Technical Manual

Personal Fraud, Expanded CURF

Australia

2007

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INQUIRIES

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CONTENTS ....

ABBREVIATIONS ....

ABS	Australian Bureau of Statistics
ABSCQ	Australian Bureau of Statistics Classification of Qualifications
ABSDL	Australian Bureau of Statistics Site Data Laboratory
ARIA	Accessibility/Remoteness Index of Australia
ASCED	Australian Standard Classification of Education
ASGC	Australian Standard Geographical Classification
CAI	computer assisted interviewing
CD	collection district
CURF	confidentialised unit record file
DHAC	Australian Government Department of Health and Aged Care
DVA	Australian Government Department of Veterans Affairs
GISCA	National Centre for Social Applications of GIS, University of Adelaide
GST	goods and services tax
ISP	Internet service provider
LFS	Labour Force Survey
MPHS	Multipurpose Household Survey
n.f.d.	not further defined
OECD	Organisation for Economic Co-operation and Development
RA	Remoteness Area
RADL	Remote Access Data Laboratory
RSE	relative standard error
SACC	Standard Australian Classification of Countries
SAR	Special Administrative Region
SAS	software package for preparing and executing computerised data analysis
SE	standard error
SEIFA	Socio-Economic Indexes for Areas
SPSS	software package for preparing and executing computerised data analysis
STATA	software package for preparing and executing computerised data analysis
TAFE	Technical and Further Education

CHAPTER **1**   **INTRODUCTION** ....

OVERVIEW

This paper provides information on the release of microdata from the Personal Fraud topic collected in the 2007–08 Multipurpose Household Survey (MPHS). The data are available through an Expanded Confidentialised Unit Record File (CURF) released with the approval of the Australian Statistician. The 2007 Personal Fraud Expanded CURF is accessible through the ABS Remote Access Data Laboratory (RADL). This Expanded CURF option provides access to more detailed information than would otherwise be available from a basic CURF product. A basic CURF has not been produced from this survey.

The RADL is an on-line database query system, under which microdata are held on a server at the ABS. Users of the RADL can submit programs in SAS, SPSS and STATA software to interrogate and analyse the microdata, and access the results. Further information about the RADL facility and information about obtaining access to the file is available on the ABS web site <http://www.abs.gov.au> (see Services, CURF Microdata).

The RADL enables purchasers to tabulate, manipulate and analyse data to their own specifications.

ABOUT THE SURVEY

The MPHS is conducted each month as a supplement to the Labour Force Survey (LFS). The 2007–08 MPHS was conducted throughout Australia between July 2007 and June 2008.

The MPHS is designed to provide statistics annually for a small number of labour, social and economic topics. Topics included in the 2007–08 MPHS survey were:
- Environmental Views and Behaviour
- Household Use of Information Technology
- Personal Fraud.

The MPHS also collected other socio-demographic information such as educational qualifications, labour force status and personal and household income.

This expanded CURF comprises data from the Personal Fraud topic and socio-demographic information which was collected between July 2007 and December 2007. A separate CURF has been released which comprises data from the Environmental Views and Behaviour and Household Use of Information Technology topics.

The Personal Fraud topic collected information on the types of fraudulent activity to which respondents were exposed and fell victim. Information was collected specifically about exposure to different fraudulent activities, whether a victim of these activities, whether reported the most recent incident to authorities, how much time and money was lost, and whether their behaviour had changed as a result. Estimates were published in *Personal Fraud, 2007* (cat. no. 4528.0).

CHAPTER **2**   SURVEY METHODOLOGY ....

SCOPE AND COVERAGE

The scope of the 2007 Personal Fraud topic included all usual residents aged 15 years and over in private dwellings except:

- members of the Australian permanent defence forces
- certain diplomatic personnel of overseas governments, customarily excluded from census and estimated population counts
- overseas residents in Australia
- members of non-Australian defence forces (and their dependents) stationed in Australia
- people living in very remote parts of Australia.

The 2007–08 MPHS was conducted in both urban and rural areas in all states and territories, but excluded people living in very remote parts of Australia. The exclusion of these people will have only a minor impact on any aggregate estimates that are produced for states and territories, with the exception of the Northern Territory where people living in very remote areas account for approximately 21% of the total number of people in the population aged 15 years and over.

The MPHS is linked to the ABS Monthly Labour Force Survey (LFS) because the sample used in the MPHS is a subset of the LFS sample. The LFS is based on a multi-stage area sample of private dwellings (houses, flats, etc.) and a list sample of non-private dwellings (hotels, motels, etc.) and Indigenous Communities. The survey is conducted in both urban and rural areas of all states and territories of Australia.

In the LFS, coverage rules are applied which aim to ensure that each person is associated with only one dwelling, and hence has only one chance of selection. The chance of a person being enumerated at two separate dwellings in the one survey is considered to be negligible.

For more information about the LFS see *Labour Force, Australia* (cat. no. 6202.0).

DATA COLLECTION METHODOLOGY

Dwellings selected for the MPHS Personal Fraud topic comprised two-thirds of the outgoing rotation group for the LFS (one-eighth of the sample is rotated out each month) from July 2007 to December 2007. Socio-demographic information was also collected from these dwellings, and one-half of these dwellings were also asked the remaining MPHS topics.

In these dwellings (any) one person aged 15 years or over living in the dwelling was randomly selected and asked the additional MPHS questions in a personal interview, after the LFS had been fully completed. If the selected person was aged 15 to 17 years, permission to interview was first sought from a parent or guardian. If such permission was denied, information was obtained about the 15 to 17 year old from a responsible adult in the household. Note if the selected person was aged 15 to 17 years then they

DATA COLLECTION
METHODOLOGY
continued

were not asked the Environmental Views and Behaviour questions because they were out of scope for this topic.

Data were collected using Computer Assisted Interviewing (CAI), whereby responses were recorded directly onto an electronic questionnaire in a notebook computer during a telephone interview. Face-to-face CAI interviews were conducted in a small number of households, where that was the method of collection for the LFS.

The initial sample for the 2007 Personal Fraud topic consisted of approximately 18,860 private dwelling households. Of these households, approximately 2,760 were excluded from the MPHS sample because of sample loss (for example, households selected in the survey which had no residents in scope for the LFS, vacant or derelict dwellings and dwellings under construction). Of the remaining 16,100 private dwelling households, 14,320 or approximately 89% fully responded to the MPHS Fraud topic.

WEIGHTING, ESTIMATION
AND BENCHMARKING

As the survey was conducted on a sample of households in Australia, it is important to consider the method of sample selection when deriving estimates from the CURF. This is particularly important as a person's chance of selection in the survey varies depending on the state or territory in which they are selected.

Weighting is the process of adjusting results from the sample survey to infer results for the total in-scope population. To do this, a weight is allocated to each sample unit i.e. each person. The weight effectively indicates how many population units are represented by the sample unit.

The first step in calculating weights for each sample unit is to assign an initial weight which is equal to the inverse of the probability of being selected in the survey. For example, if the probability of a person being selected in the survey was one in 600, then the selected person would have an initial weight of 600 (that is, they represent 600 people in the population). The initial weights are then calibrated to align with independent estimates of the population of interest, referred to as 'benchmarks'. Weights are calibrated against population benchmarks to ensure that the survey estimates conform to the independently estimated distribution of the population, rather than to the distribution within the sample itself.

Replicate weights have been included on the CURF which can be used to calculate sampling error. For more information, refer to the 'Standard Errors' section in Chapter 3.

The survey was benchmarked to the estimated civilian population aged 15 years and over living in private dwellings in each state and territory in non very remote areas. The process of weighting ensures that the survey estimates conform to person benchmarks by state, part of state, age and sex. These benchmarks are produced from estimates of the resident population derived independently of the survey.

RELIABILITY OF
ESTIMATES

Estimates derived from the CURF are subject to both sampling and non-sampling error.

Sampling error

Sampling error arises because the estimates are based on a sample of units and so will differ from estimates that would have been produced if all units in the population had been included in the survey. One measure of the likely difference is given by the standard error (SE), which indicates the extent to which an estimate might have varied because only a sample of dwellings was included. There are about two chances in three that the sample estimates will differ by less than one SE from the number that would have been obtained if all people had been surveyed and about 19 chances in 20 that the difference will be less than two SEs. Instructions on how to calculate SEs can be found in Chapter 3.

Another measure of the sampling error is the relative standard error (RSE) which is obtained by expressing the SE as a percentage of the estimate. Generally, only estimates (numbers, percentages, means and medians) with RSEs less than 25% are considered sufficiently reliable for most purposes. The formula for calculating the RSE of an estimate (y) is:

$$RSE(y) = SE(y)/y \times 100\%$$

Non-sampling error

Non-sampling errors are inaccuracies that occur because of imperfections in reporting by respondents and interviewers, and errors made in coding and processing data. These inaccuracies may occur in any enumeration whether it be a full count or a sample of the population. Every effort is made to reduce the non-sampling error to a minimum by careful design of questionnaires, intensive training and supervision of interviewers, and efficient processing procedures.

USING THE CURF DATA ....

ABOUT THE MICRODATA

The 2007 Personal Fraud Expanded CURF enables users to manipulate the data, produce tabulations and undertake statistical analysis to individual specifications.

This MPHS 2007–08 microdata is released under the *Census and Statistics Act 1905* which has provision for the release of data in the form of unit records where the information is not likely to enable the identification of a particular person or organisation. Accordingly, there are no names or addresses of survey respondents on the CURF, and other steps have been taken to protect the confidentiality of respondents. These include removing or reducing the level of detail shown for some data items and changing characteristics such as state or area for several records. All income items have been perturbed. Perturbation is a process of altering the reported values for earnings to prevent identification of respondents. The distribution of values is not changed significantly through perturbation and the statistical validity of aggregate data is not affected. Data from the 2007 Personal Fraud Expanded CURF will therefore not exactly match published data.

Steps to confidentialise the datasets made available on the CURF are taken in such a way as to ensure the integrity of the data and optimise the content of files, while maintaining the confidentiality of respondents. Intending users should ensure that the data they require, at the level of detail they require, are available on the CURF. Data obtained in the survey but not contained on the CURF may be available in tabulated form on request. The location of a full list of all data items on the CURF is provided in the Appendix.

FILE STRUCTURE

The 2007 Personal Fraud Expanded CURF contains three data files (SAS, SPSS and STATA), each containing 14,320 confidentialised records. Each record holds both the person and household level data of a respondent to the survey. Using the person weight also provided for each record, the data can be used to estimate characteristics for the Australian population.

GEOGRAPHY

To enable analysis at a regional level, each record contains a state/territory identifier (STATEC) and a substate identifier (CCBALST). The CCBALST data item has two output categories – Capital city and Balance of state. Only the statistical divisions for the six states capital cities defined in the *Australian Standard Geographical Classification* (cat. no. 1216.0) are classified as capital cities. All other regions in Australia, including Canberra and Darwin are classified to the Balance of state category.

SPECIAL CODES

For income data items, certain values are reserved as special codes and must not be added as if they were quantitative values. The value of the codes are as follows:

9999999998 = Not applicable

9999999999 = Not stated.

MULTIPLE RESPONSE
FIELDS

A number of questions asked during the MPHS allowed respondents to give more than one response. On the CURF, each response category for these multiple response questions is treated as a separate data item. Each data item has either a 'Not applicable' or a 'Yes' response. A 'Not applicable' response has a code of '0' indicating that the response category is not relevant for the respondent. A 'Yes' response has a code greater than '0' indicating a positive response for that category.

An example of this is the 'All sources of personal income' question which has six response categories. From these categories six separate data items have been produced – ALINSCUA, ALINSCUB, ALINSCUC...ALINSCUF.

ALL SOURCES OF PERSONAL INCOME

Response category	Data item	Data item response
Employee income	ALINSCUA	Not applicable (0)
		Yes (1)
Unincorporated business income	ALINSCUB	Not applicable (0)
		Yes (2)
Government pensions and allowances	ALINSCUC	Not applicable (0)
		Yes (3)
Other income	ALINSCUD	Not applicable (0)
		Yes (4)
Not known	ALINSCUE	Not applicable (0)
		Yes (5)
No income source	ALINSCUF	Not applicable (0)
		Yes (6)

SEIFA INDEXES

The CURF contains two Socio-Economic Indexes for Areas (SEIFA) indexes. The Index of Relative Socio-Economic Disadvantage and the Index of Relative Socio-Economic Advantage/Disadvantage, both of which have deciles as response categories. Respondents to the survey are allocated to one of ten categories for each index depending on the socio-economic status of the people living in their Census Collection District (a 'Could not be determined' category is also provided). The index refers to the population of the area in which a person lives, not the socio-economic situation of a particular individual. The deciles have been calculated using weighted numbers so there is approximately an equal number of people in each of the ten deciles for the complete sample of 14,320 respondents who appear on the CURF (excluding those where a decile could not be determined).

Tables showing multiple data items, cross-tabulated by more than one SEIFA and/or sub-state geography at a time, are not permitted due to the detailed information about small geographical regions that could be presented. However, simple cross-tabulations of population counts by multiple SEIFA or sub-state geographic data items may be useful in order to determine which geography or SEIFA item to include in primary analysis, and such output is permitted. See the Glossary for definitions of the SEIFA data items included on this CURF. For more information about SEIFA see *Information Paper: Census of Population and Housing - Socio-economic Indexes for Areas, Australia, 2001* (cat. no. 2039.0).

WEIGHTS AND
ESTIMATION

The CURF contains records which can be adjusted (weighted) to infer results for the total in-scope population in Australia. The CURF contains a person weight, FINWTFRP.

The FINWTFRP weight must be used when estimating the number of people in Australia with a particular characteristic. Care needs to be taken when applying the person weight when aggregating to household level characteristics. This will estimate the number of people in Australia living in households with certain household characteristics, rather than estimating the number of households in Australia with those characteristics.

The application of weights ensures that person estimates conform to an independently estimated distribution of the population by age, sex, state/territory and part of state. If weights were to be ignored, no account would be taken of a person's chance of selection in the survey or of different response rates across population groups, with the result that distributions based on the sample alone will be biased for distributions in the in-scope population, and overall aggregates will add up to sample and not population totals.

STANDARD ERRORS

Standard errors for each estimate produced from this CURF can be calculated using the replicate weights provided on the file.

Each record on the CURF contains 30 replicate weights. Using these weights, it is possible to calculate standard errors for estimates produced from this file, using what is known as the 30 group Jack-knife variance estimator. Replicate weights are provided for person estimates, WFRP0101 to WFRP0130.

To obtain the standard error of a weighted estimate y, calculate the same estimate using each of the 30 replicate weights. The variability between these replicate estimates (denoting y(g) for group number g) is used to measure the standard error of the original weighted estimate y using the formula:

$$SE(y) = \sqrt{(29/30) \sum_{g=1}^{30} (y_{(g)} - y)^2}$$

where

g = the replicate groups number

$y_{(g)}$ = the weighted estimate, having applied the weights for replicate group g

y = the weighted estimate from the full sample.

The 30 group Jack-knife method can be applied not just to estimates of population total, but also where the estimate y is a function of estimates of population total, such as a proportion, difference or ratio. For more information on the 30 group Jack-knife method of SE estimation, see *Research Paper: Weighting and Standard Error Estimation for ABS Household Surveys (Methodology Advisory Committee), July 1999* (cat. no. 1352.0.55.029).

Use of the 30 group Jack-knife method for complex estimates, such as regression parameters from a statistical model, is not straightforward and may not be appropriate. The method as described does not apply to investigations where survey weights are not used, such as in unweighted statistical modelling.

STANDARD ERRORS
continued

The following table has been provided to enable CURF users to check some of the relative standard errors they have produced.

TABLE 1: NUMBER OF TIMES EXPOSED TO A FAKE OFFER TO SUPPLY FINANCIAL ADVICE, Relative Standard Errors—Persons

	Persons	Relative Standard Error
	'000	%
Not applicable / Could not be determined	15 145.5	0.3
One	209.3	9.8
Two	194.4	7.7
Three	92.9	12.0
4 to 10	295.6	7.4
11 to 20	135.2	12.8
21 or more	152.3	10.3
Total	16 225.2	—

— nil or rounded to zero (including null cells)

FILE CONTENT

The 2007 Personal Fraud Expanded CURF contains the files listed below which are available through the RADL.

Expanded CURF files

PF07E.sas7bdat – the Personal Fraud file in SAS for Windows format.

Format.sas7bcat – the format file which provides labels for associated codes in the SAS version of the Personal Fraud Expanded CURF.

PF07E.SAV – the Personal Fraud file in SPSS format.

PF07E.DTA – the Personal Fraud file in STATA format.

4528055002_DATA_ITEM_LISTING_PF07E.XLS – the documentation file which includes data item names, category labels and populations. The file is in Microsoft Excel format.

FREQUENCIES_PF07EPSN.TXT – data item code values and category labels are provided with weighted person frequencies for each response category. The file is in plain text format.

Expanded CURF test files

The test files mirror the actual data files but contain random data. The test files can be used to troubleshoot SAS, SPSS or STATA code or to solve any syntax problems prior to submitting RADL jobs. The test files can also test code without the restrictions imposed by RADL. Data from the test files will not match data from the actual Personal Fraud Expanded CURF files.

PF07E.sas7bdat – the Personal Fraud test file in SAS for Windows format.

Formats.sas7bcat – the format test file which provides labels for associated codes in the SAS version of the Personal Fraud Expanded CURF.

PF07E.SAV – the Personal Fraud test file in SPSS format.

PF07E.DTA – the Personal Fraud test file in STATA format.

CHAPTER 5   CONDITIONS OF RELEASE ....

RELEASE OF CURF

The Australian Statistician's approval is required for each release of the CURF. In addition and prior to being granted access to the CURF, all organisations, and individuals within organisations, who request access to the CURF will be required to sign an Undertaking to abide by the legislative restrictions on use. Organisations and individuals who seek access to the 2007 Personal Fraud Expanded CURF are required to give an undertaking which includes, among other conditions, that in using the CURF data they will:

- use the data only for the statistical purposes specified
- not attempt to identify particular persons or organisations
- not disclose, either directly or indirectly, the data to any other person or organisation other than members of their organisation who have been approved by the ABS to have individual access to the information
- not attempt to match, with or without using identifiers, the data with any other list of persons or organisations
- in relation to data made available via the Remote Access Data Laboratory (RADL) or the ABS Data Laboratory (ABSDL), access the data only in a manner specifically authorised in writing by the ABS
- not attempt to access the data after the term of their authorisation expires, or after their authorisation is rescinded by the organisation which provided it, or after they cease to be a member of that organisation.

Use of the data for statistical purposes means use of the content of the CURF to produce information of a statistical nature, i.e. the arrangement and classification of numerical facts or data, including statistical analyses or statistical aggregates. Examples of statistical purposes are:

- manipulation of the data to produce means, correlations or other descriptive or summary measures
- estimation of population characteristics
- use of data as input to mathematical models or for other types of analysis (e.g. factor analysis)
- providing graphical or pictorial representations of the characteristics of the population or subsets of the population.

All CURF users are required to read and abide by the 'Responsible Access to ABS CURFs Training Manual' available on the ABS website <http://www.abs.gov.au> (see Services, CURF Microdata). Use of the data for unauthorised purposes may render the purchaser liable to severe penalties. Advice on the propriety of any particular intended use of the data is available from the Microdata Access Strategies Section via <microdata.access@abs.gov.au>.

CONDITIONS OF SALE

All ABS products and services are provided under Conditions of Sale. Any queries relating to these Conditions of Sale should be referred to <intermediary.management@abs.gov.au>.

PRICE

The Recommended Retail Price (RRP) of the 2007 Personal Fraud Expanded CURF, as at January 2009 is $1,430.00 including GST.

HOW TO ORDER

All clients wishing to access the 2007 Personal Fraud Expanded CURF should refer to the ABS website, <http://www.abs.gov.au> (see Services, CURF Microdata) and read the Responsible Access to ABS CURFs Training Manual, and other relevant information, before downloading the Application and Undertaking to apply for access.

Australian universities

University clients should refer to the ABS website <http://www.abs.gov.au> (see Services, Services for Universities). The 2007 Personal Fraud Expanded CURF can be accessed by universities participating in the ABS/Universities Australia CURF agreement for research and teaching purposes.

Other clients

Other prospective clients should contact the Microdata Access Strategies Section via <microdata.access@abs.gov.au> or on (02) 6252 7714.

For data items and structure see the Excel spreadsheet titled '4528055002_DATA_ITEM_LISTING_PF07E' associated with this information paper.

GLOSSARY ....

Accessibility/Remoteness Index of Australia	Accessibility/Remoteness Index of Australia (ARIA) was developed by the Commonwealth Department of Health and Ageing (formerly Department of Health and Aged Care (DHAC)) and the National Key Centre for Social Applications of Geographic Information System (GISCA). ARIA measures the remoteness of a point based on the physical road distance to the nearest Urban Centre (ASGC 1996) in each of five size classes.
Advance fee fraud	An unsolicited request to transfer funds into a person's bank account. Advance fee fraud commonly involves an elaborate or dramatic 'story' in which a large sum of money needs to be transferred, and the victim's account is needed to move the money. The fraudulent request usually promises that a commission or fee will be paid for the assistance provided, but instead funds are withdrawn illegally from the victim's account.
Age	This is the reported age of a person on the last birthday.
ASGC Remoteness Structure	The Remoteness structure is used for the production of standard ABS statistical outputs from Population Censuses and some ABS surveys. It is a structure describing Australia in terms of a measurement of remoteness. The Remoteness structure includes all Collection Districts (CDs) and therefore, in aggregate, it covers the whole of Australia. The purpose of the structure is to classify CDs which share common characteristics of remoteness into broad geographical regions called Remoteness Areas (RAs). There are six RAs in this structure.
Australian Standard Classification of Education (ASCED)	The ASCED is a national standard classification which includes all sectors of the Australian education system: that is, schools, vocational education and training, and higher education. From 2001, ASCED replaced a number of classifications used in administrative and statistical systems, including the Australian Bureau of Statistics Classification of Qualifications (ABSCQ). The ASCED comprises two classifications: Level of Education and Field of Education. See *Australian Standard Classification of Education (ASCED), 2001* (cat. no. 1272.0).
Balance of state/territory	This area comprises the region outside of the six state capital Statistical Divisions. The area includes the Australian Capital Territory and the Northern Territory.
Behaviour change	Respondents were asked whether their behaviour had changed as a result of the most recent incident of each identity fraud or scam victimisation. If so, they were invited to nominate any number of ways in which their behaviour had changed in an open response; as such a broad range of responses were received. These were re-coded to six broad categories of responses: ■ more careful or aware; ■ changed ISP or email address, payment methods, credit card details or Internet security; ■ stopped engaging, ignore, or no longer deal with that organisation or person; ■ changes to contact details or home or physical security; ■ reduced wellbeing; and ■ other.
Capital city	This area comprises the Statistical Divisions of the six state capital cities which are defined in the *Australian Standard Geographical Classification (ASGC)* (cat. no. 1216.0). Excludes Canberra and Darwin.

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Certificate not further defined	Level of Education survey responses are coded to Certificate not further defined (n.f.d.) when there is not enough information to code them to Certificate I, II, III or IV in the *Australian Standard Classification of Education (ASCED), 2001* (cat. no. 1272.0), Level of Education classification.
Chain Letter	An invitation in the form of a letter (or email) to send a specified amount of money or goods to the name at the top of a list, delete that name and add your own name to the bottom of the list before sending the letter to a number of other people. For the purposes of this survey chain letters that did not ask for money or goods to be sent, or only asked for goods of negligible value, were excluded.
Child	A person of any age who is a natural, adopted, step, or foster son or daughter of a couple or lone parent, usually resident in the same household, and who does not have a child or partner of their own usually resident in the household.
Collection Districts	CDs are designed for use in census years for the collection and dissemination of Population Census data. In non-census years, CDs are undefined. In aggregate, CDs cover the whole of Australia without gaps or overlaps. The CD is the smallest spatial unit in the ASGC. CDs aggregate to form larger spatial units such as the Remoteness Areas in the Remoteness Structure. In Census years, the CD is the common denominator which integrates all classification structures in the ASGC. For the 2006 Census, 38,704 CDs were defined throughout Australia.
Country of birth	Country of birth has been classified according to the *Standard Australian Classification of Countries (SACC), 1998* (cat. no. 1269.0).
Couple families	For the purposes of this publication, a family consisting of two persons in a registered marriage or de facto relationship and at least one child aged 0 to 14 years who are usually resident in the household. The family may also include any number of other dependents, non-dependents and other related individuals.
Credit or bank card fraud	Credit or bank card fraud involves the use of credit or bank card details to make purchases or withdraw cash without the owner's permission. For the purposes of this survey, credit or bank card fraud also included the fraudulent use of other cards such as 'keycards' and debit cards.
Current job	The job in which a person currently works.
Dependent children	All people aged under 15 years, and people aged 15 to 24 years who are full-time students, have a parent in the household and do not have a partner or child of their own in the household.
Educational institution	Any institution whose primary role is education. Included are schools, higher education establishments, colleges of Technical and Further Education (TAFE), public and private colleges, etc. Excluded are institutions whose primary role is not education, for example, hospitals.
Employed	People who during the reference week:

- worked for one hour or more for pay, profit, commission or payment in kind in a job or business, or on a farm (comprising employees, employers and own account workers); or
- worked for one hour or more without pay in a family business or on a farm (i.e. contributing family workers); or
- were employees who had a job but were not at work and were:
  - away from work for less than four weeks up to the end of the reference week; or
  - away from work for more than four weeks up to the end of the reference week and received pay for some or all of the four week period to the end of the reference week; or
  - away from work as a standard work or shift arrangement; or
  - on a strike or locked out; or
  - on workers' compensation and expected to return to their job; or

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Employed *continued*	■ were employers or own account workers who had a job, business or farm, but were not at work.
Employed full-time	Employed people who usually worked 35 hours or more a week (in all jobs) and those who, although usually working less than 35 hours a week, worked 35 hours or more during the reference week.
Employed part-time	Employed people who usually worked less than 35 hours a week (in all jobs) and either did so during the reference week, or were not at work in the reference week.
Employees	People who work for a public or private employer and receive remuneration in wages, salary, a retainer fee from their employer while working on a commission basis, tips, piece rates, or payment in kind, or people who operate their own incorporated enterprise with or without hiring employees.
Employers	People who operate their own unincorporated economic enterprise or engage independently in a profession or trade and hire one or more employees.

Employment types	Classification of employed people according to the following employment type categories on the basis of their main job (i.e. the job in which they usually work the most hours):
	 ■ employees (excluding owner-managers of incorporated enterprises)
	   ■ with paid leave entitlements
	   ■ without paid leave entitlements
	 ■ owner managers
	   ■ owner managers of incorporated enterprises
	   ■ owner managers of unincorporated enterprises
	 ■ contributing family workers.

Equivalised weekly household income	Equivalising adjusts actual gross income to take account of the different needs of households of different size and composition. There are economic advantages associated with living with others, because household resources, especially housing, can be shared. The equivalence scale used to obtain equivalised incomes is that used in studies by the Organisation for Economic Co-operation and Development (OECD) and is referred to as the 'modified OECD scale'. The scale gives a weight of 1.0 to the first adult in the household, a weight of 0.5 for each additional adult (persons aged 15 years and over), and a weight of 0.3 for each child. For each household, the weights for household members are added together to form the household weight. Total household income is then divided by the household weight to give an income that a lone person household would need for a similar standard of living. Equivalised weekly household income can be viewed as an indicator of the economic resources available to each member of the household.
Exposure to scams	A person was considered to have been exposed to a scam if they received an unsolicited invitation, request, notification or offer, and viewed or read the unsolicited material.
Family	Two or more people, one of whom is at least 15 years of age, who are related by blood, marriage (registered or de facto), adoption, step or fostering; and who are usually resident in the same household. The basis of a family is formed by identifying the presence of a couple relationship, lone parent-child relationship or other blood relationship. Some households will, therefore, contain more than one family.
Field of education	Field of Education is defined as the subject matter of an educational activity. It is categorised according to the *Australian Standard Classification of Education (ASCED), 2001* (cat. no. 1272.0) Field of Education classification. The ASCED comprises two classifications: Level of Education and Field of Education. See *Australian Standard Classification of Education (ASCED), 2001* (cat. no. 1272.0).

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Financial advice	An unsolicited fraudulent offer to supply financial advice about topics such as investment telemarketing, share promotions, investment seminars, real estate, computer prediction or betting software and superannuation. Some schemes offer abnormally high short-term returns and rely on a continual flow of money from investors to keep the scheme going. For the purposes of this survey, legitimate offers of financial or investment advice, even if unwanted, were excluded, as was any advice that was sought by the respondent.
Fraud	The act of intentionally deceiving another for the purpose of gaining an advantage or benefit, whether financial or otherwise.
Full-time educational attendance	People aged 15 to 19 years who, during the reference week were enrolled full-time at secondary or high schools, and those aged 15 to 24 years who, during the reference week, were enrolled full-time at a college of Technical and Further Education (TAFE), university, or other tertiary educational institution.
Full-time workers (usual)	Employed people who usually work 35 hours or more a week (in all jobs).
Government pension/allowance	Income support payments from government to people under social security and related government programs. Included are pensions and allowances received by aged, disabled, unemployed and sick people, families and children, veterans and their survivors, and study allowances for students. Payments made by overseas governments as well as the Australian government are included.
Gross income	Regular and recurring cash receipts including monies received from wages and salaries, government pensions and allowances, and other regular receipts such as superannuation, workers' compensation, child support, scholarships, profit or loss from own unincorporated business or partnership, and property income. Gross income is the sum of current income from all these sources before income tax or the Medicare levy have been deducted.
Group Jack-knife method	This method of calculating standard errors starts by dividing the survey sample into a number of approximately equal-sized groups (replicate groups). Replicate estimates of the population total are then calculated from the sample by excluding each replicate group in turn. The Jack-knife variance is derived from the variation of the respective replicate estimates around the estimate based on the whole sample.
Household	A household consists of a person living alone, or two or more related or unrelated persons who live and eat together in private residential accommodation.
Identity fraud	The theft of a pre-existing identity without the person's consent, where the person's name, date of birth, address or other personal details are used to engage in fraudulent activities such as conducting business, opening accounts, taking out loans or avoiding criminal liability. This includes credit or bank card fraud and identity theft.
Identity theft	The use of someone's personal details without permission, or otherwise illegally appropriating another's identity (for example, using a drivers licence or Tax File Number in stolen, fraudulent or forged documents; conducting business; opening accounts or taking out loans illegally in another person's name).
Incorporated enterprise	An enterprise which is registered as a separate legal entity to its members or owners. Also known as a limited liability company.
Incurred financial loss	This relates to the most recent incident only. Respondents were asked to provide an approximate total amount of money lost to the most recent incident of each identity fraud or scam victimisation. For identity frauds, this amounted to money lost before any form of reimbursement from authorities. For scams, this amounted to money lost through responding to the fraudulent invitation, request, notification or offer.
Indigenous	This refers to people who identified themselves, or were identified by another household member, as being of Aboriginal and/or Torres Strait Islander origin.

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Inner Regional Australia	Inner Regional Australia is a category in the ASGC Remoteness Structure. Inner Regional Australia is defined as 'CDs with an average ARIA index value greater than 0.2 and less than or equal to 2.4'. Inner Regional Australia includes towns such as Hobart, Launceston, Noosa and Tamworth.
Internet	A world-wide public computer network. Organisations and individuals can connect their computers to this network and exchange information across a country and/or across the world. The Internet provides access to a number of communication services including the World Wide Web and carries email, news, entertainment and data files.
Labour force	The civilian population can be split into two mutually exclusive groups: the labour force (employed and unemployed people) and people not in the labour force.
Level not determined	Level not determined includes inadequately described responses and cases where no response was given.
Level of education	Level of education is a function of the quality and quantity of learning involved in an educational activity. It is categorised according to the *Australian Standard Classification of Education (ASCED), 2001* (cat. no. 1272.0), Level of Education classification.
Level of highest educational attainment	Level of highest educational attainment identifies the highest achievement a person has attained in any area of study. It is not a measurement of the relative importance of different fields of study but a ranking of qualifications and other educational attainments regardless of the particular area of study or the type of institution in which the study was undertaken. For further information regarding how 'highest level' is derived, refer to paragraphs 45–47 of the Explanatory Notes in *Adult Learning, Australia, 2006–07* (cat. no. 4229.0).
Level of highest non-school qualification	Level of highest non-school qualification identifies the highest achievement a person has attained in any area of study, outside of their school achievements. See also Level of highest educational attainment.
Lottery	A scam where a person receives a fraudulent notification of having won a lottery or prize for a draw that they did not enter, and are asked to provide personal details or pay a fee in order to collect their prize or winnings. This excludes registered lotteries such as Readers Digest.
Main English Speaking countries	The list of Main English Speaking Countries provided here is not an attempt to classify countries on the basis of whether or not English is the predominant or official language of each country. It is a list of the main countries from which Australia receives, or has received, significant numbers of overseas settlers who are likely to speak English. These countries comprise the United Kingdom, the Republic of Ireland, New Zealand, Canada, South Africa, and the United States of America.
Major Cities of Australia	Major Cities of Australia (not to be confused with Major Urban) is a category in the ASGC Remoteness Structure. Major Cities of Australia is defined as 'CDs with an average ARIA index value of 0 to 0.2'. The 'Major Cities of Australia' class includes most capital cities, as well as major urban areas such as Newcastle, Geelong and the Gold Coast.
Most recent incident	Detailed characteristics (such as method of fraud, reporting of incidents, financial loss, time lost or behaviour changes) of each type of fraud were collected for the most recent incident of that fraud type. The survey is not able to provide detailed information about the characteristics of all fraud type incidents that survey respondents may have experienced during the reference period. Therefore data for these characteristics cannot be combined to form a total scam or identity fraud count. Only victim counts can be combined across categories.
Non-dependent child	A child of a couple or lone parent usually resident in the household, aged over 15 years and who is not a dependent student aged 15 to 24 years, and do not have a partner or child of their own in the household.

Non-school qualification	Non-school qualifications are awarded for educational attainments other than those of pre-primary, primary or secondary education. They include qualifications at the Postgraduate Degree level, Master Degree level, Graduate Diploma and Graduate Certificate level, Bachelor Degree level, Advanced Diploma and Diploma level, and Certificates I, II, III and IV levels. Non-school qualifications may be attained concurrently with school qualifications.
Not employed	People who are either unemployed or not in the labour force.
Not in the labour force	Persons who are not in the categories 'employed' or 'unemployed' as defined.
One parent families	For the purposes of this publication, a family consisting of a lone parent and at least one child aged 0 to 14 years usually resident in the household. The family may also include any number of other dependents, non-dependents and other related individuals.
Other scams	Other scams not separately identified in the survey. Includes for example fraudulent door to door sales, fraudulent repair work, etc.
Own account worker	A person who operates his or her own unincorporated economic enterprise or engages independently in a profession or trade, and hires no employees.
Part-time workers (usual)	Employed people who usually worked less than 35 hours a week (in all jobs).
Phishing and related scams	Scams which involve a fraudulent request, purporting to be from a business or bank, to confirm a person's bank account or personal details using a range of methods such as by email, landline, mobile telephone, post or in person. Phishing is an attempt to acquire personal information, such as an account number, password, credit card details, etc., usually via email or instant messaging, in which the email purports to be from a legitimate or trustworthy business or bank and directs a person to a hoax website to verify their account details. Vishing is a variant on phishing where the method used is the telephone either using Voice over Internet Protocol (VoIP) or a 'live person' to gain access to a person's bank account/personal details, rather than the email/Internet.
Pyramid scheme	A multi-level selling technique where the main feature is that earning money and gaining promotion depends on recruiting other people into the operations rather than selling a product or providing a service.
Reference week	The week preceding the week in which the interview was conducted.
Relationship in household	The relationship of people who live in the same household.
Scam	A scam is a fraudulent invitation, request, notification or offer, designed to obtain personal information or money or otherwise obtain a financial benefit by deceptive means.
Socio-economic Indexes for Areas 2001 (SEIFA 2001)	Socio-economic Indexes for Areas 2001 (SEIFA 2001) are used in the assessment of the welfare of Australian communities. The ABS has developed four indexes to allow ranking of regions/areas, providing a method of determining the level of social and economic well-being in that region.

The two indexes available on this CURF are:
- Index of Relative Socio-economic Disadvantage - This index focuses on low income earners, relatively lower educational attainment and high unemployment and is a general measure of disadvantage only. A high value reflects a lack of disadvantage rather than high advantage and occurs when the area has few families of low income and few people with little training and in unskilled occupations.
- Index of Relative Socio-economic Advantage/Disadvantage - A higher score on this index indicates that an area has attributes such as a relatively high proportion of people with high incomes or a skilled workforce, and a low proportion of people with low incomes and relatively few unskilled people in the workforce. Conversely, a low score on this index indicates that an area has a higher proportion of individuals with low incomes, more employees in unskilled occupations, etc. and a low proportion of people with high incomes or in skilled occupations.

Socio-economic Indexes for Areas 2001 (SEIFA 2001) *continued*	See *Information Paper: Census of Population and Housing - Socio-Economic Indexes for Areas, Australia, 2001* (cat. no. 2039.0) for details.
Status in employment	Employed people classified according to whether they were employees, employers, own account workers, or contributing family workers.
Time lost	Respondents were asked to estimate the total amount of time they had spent dealing with the most recent incident of each identity fraud or scam victimisation, from first becoming aware of the incident.
Unemployed	Persons aged 15 years and over who were not employed during the reference week, and: - had actively looked for full-time or part-time work at any time in the four weeks up to the end of the reference week and were available for work in the reference week; or - were waiting to start a new job within four weeks from the end of the reference week and could have started in the reference week if the job had been available then.
Unincorporated enterprise	A business entity in which the owner and the business are legally inseparable, so that the owner is liable for any business debts that are incurred.
Usual hours worked	The hours usually worked per week by an employed person.
Victim	A person who has experienced credit or bank card fraud or identity theft; or a person who has not only received a fraudulent invitation, request or notification, but has also responded to that offer or request by supplying personal information, money or both, or seeking more information in relation to these requests.

FOR MORE INFORMATION . . .

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