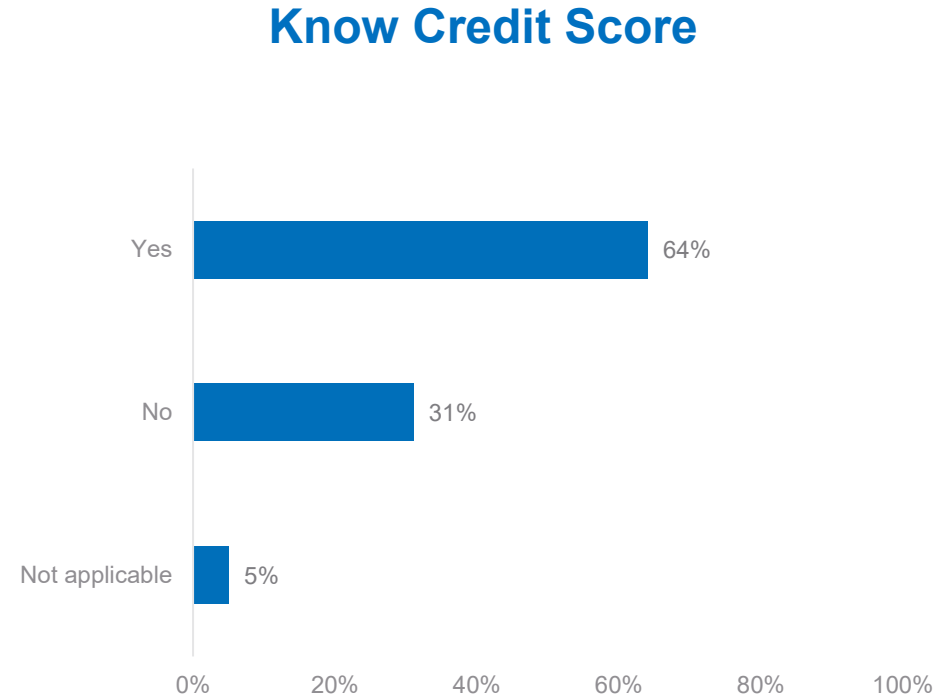
Q5: For each of the following items please indicate whether or not you: Receive e-mail or text alerts from your bank for every transaction on your bank cards and credit cards

Base: Total Respondents (2,004)

Note: Due to rounding total may not add to 100%

# CPA Canada 2022 Fraud Survey Backgrounder

- Almost one third (31 per cent) indicated they do not know their credit score.



Q5: For each of the following items please indicate whether or not you: Know your approximate credit score (credit rating)

Base: Total Respondents (2,004)

Note: Due to rounding total may not add to 100%

# Appendix

## CPA Canada 2022 Fraud Survey – Backgrounder

# CPA Canada 2022 Fraud Survey

	%	Number
<b>Age Group</b>	100%	2,004
18-34	27%	551
35-44	15%	298
45-54	18%	362
55-64	12%	237
65 or over	28%	556

Base all respondents = 2,004

Note: Percentages may not add to 100% due to rounding.

\*Number of respondents and percentages are unweighted.

# CPA Canada 2022 Fraud Survey

	%	Number
<b>Gender</b>	100%	2,004
Male	50%	997
Female	50%	1,001
Non-Binary	<1%	3
Gender Fluid	<1%	3

Base all respondents = 2,004

Note: Percentages may not add to 100% due to rounding.

\*Number of respondents and percentages are unweighted.

# CPA Canada 2022 Fraud Survey

QS3: In which province or territory do you live?	Number	%
<b>Total</b>	100%	2,004
Ontario	25%	502
Quebec	17%	350
British Columbia	17%	345
Alberta	13%	251
Manitoba	9%	185
Saskatchewan	6%	115
Nova Scotia	5%	101
New Brunswick	5%	91
Newfoundland & Labrador	3%	51
Prince Edward Island	<1%	7
Yukon	<1%	5
Northwest Territories	<1%	1

Base all respondents = 2,004

Note: Percentages may not add to 100% due to rounding.

\*Number of respondents and percentages are unweighted.

# CPA Canada 2022 Fraud Survey

Q1: Which, if any, of the following types of financial cards do you hold?	%	Number
<b>Total</b>	100%	2,004
One or more credit cards	89%	1,763
One or more debit cards	83%	1,693
Do not have either	2%	50

Base: All respondents (2,004).

Note: Multiple responses allowed, total will not add to 100%

\*Number of respondents unweighted, percentages weighted to population data.

# CPA Canada 2022 Fraud Survey

Q2: Which of the following devices do you use to access to the internet?	%	Number
<b>Total</b>	100%	2,004
Personal or business computer	84%	1,664
Personal or business cell phone	74%	1,469
Personal or business tablet	48%	947
Smart TVs	35%	700
Gaming systems	20%	388
Public computer, such as in a library	8%	159
Other	1%	22
Don't know	<1%	3

Base: All respondents (2,004).

Note: Multiple responses allowed, total will not add to 100%

\*Number of respondents unweighted, percentages weighted to population data.



# CPA Canada 2022 Fraud Survey

Q3: Please indicate which, if any, of the following activities do you do online.	%	Number
<b>Total</b>	100%	2,004
Visit retail website	76%	1,505
Banking	72%	1,456
Manage your credit card (view balance, make payments, etc.)	72%	1,412
Use social media platforms	69%	1,398
Purchasing an item from an ecommerce website or app	62%	1,206
Streaming audio or video content	60%	1,193
Visit loyalty program sites	54%	1,077
Play video games (including app-based games, video game consoles and web browser games)	41%	821
Other	3%	51
None of the above	2%	38
Don't know/refused	<1%	1

Base: All respondents (2,004).

Note: Multiple responses allowed, total will not add to 100%

\*Number of respondents unweighted, percentages weighted to population data.

# CPA Canada 2022 Fraud Survey

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
<b>Total</b>	100%	2,004
Smart speakers (such as Google Home or Alexa)	30%	592
Home temperature controls	17%	317
Smart security cameras	16%**	306
Home lighting controls	15%	308
Smart Appliances	14%	274
Garage door opener	12%	236
Remote door/entry control	8%	166
Other	2%	30
None of the above	50%	1,017

Base: All respondents (2,004).

Note: Multiple responses allowed, total will not add to 100%

\*Number of respondents unweighted, percentages weighted to population data.

\*\*Note: Due to data weighting, percentage for “smart security cameras” is slightly higher than “home lighting controls”, even though there were two fewer respondents giving this answer.

# CPA Canada 2022 Fraud Survey

Q5: For each of the following items please indicate whether or not you:		
	%	Number
<b>Know your approximate credit score (credit rating)</b>		
<b>Total</b>	100%	2,004
Yes	64%	1,250
No	31%	636
Not applicable	5%	118
<b>Use social media (e.g. Facebook) quizzes/games that require you to provide personal information</b>		
<b>Total</b>	100%	2,004
Yes	23%	470
No	70%	1,396
Not applicable	7%	138
<b>Use your real date of birth when you sign up for non-finance/non-official services</b>		
<b>Total</b>	100%	2,004
Yes	55%	1,118
No	32%	623
Not applicable	13%	263
<b>Provide your real name and/or address when signing up for non-finance or non-official services</b>		
<b>Total</b>	100%	2,004
Yes	55%	1,105
No	31%	632
Not applicable	13%	267

Base: All respondents (2,004).

Note: Percentages may not add to 100% due to rounding.

\*Number of respondents unweighted, percentages weighted to population data.

# CPA Canada 2022 Fraud Survey

Q5: For each of the following items please indicate whether or not you:		
<b>Change your personal online passwords at least every three months</b>	<b>%</b>	<b>Number</b>
<b>Total</b>	100%	2,004
Yes	36%	723
No	59%	1,185
Not applicable	5%	96
<b>Request a credit report at least once a year to monitor for illegitimate activities</b>	<b>%</b>	<b>Number</b>
<b>Total</b>	100%	2,004
Yes	32%	622
No	61%	1,235
Not applicable	8%	147
<b>Review credit card and banking transactions at least once a month for illegitimate activities</b>	<b>%</b>	<b>Number</b>
<b>Total</b>	100%	2,004
Yes	83%	1,653
No	13%	272
Not applicable	4%	79
<b>Receive e-mail or text alerts from your bank for every transaction on your bank cards and credit cards</b>	<b>%</b>	<b>Number</b>
<b>Total</b>	100%	1,914
Yes	41%	775
No	54%	1,043
Not applicable	5%	96

Base: All respondents (2,004).

Note: Percentages may not add to 100% due to rounding.

\*Number of respondents unweighted, percentages weighted to population data.

# CPA Canada 2022 Fraud Survey

Q5: For each of the following items please indicate whether or not you:		
	%	Number
<b>Have identity theft insurance</b>		
<b>Total</b>	100%	2,004
Yes	25%	494
No	66%	1,327
Not applicable	9%	183
<b>Use a credit monitoring service</b>		
<b>Total</b>	100%	2,004
Yes	30%	576
No	61%	1,253
Not applicable	9%	175
<b>Shred personal documents before disposing of them (e.g. bills, bank statements or shipping labels etc.)</b>		
<b>Total</b>	100%	2,004
Yes	75%	1,486
No	21%	433
Not applicable	4%	85
<b>Answer your phone if you don't recognize the phone number</b>		
<b>Total</b>	100%	2,004
Yes	37%	743
No	60%	1,189
Not applicable	4%	72

Base: All respondents (2,004).

Note: Percentages may not add to 100% due to rounding.

\*Number of respondents unweighted, percentages weighted to population data.

# CPA Canada 2022 Fraud Survey

Q5: For each of the following items please indicate whether or not you:		
	%	Number
<b>Read the fine print of websites where you provide financial information</b>		
<b>Total</b>	100%	2,004
Yes	51%	1,020
No	39%	786
Not applicable	10%	198
<b>Teach your child/children about fraud</b>		
<b>Total</b>	100%	2,004
Yes	31%	617
No	14%	270
Not applicable	55%	1,117
<b>Answer text messages from unknown numbers</b>		
<b>Total</b>	100%	2,004
Yes	10%	202
No	84%	1,671
Not applicable	7%	131
<b>Only provide your personal financial information to secure websites (those that have a website link that starts with "https", as opposed to "http")</b>		
<b>Total</b>	100%	2,004
Yes	70%	1,389
No	19%	391
Not applicable	11%	224

Base: All respondents (2,004).

Note: Percentages may not add to 100% due to rounding.

\*Number of respondents unweighted, percentages weighted to population data.

# CPA Canada 2022 Fraud Survey

Q5: For each of the following items please indicate whether or not you:		
	%	Number
<b>Cover the pin pad when you are entering your bank or credit card password in public</b>		
<b>Total</b>	100%	2,004
Yes	69%	1,348
No	26%	545
Not applicable	5%	111
<b>Use a Virtual Private Network (VPN) when using public Wi-Fi</b>		
<b>Total</b>	100%	2,004
Yes	26%	506
No	51%	1,034
Not applicable	23%	464
<b>Cover the camera and/or turn off the microphone on your P.C., tablet or mobile device</b>		
<b>Total</b>	100%	2,004
Yes	46%	908
No	44%	885
Not applicable	11%	211
<b>Share your password for websites</b>		
<b>Total</b>	100%	2,004
Yes	11%	216
No	84%	1,703
Not applicable	4%	85

Base: All respondents (2,004).

Note: Percentages may not add to 100% due to rounding.

\*Number of respondents unweighted, percentages weighted to population data.

# CPA Canada 2022 Fraud Survey

Q6: How do you treat password security for websites where you provide financial information?	%	Number
<b>Total</b>	100%	2,004
Memorize passwords	53%	1,068
Write the password down on a piece of paper	26%	532
Use thumbprint identification	24%	479
Answer “yes” to device requests to automatically store your password	22%	439
Use facial recognition identification	20%	407
Save them in a file on your computer	18%	343
Keep them in an app on your smartphone or tablet	17%	323
Use smart passwords generated by your device(s)	15%	283
Other	2%	38
Never provide financial information on websites	14%	285
Don’t know/refused	<1%	3

Base: All respondents (2,004).

Note: Multiple responses allowed, total will not add to 100%

\*Number of respondents unweighted, percentages weighted to population data.



# CPA Canada 2022 Fraud Survey

Q6B: On average how often do you change important online passwords for personal information?	%	Number
<b>Total</b>	100%	2,004
Once a month or more often	11%	229
Less frequently than once a month but at least every three months	17%	330
Less frequently than once every three months but at least every six months	16%	314
Less frequently than once every six months but at least once a year	14%	288
Less often than once a year	25%	504
Never	8%	170
Don't know	8%	169

Base: All respondents (2,004).

Note: Percentages may not add to 100% due to rounding.

\*Number of respondents unweighted, percentages weighted to population data.

# CPA Canada 2022 Fraud Survey

Q7: Which, if any, of the following types of financial fraud have you been a victim of?	%	Number
<b>Total</b>	100%	2,004
<b>VICTIM OF AT LEAST ONE TYPE OF FRAUD</b>	<b>46%</b>	<b>905</b>
Credit card fraud	24%	468
Email/phishing fraud	8%	174
Debit card fraud	7%	142
Online fraud	6%	125
Identity theft	5%	106
Cell phone fraud	5%	96
Money transfer fraud	4%	75
Fraudulent investment schemes	3%	59
Telemarketing fraud	3%	71
Romance/catfishing fraud	3%	61
Lottery fraud	2%	46
Charity fraud	2%	41
Remedies, vaccinations and/or tests for COVID-19	2%	43
Monetary fraud related to COVID-19	2%	34
Other	1%	28
<b>NONE OF THE ABOVE</b>	<b>54%</b>	<b>1,099</b>

Base: All respondents (2,004).

Note: Multiple responses allowed, total will not add to 100%

\*Number of respondents unweighted, percentages weighted to population data.

# CPA Canada 2022 Fraud Survey

## Q8: And, for each of the following types of fraud, when did you last experience it?

	%	Number
<b>Debit card fraud</b>		
<b>Total</b>	100%	142
Less than 3 months ago	12%	19
3 to less than 6 months ago	10%	15
6 months to less than 1 year ago	11%	16
1 to less than 2 years ago	16%	23
2 to less than 5 years ago	23%	30
5 or more years ago	25%	33
Don't know	4%	6
<b>Credit card fraud</b>		
<b>Total</b>	100%	467
Less than 3 months ago	9%	41
3 to less than 6 months ago	8%	36
6 months to less than 1 year ago	13%	56
1 to less than 2 years ago	13%	60
2 to less than 5 years ago	26%	124
5 or more years ago	31%	144
Don't know	1%	6
<b>Fraudulent investment schemes</b>		
<b>Total</b>	100%	59
Less than 3 months ago	11%	6
3 to less than 6 months ago	15%	10
6 months to less than 1 year ago	30%	16
1 to less than 2 years ago	9%	6
2 to less than 5 years ago	15%	8
5 or more years ago	18%	11
Don't know	2%	2

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

Note: Percentages may not add to 100% due to rounding.

\*Number of respondents unweighted, percentages weighted to population data.

## Q8: And, for each of the following types of fraud, when did you last experience it?

	%	Number
<b>Identity theft</b>		
<b>Total</b>	100%	106
Less than 3 months ago	12%	13
3 to less than 6 months ago	11%	13
6 months to less than 1 year ago	21%	20
1 to less than 2 years ago	15%	14
2 to less than 5 years ago	18%	20
5 or more years ago	21%	22
Don't know	2%	4
<b>Telemarketing fraud</b>		
<b>Total</b>	100%	71
Less than 3 months ago	25%	19
3 to less than 6 months ago	23%	17
6 months to less than 1 year ago	8%	5
1 to less than 2 years ago	18%	12
2 to less than 5 years ago	8%	7
5 or more years ago	13%	8
Don't know	5%	3
<b>Cell phone fraud</b>		
<b>Total</b>	100%	96
Less than 3 months ago	27%	26
3 to less than 6 months ago	16%	17
6 months to less than 1 year ago	19%	17
1 to less than 2 years ago	20%	20
2 to less than 5 years ago	13%	12
5 or more years ago	4%	3
Don't know	1%	1

# CPA Canada 2022 Fraud Survey

## Q8: And, for each of the following types of fraud, when did you last experience it?

	%	Number
<b>Email/phishing fraud</b>		
<b>Total</b>	100%	173
Less than 3 months ago	31%	54
3 to less than 6 months ago	14%	26
6 months to less than 1 year ago	14%	25
1 to less than 2 years ago	14%	23
2 to less than 5 years ago	13%	23
5 or more years ago	10%	16
Don't know	4%	6
<b>Online fraud</b>		
<b>Total</b>	100%	125
Less than 3 months ago	16%	22
3 to less than 6 months ago	20%	24
6 months to less than 1 year ago	15%	16
1 to less than 2 years ago	21%	26
2 to less than 5 years ago	16%	19
5 or more years ago	13%	16
Don't know	1%	2
<b>Romance/catfishing fraud</b>		
<b>Total</b>	100%	61
Less than 3 months ago	16%	12
3 to less than 6 months ago	21%	12
6 months to less than 1 year ago	11%	7
1 to less than 2 years ago	17%	9
2 to less than 5 years ago	13%	8
5 or more years ago	20%	12
Don't know	1%	1

## Q8: And, for each of the following types of fraud, when did you last experience it?

	%	Number
<b>Lottery fraud</b>		
<b>Total</b>	100%	46
Less than 3 months ago	16%	6
3 to less than 6 months ago	17%	11
6 months to less than 1 year ago	22%	10
1 to less than 2 years ago	23%	9
2 to less than 5 years ago	15%	6
5 or more years ago	6%	3
Don't know	1%	1
<b>Money transfer fraud</b>		
<b>Total</b>	100%	75
Less than 3 months ago	15%	12
3 to less than 6 months ago	15%	10
6 months to less than 1 year ago	10%	7
1 to less than 2 years ago	19%	13
2 to less than 5 years ago	22%	16
5 or more years ago	20%	16
Don't know	1%	1
<b>Charity fraud</b>		
<b>Total</b>	100%	41
Less than 3 months ago	12%	6
3 to less than 6 months ago	14%	6
6 months to less than 1 year ago	27%	11
1 to less than 2 years ago	12%	5
2 to less than 5 years ago	4%	1
5 or more years ago	20%	8
Don't know	11%	4

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

Note: Percentages may not add to 100% due to rounding.

\*Number of respondents unweighted, percentages weighted to population data.

# CPA Canada 2022 Fraud Survey

## Q8: And, for each of the following types of fraud, when did you last experience it?

	%	Number
<b>Remedies, vaccinations and/or tests for COVID-19</b>		
<b>Total</b>	100%	43
Less than 3 months ago	29%	12
3 to less than 6 months ago	21%	9
6 months to less than 1 year ago	25%	11
1 to less than 2 years ago	18%	7
2 to less than 5 years ago	3%	2
5 or more years ago	2%	1
Don't know	1%	1

## Q8: And, for each of the following types of fraud, when did you last experience it?

	%	Number
<b>Monetary fraud related to COVID-19</b>		
<b>Total</b>	100%	34
Less than 3 months ago	16%	5
3 to less than 6 months ago	24%	10
6 months to less than 1 year ago	21%	8
1 to less than 2 years ago	26%	7
2 to less than 5 years ago	4%	1
5 or more years ago	4%	1
Don't know	4%	2

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

Note: Percentages may not add to 100% due to rounding.

\*Number of respondents unweighted, percentages weighted to population data.

# CPA Canada 2022 Fraud Survey

## Q9: Please indicate your level of agreement with each of the following statements.

	%	Number
<b>You are concerned about identity theft</b>		
<b>Total</b>	100%	2,004
<b>TOTAL AGREE</b>	68%	1,358
Agree strongly	25%	515
Agree somewhat	43%	843
Neither agree nor disagree	21%	435
<b>TOTAL DISAGREE</b>	10%	211
Disagree somewhat	8%	155
Disagree strongly	3%	56
<b>You are more concerned about fraud today than you were five years ago</b>		
<b>Total</b>	100%	2,004
<b>TOTAL AGREE</b>	69%	1,372
Agree strongly	32%	647
Agree somewhat	36%	725
Neither agree nor disagree	22%	441
<b>TOTAL DISAGREE</b>	10%	191
Disagree somewhat	6%	126
Disagree strongly	3%	65

## Q9: Please indicate your level of agreement with each of the following statements.

	%	Number
<b>You are more aware of potential frauds and financial schemes today as a result of the COVID-19 pandemic</b>		
<b>Total</b>	100%	2,004
<b>TOTAL AGREE</b>	54%	1,074
Agree strongly	19%	367
Agree somewhat	36%	707
Neither agree nor disagree	32%	640
<b>TOTAL DISAGREE</b>	14%	290
Disagree somewhat	9%	185
Disagree strongly	5%	105
<b>You are doing more to prevent yourself from being a victim of fraud than you were five years ago</b>		
<b>Total</b>	100%	2,004
<b>TOTAL AGREE</b>	62%	1,241
Agree strongly	25%	493
Agree somewhat	37%	748
Neither agree nor disagree	27%	548
<b>TOTAL DISAGREE</b>	11%	215
Disagree somewhat	7%	144
Disagree strongly	4%	71

Base: All respondents (2,004).

Note: Percentages may not add to 100% due to rounding.

\*Number of respondents unweighted, percentages weighted to population data.

# CPA Canada 2022 Fraud Survey

## Q9: Please indicate your level of agreement with each of the following statements.

	%	Number
<b>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</b>		
<b>Total</b>	100%	2,004
<b>TOTAL AGREE</b>	60%	1,190
Agree strongly	22%	422
Agree somewhat	38%	768
Neither agree nor disagree	27%	540
<b>TOTAL DISAGREE</b>	14%	274
Disagree somewhat	10%	191
Disagree strongly	4%	83
<b>You do not use your credit card(s) at some merchants out of concern that your credit card account will be compromised*</b>		
<b>Total</b>	100%	1,763
<b>TOTAL AGREE</b>	37%	644
Agree strongly	11%	188
Agree somewhat	26%	456
Neither agree nor disagree	30%	531
<b>TOTAL DISAGREE</b>	32%	588
Disagree somewhat	21%	382
Disagree strongly	11%	206

## Q9: Please indicate your level of agreement with each of the following statements.

	%	Number
<b>You do not use your debit card(s) at some merchants out of concern that your bank account will be compromised**</b>		
<b>Total</b>	100%	1,693
<b>TOTAL AGREE</b>	37%	594
Agree strongly	13%	205
Agree somewhat	23%	389
Neither agree nor disagree	32%	551
<b>TOTAL DISAGREE</b>	31%	548
Disagree somewhat	20%	353
Disagree strongly	11%	195
<b>You are concerned that the businesses you deal with are vulnerable to cyber-attacks regarding personal information</b>		
<b>Total</b>	100%	2,004
<b>TOTAL AGREE</b>	54%	1,056
Agree strongly	16%	313
Agree somewhat	38%	743
Neither agree nor disagree	31%	640
<b>TOTAL DISAGREE</b>	15%	308
Disagree somewhat	12%	249
Disagree strongly	3%	59

\*Only asked of respondents who reported having credit cards.

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

Base for other respondents = 2,004

Note: Percentages may not add to 100% due to rounding.

Number of respondents unweighted, percentages weighted to population data.

# CPA Canada 2022 Fraud Survey

**Q9: Please indicate your level of agreement with each of the following statements.**

	%	Number
<b>You think the businesses you deal with are doing enough to safeguard their customers' personal information</b>		
<b>Total</b>	100%	2,004
<b>TOTAL AGREE</b>	39%	805
Agree strongly	7%	134
Agree somewhat	33%	671
Neither agree nor disagree	41%	809
<b>TOTAL DISAGREE</b>	20%	390
Disagree somewhat	14%	268
Disagree strongly	6%	122

Base for other respondents = 2,004

Note: Percentages may not add to 100% due to rounding.

Number of respondents unweighted, percentages weighted to population data.



# CPA Canada 2022 Fraud Survey

Q10: What personal information of yours, if any, do you think is available online to people who should not have access to it?	%	Number
<b>Total</b>	100%	2,004
My home address	52%	1,047
My date of birth	50%	1,021
My credit card number(s)	24%	478
My social insurance number (SIN)	20%	405
My credit score	19%	388
My bank card number(s)	18%	355
My mother's maiden name	17%	350
My drivers' license number	16%	344
My voice	12%	249
My investments	12%	237
My facial recognition	11%	234
My passport information	11%	229
My fingerprints	9%	185
Other	2%	38
None of the above	25%	496

Base: All respondents (2,004).

Note: Multiple responses allowed, total will not add to 100%

\*Number of respondents unweighted, percentages weighted to population data.

# CPA Canada 2022 Fraud Survey

QD1: What is the highest level of education that you have completed?	%	Number
<b>Total</b>	100%	2,004
Some high school or less	4%	79
High school graduate	16%	327
Some college or technical school	8%	152
College or technical school graduate	22%	442
Some university	8%	167
University graduate	28%	570
Post graduate degree/Masters/PhD	12%	250
Prefer not to say	1%	17

Base all respondents = 2,004

Note: Percentages may not add to 100% due to rounding.

\*Number of respondents and percentages are unweighted.

# CPA Canada 2022 Fraud Survey

QD2: Which category includes your total household income before taxes in 2021?	%	Number
<b>Total</b>	100%	2,004
Below \$40,000	20%	393
Between \$40,000 and \$59,999	16%	312
Between \$60,000 and \$79,999	13%	257
Between \$80,000 and \$99,999	13%	256
Between \$100,000 and \$149,999	16%	323
Between \$150,000 and \$199,999	8%	156
Between \$200,000 and \$249,999	3%	55
\$250,000 and over	2%	46
Prefer not to say	10%	206

Base all respondents = 2,004

Note: Percentages may not add to 100% due to rounding.

\*Number of respondents and percentages are unweighted.