



Military Consumers & Marketplace Trust

An Analysis of Marketplace Challenges
Facing the Military Community





An Introduction from the BBB Institute for Marketplace Trust and the Association of Military Banks of America

Among the many challenges of military life, financial issues typically rank close to the top of the list. The arc of a military career takes service members and their families from joining the military and getting a steady paycheck to moving every two-to-three years to extended family separations to an ultimate transition out of the military. Throughout a military career, regardless of how long it lasts, every major life decision or action typically has financial consequences—consequences that can distract military members from their duty to defend our nation. This is why the U.S. Department of Defense has made “financial readiness” a core mission pillar.

Financial readiness includes knowing how to safely navigate the marketplace and make purchasing decisions that result in a successful, satisfying exchange between consumers and businesses. This trusted marketplace is what consumers come to expect—but it is not always what they experience. Service members, veterans, military spouses, and families must have the tools and knowledge to discern the difference between a great deal and a scam in disguise.

For this reason, the BBB Institute for Marketplace Trust (BBB Institute) and the Association of Military Banks of America (AMBA) are pleased to present *Military Consumers & Marketplace Trust: An Analysis of Marketplace Challenges Facing the Military Community*. This report builds on BBB’s *BBB Scam Tracker Risk Report*, an annual research analysis based on tens of thousands of scams reported by consumers and business owners each year via BBB Scam TrackerSM ([BBB.org/ScamTracker](https://www.bbb.org/scamtracker)). While these reports have always included a spotlight on military consumers, this is the first time we have taken the opportunity to share an in-depth analysis of the scams and complaints reported by military consumers to the Better Business Bureau® (BBB®).

This report would not be possible without the brave men and women who not only serve and protect our nation, but also took time out of their busy lives to report an unsatisfactory business exchange or scam to BBB. Thanks to their efforts, we are able to provide these valuable insights and create the resources needed to prevent others from losing money.

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Executive Summary

Life in the military comes with unique stressors that affect how consumers and families interact in the marketplace. Service members and their families must be flexible to Permanent Change of Station moves,¹ find reliable employment opportunities following relocation, parent and raise children while their service member is deployed, and maintain good credit scores—all while remaining combat ready at all times.² After concluding their service, they must then navigate new challenges including finding a fulfilling career, a new place to live, and people and businesses they can trust.

Trust is a key component to life in the military. Service members, veterans, and their families need our support so they can quickly and easily navigate questions or concerns about a marketplace transaction. It is vitally important that financial readiness education includes information about marketplace behaviors, best practices, and red flags—so the hard-earned financial resources of military families can be kept and spent safely.

Knowing which businesses military families can trust while dealing with the challenges of military life is not easy. It's during these times when consumers are more likely to make a quick decision—and sometimes this leaves them vulnerable to scammers and fly-by-night businesses out to steal money from unsuspecting victims. Financial loss is only the tip of the iceberg in these cases; unsatisfying marketplace interactions cause stress, frustration, and second-guessing, which could have cascading effects on the financial readiness of our military families.³

Every single day, the Better Business Bureau receives business complaints and scam reports⁴ from consumers, which provide us with critical data to help identify marketplace threats and help resolve marketplace issues. In 2018, more than 28,000 business complaints were filed with BBB from military consumers.⁵ Of these, 79% were settled⁶ thanks to the dispute resolution services BBB provides at no cost as part of its mission to advance marketplace trust.

¹ Which occur, on average, every two to four years (Military OneSource).

² Enlisted military personnel have the #1 most stressful job according to a 2019 World Health Organization analysis: www.weforum.org/agenda/2019/05/burnout-is-making-us-worse-at-our-jobs-according-to-the-who/.

³ https://reachfamilies.umn.edu/sites/default/files/rdoc/Military_Families_and_Financial_Stress_DoD3.pdf.

⁴ See page 7.

⁵ In 2018, 44% of the complaints were submitted by veterans, 24% by service members, and 19% by military spouses. The remaining 13% were from other military affiliations, including family members.

⁶ Settled complaints include complaints resolved between consumers and businesses, and complaints answered by businesses that address the consumer's concern and do not trigger additional dispute resolution services.

Military consumers filed more complaints about securing and maintaining their homes, moving, and purchases related to relocation than the general population. Younger military consumers were more likely to contact BBB about movers, property management companies and apartments, while older military consumers reported more complaints about home improvement-related industries, including roofers and home and general contractors. Military consumers were slightly more likely to have their complaint settled versus all consumers.

In 2018, nearly 5,000 scam reports were filed by military consumers via BBB Scam TrackerSM. Thirty percent of these scam reports noted a

monetary loss, which is similar to 29.5% reported across all consumer types. However, the median dollars lost by military consumers to scammers was much higher than the general population. Military consumers reported a median loss of \$200, which is 32% higher than the \$152 reported by all consumers.

This increased loss was especially prominent for employment scams, which was the riskiest scam for military consumers and resulted in a median loss of \$2,460—more than double when compared with all consumers. Home improvement scams were the second most risky scam, with 60% of military consumers reporting a financial loss when targeted by a scammer.

Marketplace Challenges Reported by Military Consumers in 2018

**MORE THAN
28,000**
BUSINESS COMPLAINTS
WERE REPORTED IN 2018



**NEARLY
5,000**
SCAMS WERE
REPORTED IN 2018



The third riskiest scam was online purchase scams, which had the highest number of reports and the highest likelihood of financial loss. We also received a high number of complaints against online retailers, especially from younger military consumers—highlighting the need to help consumers discern between trustworthy e-commerce companies and those that are fraudulent.

The business complaint and scams records compiled in this report were collected and processed by local Better Business Bureaus throughout the U.S. and Canada. Consumers self-report and self-select categories, including business location and scam type, when filing a report. While self-reporting can be limiting

at times, it provides a clear narrative from consumers that is helpful when compiled in aggregate and considered along with other quantitative research studies.

BBB Institute and AMBA are sharing this report to help military consumers understand which kinds of purchases and decisions require additional due diligence, especially those triggered by the unique challenges of military life. We hope this report can also be used by those who serve our military and veteran communities as a tool to further stress the importance of marketplace education and fraud prevention as necessary elements of financial readiness training through the full military lifecycle.

About BBB Scam TrackerSM

Data in the *2018 BBB Scam Tracker Risk Report* is provided via BBB Scam Tracker, an online tool that enables consumers and businesses to report scams to BBB in an effort to prevent others from falling prey to similar cons. By using technology to collect scam reports from consumers and businesses, and utilizing the power of our network of Better Business Bureaus working in communities across the United States and Canada, BBB Scam Tracker maximizes our efforts to educate consumers and stop fraudsters.

The scam reports submitted to BBB Scam Tracker are made available to the general public via an interactive website. The website features a searchable “heat map” that enables users to view the number and types of scams reported in their communities. This allows consumers and businesses to take action by sharing their knowledge and reporting scams they’ve encountered. By working together, we can all fight back against scammers who steal billions and erode marketplace trust.

Business Complaints Reported by Military Consumers

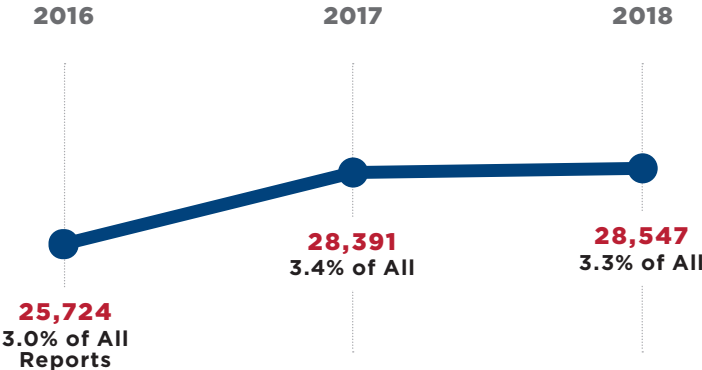
Complaint Totals and Trends

BBB encourages consumers to reach out directly to businesses in order to resolve disputes about the products and/or services provided. There are instances, however, when consumers want to engage an independent third-party they trust to assist with their concerns.⁷ In 2018, BBB received 28,547 complaints from military consumers (Figure 1). This represents 3.3% of the total number of complaints

received by BBB in 2018, a number similar to previous years.

FIGURE 1

Complaints Reported by Military Consumers



It's important to note that in addition to these complaints, BBBs receive comments and reviews on businesses. A consumer may leave a review about a business just to share his or her thoughts about a product or service without expectation of a reply or assistance from BBB's dispute resolution services. When a consumer files a complaint with BBB, however, it triggers a mediation process between the consumer and the company in question in order to find a resolution that satisfies both parties. In 2018, 79% of complaints filed by military consumers were settled, which means that the company either answered or resolved the dispute with the customer.

Should I File a Business Complaint or Scam Report?



COMPLAINTS
are filed about legitimate businesses.



SCAM REPORTS
are filed about fraudulent companies or individuals.

This distinction is important because while legitimate businesses care about their customers and take pride in the goods and/or services they provide, those impersonating businesses are only out to steal money from unsuspecting victims.

⁷ In a 2017 study of consumers conducted by BBB (BBB.org/TrustIndex), 14% said they contacted a third-party organization to assist with a negative business experience, 95% of which said they tried resolving the situation directly with the business first.

Industries with the Most Complaints by Military Consumers

The industries most reported by military consumers help us gain a better understanding of the transactions that are the biggest time, attention and resource drains (Table 1).

The industry with the most complaints from military consumers for the last six years in a row was new car dealers. In 2018, four percent of all complaints were directed towards new car dealers, with an additional two percent of complaints being filed against used car dealers. The complaints about car dealerships include not only the purchase of a vehicle, but also maintenance, and warranty and service plans.

The number two and number three industries with most complaints are home warranty plans (3%) and online retailers (3%). Online retailers also had the lowest percentage of complaints settled at 54%, which is well below the average of 79% for military consumers. This signals that some of the companies in this industry are either potential scams or businesses where customer satisfaction is not a high priority.

TABLE 1

Industries with the Most Military Complaints in 2018

RANK	INDUSTRY TYPE	COMPLAINT COUNT	% OF TOTAL COMPLAINTS	COMPLAINTS SETTLED (%)
1	New Car Dealers	1,155	4%	86%
2	Home Warranty Plans	909	3%	99%
3	Online Retailers	897	3%	54%
4	Cable TV	625	2%	99%
5	Collection Agencies	585	2%	93%
6	Furniture Stores	506	2%	90%
7	Property Management	441	2%	85%
8	Used Car Dealers	434	2%	77%
9	Internet Services	428	1%	90%
10	Insurance Companies	398	1%	99%
AVERAGE % OF COMPLAINTS SETTLED ACROSS ALL INDUSTRIES				79%

New Car Dealers Are the Industry with the Most Complaints by Military Consumers

The industry with the highest number of complaints by military consumers in 2018, as well as the past six years, has been new car dealers. Like most consumers, military members and their families need reliable transportation. Unlike many consumers, moving every two to three years may make purchasing and maintaining vehicles more difficult. Military consumers shared their frustrations not only about purchasing a car,⁸ but also difficulties getting their vehicles serviced and maintained. While eighty-six percent of these complaints were settled, these marketplace disputes can add unnecessary stress to a service member's busy life and ultimately could impede mission readiness.

The following narrative⁹ is from a service member who experienced poor customer service when purchasing a new car. Eventually this complaint was resolved with the assistance of a local Better Business Bureau:

“I was deployed to an overseas location for several months and on multiple times discussed purchasing a car with a rep from this company who sold me a car and specifically told me multiple times that I can cancel with no fee and receive my deposit of \$500 back until the date of delivery. He also stated that he would be “with me through the whole process for changes and questions.” After I returned from deployment in November 2017, I made several requests to change items on my vehicle... There was no reply to a single email and he was overseas and I was stateside. I also attempted phone calls but no answers... in December I decided to cancel the car when I finally spoke to [a different representative] via the phone. She said ok and will message me. Several weeks passed and many emails I have sent in stating that I am cancelling my car. No replies. No phones answered. The phone system was changed and I was sent in a loop that did not allow me to speak to anyone... I was [finally] able to reach an operator at the company [in January]. I asked to find out where my refund of my deposit is and why the car has not been cancelled. She said [that the representative] “does not work for our company anymore” and she will cancel the car. She then said there would be a cancellation fee on my deposit! I asked for a supervisor, [but they were] out to lunch... These requests were made months ago. I was assured that I can cancel anytime up until delivery.”

⁸ A 2013 Defense Manpower Data Center study noted that roughly 73% of service members are paying an auto loan. While there has not been a more recent study of auto loans and service members, a FINDER assessment of the Federal Reserve Bank of New York's reports on debt and credit showed that the number of auto loan accounts by U.S. consumers has been increasing steadily since 2011 ([FINDER.com/car-loan-statistics](http://finder.com/car-loan-statistics)).

⁹ This narrative, as well as the others contained within this report, are in the consumer's own words and are only edited for clarity and length.

Industries with Most Complaints: Military vs. All Consumers

We are best able to understand the unique marketplace priorities and challenges faced by military consumers by comparing the industries with the most military complaints against those of all consumers (Table 2). The two industries with the most complaints by military consumers, new car dealers and home warranty plans, were the fourth and tenth most reported by all consumers. The two industries with the biggest differences in rankings were home warranty plans (eight places higher for military consumers) and property management companies (seven places higher). Both of these industries have to do with the safety and maintenance of homes, which is crucial for the health and well-being of military families.

TABLE 2

Industries with the Most Complaints: Military vs. All Consumers

INDUSTRY TYPE	RANK: MILITARY	RANK: ALL CONSUMERS	% COMPLAINTS SETTLED: MILITARY	% COMPLAINTS SETTLED: ALL CONSUMERS
New Car Dealers	1	4	86%	85%
Home Warranty Plans	2	10	99%	98%
Online Retailers	3	1	54%	56%
Cable TV	4	3	99%	99%
Collection Agencies	5	6	93%	91%
Furniture Stores	6	8	90%	89%
Property Management	7	14	85%	80%
Used Car Dealers	8	7	77%	72%
Internet Services	9	9	90%	94%
Insurance Companies	10	12	99%	97%
AVERAGE % OF COMPLAINTS SETTLED ACROSS ALL INDUSTRIES			79%	78%

Complaints against other home-related industries also ranked significantly higher for military consumers than all consumers (Table 3). Frequent moves and the increased focus on home security are challenges reflected in the higher ranking of movers, property management companies, burglar alarm systems, home builders, real estate companies, moving and storage companies, and mortgage companies. One positive note is that in all of these industries, military consumers were equally or more likely to have their complaints settled than the overall consumer population.¹⁰

TABLE 3

Home-Related Industry Complaints: Military vs. All Consumers

INDUSTRY TYPE	RANK: MILITARY	RANK: ALL CONSUMERS	% COMPLAINTS SETTLED: MILITARY	% COMPLAINTS SETTLED: ALL CONSUMERS
Home Warranty Plans	2	10	99%	98%
Property Management	7	14	85%	80%
Moving Companies	12	23	72%	67%
Burglar Alarm Systems	13	26	99%	98%
Home Builders	18	43	85%	82%
Real Estate	34	60	81%	73%
Moving and Storage Companies	36	67	64%	57%
Mortgage Brokers	42	68	95%	95%

¹⁰ We are limited by the nature of self-reported scams and complaints to determine the root cause, but it is possible that the additional legal protections in place for military consumers, as well as increased legal assistance resources from the Department of Defense and other governmental agencies, make businesses more amenable to address and settle complaints with military consumers.

This trend of military consumers being equal or slightly more likely to have their business complaints settled was consistent across most industries, including the financial sector. Both collections agencies and insurance companies were in the top ten industries by complaint volume, with banks and credit card companies in the top fifteen. This was similar to the ranking across all consumer types and yielded very similar percentages of complaints settled (Table 4). It’s also worth noting that the percent of complaints settled for these industries is very high—signaling that most businesses try to resolve conflict with consumers and earn their trust.

TABLE 4

Financial Industry Complaints: Military vs. All Consumers

INDUSTRY TYPE	RANK: MILITARY	RANK: ALL CONSUMERS	% COMPLAINTS SETTLED: MILITARY	% COMPLAINTS SETTLED: ALL CONSUMERS
Collection Agencies	5	6	93%	91%
Insurance Companies	10	12	99%	97%
Banks	11	11	98%	97%
Credit Cards and Plans	15	16	99%	99%

Absent from the list of industries with the most complaints by military consumers were cell phone suppliers (ranked second for all consumers) and telephones (ranked fifth for all consumers). Cell phone suppliers, which was the second most reported industry in the BBB complaints system, was ranked 23 for military consumers (telephones were 29 for military consumers). This perhaps could be attributed to the extra efforts cell phone companies have made to be flexible to the military lifestyle.¹¹

¹¹ Many major cellular providers offer significant discounts for military families and veterans, and some allow deployed service members the ability to suspend their accounts without penalty.

Complaints by Age Range and Military Status

Segmenting this data by age and military status helps us better understand who is most affected by specific scams and industries, and where within the military lifecycle these marketplace conflicts are occurring.

Military spouses and service members submitted the most online retailer complaints. Complaints about online retailers were also highest for younger consumers; sixty-three percent of complaints against online retailers were from military consumers ages 39 and younger. New recruits receive a wealth of financial readiness training early in their military career on how to save money and spend wisely; however, the allure of getting items cheaply and conveniently online (where young consumers are more apt to shop)¹² may overpower their training to make thoughtful purchasing decisions, especially when experiencing stress at work or at home.¹³

63%
of complaints
against online
retailers were from
military consumers
ages 39 and
younger.



Given the frequent moves that characterize military life, it is not surprising that industries related to moves and housing were most reported by military spouses and service members. Complaints about movers were ranked #8 for spouses and #12 for service members in comparison with veterans (ranked #15). These complaints were reported most by consumers between the ages of 20-59, especially those between the ages of 30-39. This correlates with recent findings that the median age of military service members and their families purchasing a home (34 years old) is much younger than non-military buyers (42 years old), and military families are more likely to purchase a larger home that costs more than veterans or non-military families.¹⁴ In addition, 71 percent of all apartment complaints and 62 percent of property management complaints came from consumers ages 20-39.

At or near the end of a military career, once a more stable lifestyle has been achieved, it's appealing to set down roots and invest in one's home. BBB received the highest number of complaints about home improvement-related industries from veterans and military spouses ages 40-69. The highest number of complaints were about the roofing industry, more than half of which were reported by consumers ages 40-59. Veterans were also more likely to report complaints about plumbers and contractors.

¹² <https://www.nielsen.com/us/en/insights/report/2018/millennials-on-millennials-us-shopping-insights-in-a-new-era/>

¹³ https://files.consumerfinance.gov/f/documents/201702_cfpb_Consumer-Insights-on-Managing-Spending.pdf

¹⁴ <https://www.nar.realtor/research-and-statistics/research-reports/veterans-and-active-military-home-buyers-and-sellers-profile>

Home Warranty Plans Rank #2 Among Complaints by Military Consumers

Home warranty plans can help homeowners offset the costs of unexpected home expenses. This industry had the second highest number of complaints among military consumers, and many of the narratives stressed the unique challenges faced by military families that contribute to this high ranking. Some service members purchased home warranties to ensure their families could more easily manage home repair costs while they were deployed, while veterans purchased plans for the peace of mind that someone would be there when they needed assistance.

Below is a narrative from the spouse of a veteran who was able to find resolution after contacting BBB about their home warranty company:

“My air conditioning unit went out on Wednesday of this week. I called the customer service department [and] after a lengthy wait I spoke with a customer service rep who told me I would hear from someone or get an email within 24 hours. I advised the rep that my husband is a veteran [with] breathing issues and the heat would add additional stress to his condition. It is now 4 days later. I have been displaced and I still have not heard from a service provider.”

Least Responsive Industries to Military Consumers

While it's helpful to see which industries are being complained about the most, it does not give a complete picture as to what marketplace interactions are most challenging for military consumers. Just because an industry receives many complaints does not mean these companies are “bad” marketplace actors, or that the products and services sold are not genuine and reputable. An industry with 99% complaints settled, for example, is very responsive to their customers and will try to address any marketplace tension to keep and retain their customers’ trust. What are more concerning are the industries that are not as responsive to complaints (Table 5).

TABLE 5

Least Responsive Industries Comparison*

RANK	INDUSTRY TYPE	NUMBER OF MILITARY COMPLAINTS	% COMPLAINTS SETTLED (MILITARY)	% COMPLAINTS SETTLED (ALL CONSUMERS)
1	Online Retailers	897	54%	56%
2	Construction Services	112	54%	49%
3	General Contractors	151	55%	47%
4	Clothing	139	57%	53%
5	Moving & Storage Companies	149	64%	57%
6	Fitness Centers	103	65%	65%
7	Apartments	235	69%	62%
8	Hotels	212	69%	69%
9	Roofing Companies	256	72%	66%
10	Moving Companies	378	72%	67%
AVERAGE % OF COMPLAINTS SETTLED ACROSS ALL INDUSTRIES			79%	78%

* Only includes industries with 100 or more records from military consumers in 2018.

When compared to the general population, military consumers were equally or slightly more likely to have their complaints settled by most of these less responsive industries, including general contractors, moving and storage companies, and apartments. There are a variety of reasons why military consumers may be faring slightly better than all consumers when seeking resolution with a business complaint. Companies may be more deferential, respectful or accommodating to service members, veterans and their families; the nature of their complaints could be such that it evokes a higher likelihood for resolution; or military consumers may be savvier in selecting businesses with which to engage. We're limited in knowing more by the nature of self-reporting without further study or input.

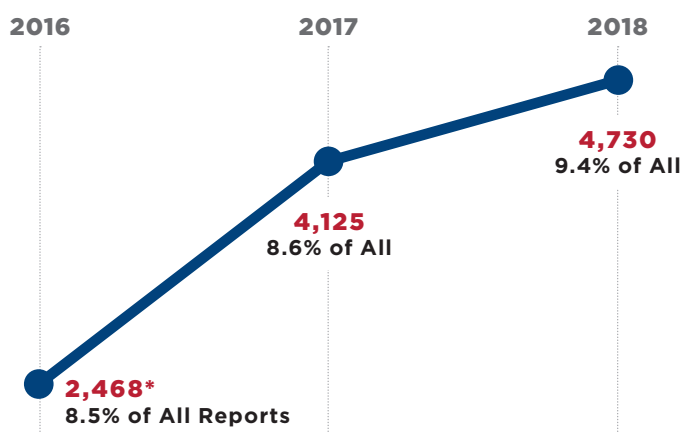
Scams Reported by Military Consumers

Scam Totals and Trends

In order to provide an accurate picture of the risks military consumers face in the marketplace, we must consider scams. Scams differ from complaints in that they are perpetrated by dishonest marketplace actors, not legitimate businesses. Military consumer scam reports to BBB Scam Tracker have steadily increased from 2,468 in 2016¹⁵ to 4,730 in 2018 (Figure 2).

FIGURE 2

Scam Totals Reported by Military Consumers



* Partial year (February - December 2016)

To better understand which scam types pose the highest risk, we assess scams based on three factors: exposure, susceptibility and monetary loss. By combining all three of these factors we are able to gain a more meaningful picture of scam risk that goes beyond merely the volume of reports received to help us better target our scam prevention outreach. We call this unique formula the BBB Risk Index (Figure 3).¹⁶

FIGURE 3
BBB Risk Index

The formula for calculating the BBB Risk Index for a given scam in a given population is **Exposure x Susceptibility x (Median Loss / Overall Median Loss) x 1,000**. The 2018 overall median loss for military consumers was \$200.



EXPOSURE

is a measure of the prevalence of a scam type, calculated as the percentage of a particular scam type as part of the total scams reported.

SUSCEPTIBILITY

is a measure of the likelihood of losing money when exposed to a scam type, calculated as the percentage of all reports that reported a monetary loss.

MONETARY LOSS

is calculated as the median dollar amount of losses reported for a particular scam type, excluding reports where no loss occurred.

¹⁵ In February 2016, we added an option for consumers reporting scams to BBB Scam Tracker to self-identify their affiliation with the military. This allowed us to track the scam records for service members, veterans and military spouses—which was segmented on the BBB Scam Tracker submission form in August 2018 for additional data clarity.

¹⁶ The BBB Risk Index was first introduced in the 2016 BBB Scam Tracker Annual Risk Report, and has been used since in subsequent risk reports to assess scam risk.

Riskiest Scams Reported by Military Consumers

Employment scams were the number one riskiest scam for military consumers by a large margin. This scam was risky because of the volume (8% of military consumer scam reports) and the median dollar loss of \$2,460 by military consumers. The second most risky scams were home improvement scams, in which 60% of targets reported a loss and the median dollar loss was \$2,000. Online purchase scams, ranked third, were the scams with the highest number of complaints (21% of all scams reported by military consumers) with 74% of reported encounters resulting in a financial loss (Table 6).

The scams with the highest median loss were romance scams and family/friend emergency scams at \$3,000 each. These scams often involve a good deal of manipulation and effort by scammers who pretend to be a potential love interest or a loved one and ask for money.¹⁷ These scams characteristically happen in lower volumes due to the time required to research and con victims.

Across all scam types, 30% of reports from military consumers included a loss. Six out of the ten riskiest scams had higher susceptibility rates, including online purchase (74%), home improvement (60%), advance fee loan (46%), romance (46%), tech support (36%) and travel/vacation scams (31%).

TABLE 6

Riskiest Scams of 2018 for Military Consumers*¹⁸

RANK	SCAM TYPE	BBB RISK INDEX	EXPOSURE	SUSCEPTIBILITY	MEDIAN \$ LOSS
1	Employment	125	8%	13%	\$ 2,460
2	Home Improvement	85	1%	60%	\$ 2,000
3	Online Purchase	70	21%	74%	\$ 90
4	Tech Support	62	7%	36%	\$ 500
5	Fake Check/Money Order	48	4%	15%	\$ 1,550
6	Advance Fee Loan	42	2%	46%	\$ 755
7	Romance	38	1%	46%	\$ 3,000
8	Credit Repair/Debt Relief	30	2%	29%	\$ 1,300
9	Travel/Vacation	23	1%	31%	\$ 1,443
10	Family/Friend Emergency	19	1%	14%	\$ 3,000

* Only includes scam types with 25 or more records from military consumers in 2018.

¹⁷ Read BBB's 2018 study of romance scams at BBB.org/RomanceScamStudy.

¹⁸ See Appendix A: Glossary of Riskiest Scam Type Definitions.

Employment Scams Were the Riskiest Scam for Military Spouses and Veterans in 2018

Employment scams were the riskiest scam type reported by military consumers in 2018. While this surge in employment scams was reported by all consumers, the unique challenges faced by military families often make them easier targets. For example, military spouses may find it more difficult to secure gainful employment and earn a stable income.¹⁹ Veterans also have fallen victim to employment scams as they search for post-service careers that will give them purpose and put their knowledge and experience to good use.²⁰ Even active duty service members may be subject to employment scams when seeking additional employment to make ends meet.²¹

The following excerpt is from a military consumer in Virginia who was able to avoid a financial loss by contacting her bank and checking BBB Scam Tracker:

“I got an email [from a] talent acquisition manager [that I had] been chosen for a shortlisted online interview. I’m not gonna lie, I was interested and did the interview and got hired right away. [I] was told that I would receive a check to purchase equipment via FedEx. So a week went past and no check with many excuses so I messaged back that I’m unsure about this but was reassured it’s coming so I can start working. Then [I] finally got tracking number for package and it could not be delivered twice, [so] it was sent in an email for me to print and mobile deposit. I was already skeptical... so I called [my] bank to inquire about this and they said they cannot accept a copy of check to deposit. So I took it further and looked on BBB to see if anything like this was reported and the exact story was up there. I could not believe it. **I am really thankful that someone told [their] story so I did the same; it’s sad that we have to go through this.**”

¹⁹ https://www.rand.org/content/dam/rand/pubs/working_papers/WR1100/WR1170/RAND_WR1170.pdf.

²⁰ <http://www.ncsl.org/research/labor-and-employment/barriers-to-work-veterans-and-military-spouses.aspx>.

²¹ 54% of service members reported getting a second job or participating in the gig economy in 2019. <https://www.nfcc.org/media-resources-center/harris-poll-shows-military-service-members-spouses-and-partners-rely-on-the-gig-economy-to-supplement-household-income/>.

Riskiest Scams Comparison: Military vs. All Consumers

To get a better sense for which scams seem to disproportionately affect military consumers, we compared the rank, exposure, susceptibility, and median dollars lost by military consumers versus all consumers (Table 7).

Across all scam types, military consumers reported losing 32% more money to scammers.²² This was especially prominent for the riskiest scam type: employment scams. Military consumers reported losing more than double the amount of money (104%) to employment scammers in 2018, with a median loss of \$2,460 versus \$1,204. Home improvement scams were the second highest for military consumers, because more scams were reported that resulted in a financial loss, and median losses were higher than across all consumers. This is a cause for concern when considered with the high number of complaints in home-related industries.

TABLE 7

Riskiest Scams of 2018: Military vs. All Consumers*

RANK		SCAM TYPE	EXPOSURE		SUSCEPTIBILITY		MEDIAN \$ LOSS	
MILITARY	ALL		MILITARY	ALL	MILITARY	ALL	MILITARY	ALL
1	1	Employment	8%	9%	13%	14%	\$ 2,460	\$ 1,204
2	4	Home Improvement	1%	1%	60%	53%	\$ 2,000	\$ 1,745
3	2	Online Purchase	21%	21%	74%	75%	\$ 90	\$ 75
4	7	Tech Support	7%	5%	36%	32%	\$ 500	\$ 403
5	3	Fake Check/Money Order	4%	4%	15%	15%	\$ 1,550	\$ 1,500
6	5	Advance Fee Loan	2%	3%	46%	43%	\$ 755	\$ 675
7	6	Romance	1%	1%	46%	44%	\$ 3,000	\$ 2,500
8	12	Credit Repair/Debt Relief	2%	2%	29%	26%	\$ 1,300	\$ 772
9	9	Travel/Vacation	1%	1%	31%	33%	\$ 1,443	\$ 1,875
10	13	Family/Friend Emergency	1%	1%	14%	16%	\$ 3,000	\$ 3,000

* Only includes scam types with 25 or more records from military consumers in 2018.

It is also worth noting that while fake check scams ranked two places lower than all consumers, the three risk factors were almost identical. This signals that this scam still poses a significant risk to military consumers, but is overshadowed by scams with even higher risks. Scams not listed in Table 7 were investment scams²³ (ranked 8 for all consumers) and government grant scams (ranked 10 for all consumers, 11 for military).

²² This perhaps could be attributed to increased likelihood of stable income and willingness to serve and assist others. <https://dod.defense.gov/News/Article/Article/602889/dod-official-provides-consumer-tips-on-avoiding-scammers/>.

²³ There were not enough investment scams reported by military consumers for it to appear in this table.

Military Consumers Lost 68% More to Credit Repair/Debt Relief Scams Compared to All Consumers

Military consumers had a median loss that was 68% higher than all consumers (\$1,300 versus \$772) and also reported a slightly higher likelihood of financial loss to scammers.²⁴

Credit repair/debt relief scams are of particular note for military consumers because military families could risk their livelihoods if they do not maintain a good credit record.²⁵ Scammers leverage this fear by requesting immediate action and catching victims off guard.

The following excerpt is from a service member in Louisiana who was able to avoid a loss thanks to his quick action and the assistance of his bank:

“The representative informed me that a pay day loan company was suing me for over \$2,039.92 and that I had 24 hours to appear in court upon receiving my legal documents, which were to be delivered tomorrow. What made it so believable was that the representative listed all my bank info from a previous account, my former address, and former vehicle that I had owned. I did take out a personal loan but that was years ago. The representative also told me that to avoid court fees I could pay one lump sum now, complete a payment plan of \$250 for 8 months, or make one payment of \$796 and my account would be paid in full. I received the email via docu sign, which I signed. I was so nervous because I didn’t want to go to jail and I signed up for the payment plan of \$250 to be taken out on my next pay date. **At the time, I was at work a nervous wreck and really was not paying any mind to what he was saying except that I needed to get this cleared up ASAP.** The red flag started kicking in when he stated that the company doesn’t receive ACH [and] instead I had to pay via Visa or MasterCard and I did because I was nervous and scared. Once I got off work, I contacted [the loan company] to verify that I did not have [a balance] because I started realizing that I had completed all my payments... I was told that I was scammed. So I quickly contacted my bank and had my account frozen [and was sent] new banking information.”

²⁴ Likely because an average of 4,700 to 8,000 service members are separated each year from the military due to financial issues, including unpaid debts. https://files.consumerfinance.gov/f/documents/cfpb_osa_annual-report_2018.pdf.

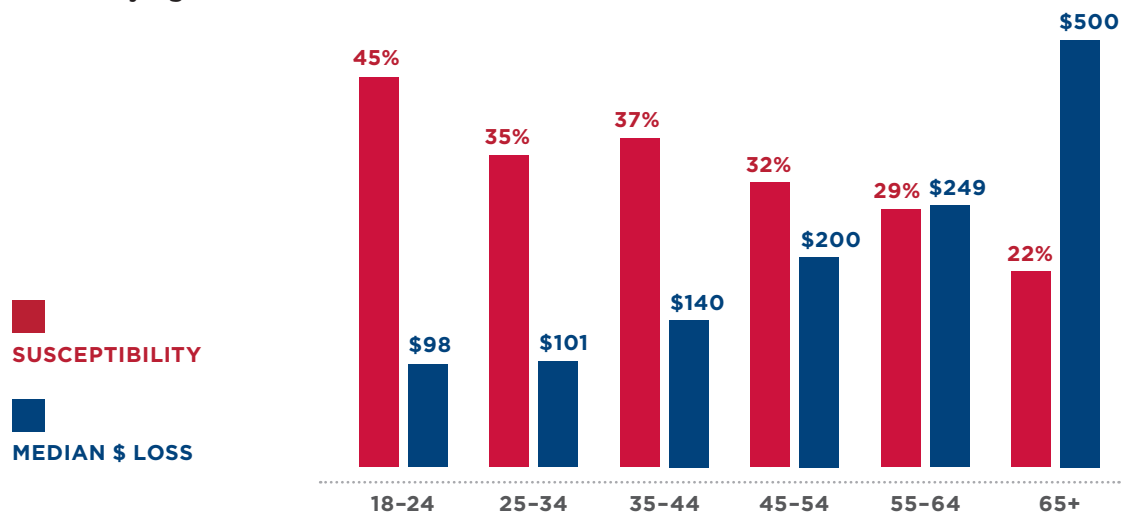
²⁵ This is especially true under the DoD’s new security clearance rules. <https://www.consumerfinance.gov/about-us/blog/warno-new-security-clearance-guidelines-make-it-more-important-ever-servicemembers-monitor-their-credit/>.

Riskiest Scams for Military Consumers by Age Range

Susceptibility decreases with age, while median loss increases with age for military consumers. This inverse relationship is consistent not only with our *2018 BBB Scam Tracker Risk Report*, but also with other studies²⁶ that have assessed susceptibility and financial loss by age.

FIGURE 4

Susceptibility and Median Loss By Age



Comparison with All Consumers—Susceptibility and Median Loss

While the trends of susceptibility and median loss by age are consistent, there are some differences between all consumers and military consumers, noted in Figure 5 and Figure 6. Military consumers report slightly higher likelihoods of loss as they age with the exception of ages 25-34. The nature of self-reporting limits our ability to know the cause, but the increased attention on financial readiness for service members during this stage of the military lifecycle may be giving them an advantage.

The difference in median loss becomes more notable for military consumers as they age. While the gap between military consumers and the general population for monetary loss is small for younger age ranges, military consumers ages 45-54 lose 33% more, and ages 55 and older lose 25% more.

²⁶ The Federal Trade Commission (FTC), for example, calculates the rate at which consumers who report fraud also report losing money in that fraud. Their data shows that younger consumers report losing money to a fraud at higher rates than other age groups, but when consumer ages 60 and older do lose money, they report much higher median individual losses than younger consumers. See the FTC Consumer Sentinel Network Data Book 2018: <https://www.ftc.gov/reports/consumer-sentinel-network-data-book-2018>.

FIGURE 5

Susceptibility
By Age Comparison

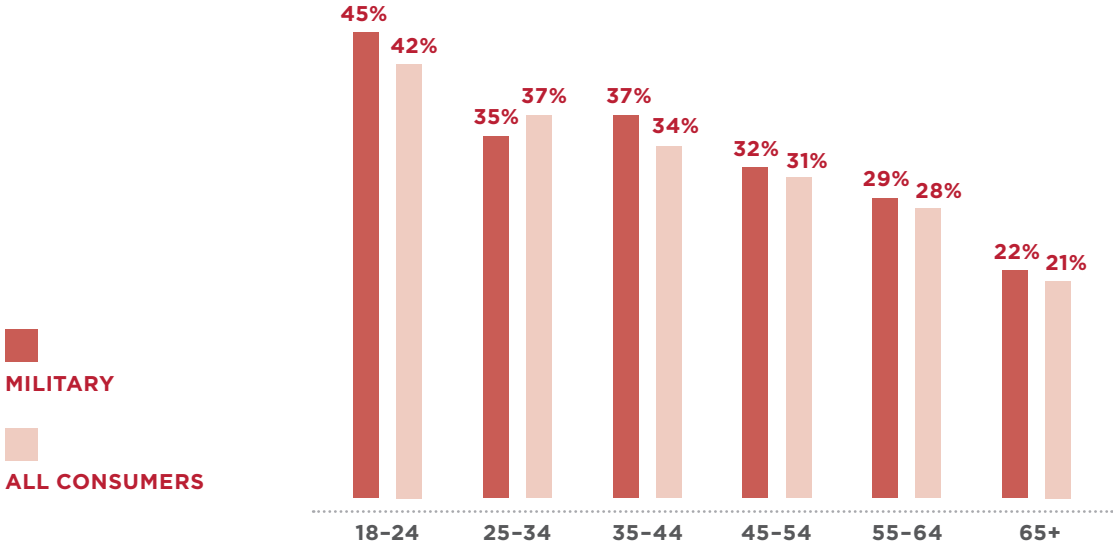
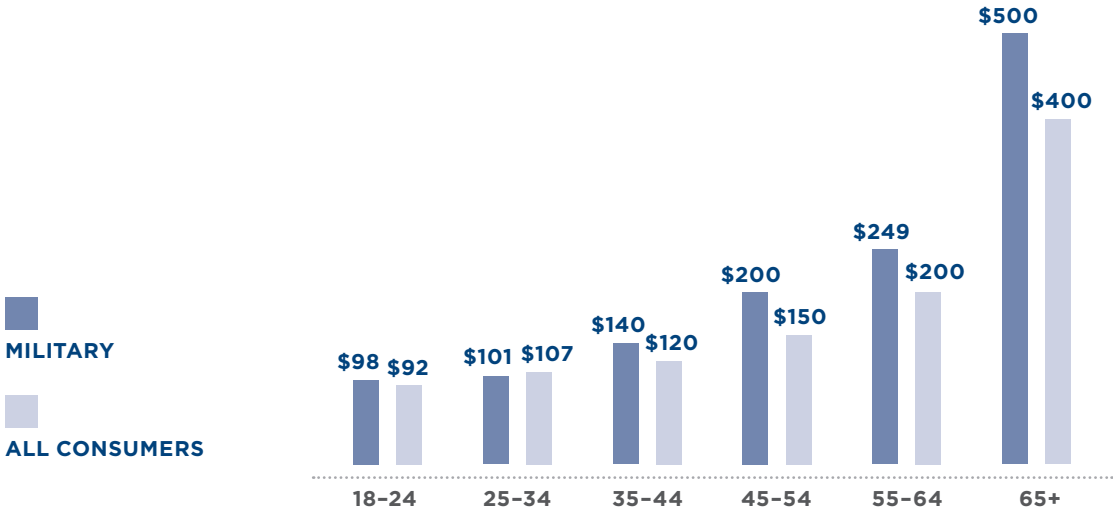


FIGURE 6

Median Loss
By Age Comparison



Riskiest Scams for All Military Consumers:

**EMPLOYMENT SCAMS
ONLINE PURCHASE SCAMS**

Military Consumers Ages 35-44 & 55-64

**REPORTED LOSING
SIGNIFICANTLY MORE TO
HOME IMPROVEMENT SCAMS**

Military Consumers Ages 25-34

**LOST 217% MORE
TO DEBT COLLECTION SCAMS**

Military Consumers Ages 65+

**REPORTED HIGHER MEDIAN
LOSSES THAN 65+ POPULATION
OF ALL CONSUMERS**

Key Highlights When Comparing Risk by Age Group: Military vs. All Consumers

We can further segment this fraud data by age to understand when military consumers are most at risk.

Employment scams and online purchase scams were two of the riskiest scams that were consistent across nearly all age groups. Employment scams were the number one riskiest scam for military consumers ages 25-34 and 45-64, and military consumers ages 55-64 reported losing twice as much money than all consumers in that age range.

Home improvement scams had a larger impact on military consumers ages 35-44 and 55-64.²⁷ Median losses were double for military consumers ages 55-64 (\$3,000 vs \$1,500 for all consumers), and more than double for ages 35-44 (\$5,000 vs \$1,900). Military consumers ages 35-44 reported being significantly more susceptible to home improvement scams at 80% vs. 59%.

Some financial-related scams resulted in higher median losses for military consumers than all consumers once segmented by age. Military consumers ages 25-34 lost 217% more to debt collection scams (\$1,362 compared with \$430), but reported half the susceptibility (6% versus 12%). Scammers either conned these consumers by gaining their trust, or used fear to inspire quick action on a past debt that was reportedly “past due.” Median reported losses for advance fee loans were highest for those 35-44 (\$1,300) and 65+ (\$2,357).

Military consumers ages 65+ reported higher median losses than the 65+ population of all consumers at \$500 vs. \$400. This was especially the case in fake check/money order scams (93% higher at \$2,125) and advance fee loan scams (345% higher at \$2,357). Thankfully, the risk of these two scams for military consumers age 65+ seemed to be slightly lessened due to lower susceptibility rates (30% and 24% lower, respectively). With continued outreach on fraud prevention for military consumers of all ages, we can continue to chip away at the risk posed by untrustworthy businesses and scammers.

²⁷ Sample sizes for home improvement scams were between 10-25 scam reports per age group for military consumers 35 and older. While limitations may apply when segmenting this scam by age bracket, we included more detailed data to encourage further study in this area.

A Comprehensive Look at Marketplace Risks to Military Consumers

Self-reported scams and complaints provide us with critical data about which areas of the marketplace are most problematic for military consumers. We noted 9.4% of all scams and 3.3% of all complaints to BBB were from military consumers. This higher percentage of scam reports and the industries associated are concerning, especially since much of this unease happens during times of change and stress. When military families rush to make a purchase while under work or personal pressure, they may fail to verify a company's credentials or investigate whether a deal is too good to be true—and scammers take advantage of these opportunities.

Finding trustworthy businesses that provide the goods and services military consumers need is essential. Organizations like the Better Business Bureau help provide transparency about which businesses consumers can trust, and find those businesses that go above and beyond to serve their customers. Military banks—banks that specialize in serving the military and veteran communities—are also trusted sources of responsible, regulated financial education and services. Along with shedding light on which businesses are trustworthy, organizations and agencies must also provide marketplace education to help equip military consumers with the tools and knowledge they need to protect their financial resources and security. This is especially important with more goods and services being purchased online or over the phone without ever interfacing with the business in-person.

Throughout this report, we examined the increased financial loss experienced by military consumers, especially for the riskiest scam of 2018: employment scams. Securing stable, flexible employment is critical for military spouses and veterans who face unique challenges despite their valuable knowledge and experience.

Stability and security in one's home was also a clear pain point based on the number of complaints reported about home warranty companies, alarm systems, and movers. Home and general contractors were also high on that list and it's no surprise that some of these were scams, resulting in home improvement scams being the second riskiest scam for military consumers.

The high number of online purchase scams and online retailer complaints also signals that military consumers are struggling to discern between untrustworthy e-commerce companies and those who treat their customers with respect and care. Younger generations of consumers appear to be more likely to purchase goods and services online for the convenience and ease, but not all are well-versed in knowing how to spot a scam. We must provide financial readiness support for service members and their families to help them find businesses that will deliver on their promises.



We must provide financial readiness support for service members and their families to help them find businesses that will deliver on their promises.

Protections and Resources

To ensure financial readiness even in the most trying of times, there are a number of protections and resources available to active duty service members and military families.

Protections for Military Consumers

SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

The Servicemembers Civil Relief Act provides extra legal and financial protections for service members who are called to active duty. The benefits and protections of SCRA are wide-sweeping and cover a variety of legal and financial transactions, so we suggest contacting your legal assistance office for more details. A few important protections and benefits of note by the U.S. Department of Justice:

- Interest rates on pre-service loans can be capped to six percent (including auto, home or student loans and credit card debt).
- Some protections are available against default judgments in civil cases (rulings decided by default when a service member doesn't appear in court).
- Special protections are in place against foreclosures and repossession of property.
- Residential housing and automobile leases can be terminated without penalty in certain situations.

MILITARY LENDING ACT (MLA)

The Military Lending Act provides additional protections for active duty service members, spouses, and certain dependents on many loan products. The MLA:

- Caps interest rates on most loans to no more than 36% (which includes finance charges, insurance premiums, administrative fees, and credit-related add-on products).
- Prohibits a creditor from:
 - Penalizing prepayments.
 - Requiring mandatory allotments.
 - Insisting on waiving consumer protection laws, including the SCRA.

Resources for Military Consumers

PERSONAL FINANCIAL MANAGERS (PFM): Service members can access free financial counseling on their military installation through personal financial managers or online via Military OneSource. PFMs are trained to connect service members with the resources and tools to help them save, spend and repay debt wisely.

LEGAL ASSISTANCE: Service members and their families can access free legal assistance by contacting their installation's legal office. Services include (but are not limited to): drafting a power of attorney or will, reviewing contracts, communicating service member rights and responsibilities, and providing assistance with a variety of legal and financial issues.

MILITARY BANKS AND CREDIT UNIONS: Banks and credit unions located on military installations can be an additional resource for financial advice. They provide free coaching and training events, and are a trustworthy partner available through every stage of your military career. Find a military bank near you at [AMBAHQ.org/Banks](https://www.amba.org/Banks).

How to Find Trustworthy Businesses

It is important for all consumers, but especially military consumers, to find businesses they can trust to ensure safe, successful marketplace interactions. Here are some tips on how to find a trustworthy business, and how businesses can help build trust with their customers.

Do your homework before purchasing goods or services from a business—especially when you feel rushed or pressured to make a quick decision (scammers take advantage of these situations!). Here are some additional tips when looking for a trustworthy business:



Look for businesses with good online reviews and ratings, and ask people you trust for references. When in doubt, a reputable business should be able to provide you with references of their work.



Make sure the business shares important considerations about the purchase. This includes warranty, payment, timing, shipping and return information, along with privacy policies.






Whenever possible, work with businesses that have proper identification, licensing, and insurance. Companies should also share their contact information publicly and be accessible.

NEED HELP? BBB IS HERE FOR YOU.

Search through **BBB Business Profiles** by typing in a keyword and your city or zip code at [BBB.org](https://www.bbb.org).

How to Be a Trustworthy Business

BBB has found that while 4 out of 5 consumers say trusting a business is important before buying products or services, only 1 in 4 report being completely likely to trust companies with which they do business.²⁸ Consumers report that the best way to build trust with them is to have a good reputation that's rooted in strong character values such as honesty, integrity, and ethics. Conversely, the quickest ways to lose their trust include having a bad reputation and/or having higher-than-expected prices. If or when there is conflict with a consumer—address it immediately. Six in ten consumers say they are willing to do business again with a company, even after having to file a complaint, if the business works to resolve it.²⁹ Other ways businesses can create a positive experience with their customers are to:

-  **Set appropriate expectations. Be transparent and honest about the product or service provided.**
-  **Get the job done right the first time.**
-  **Tell the truth.³⁰**

²⁸ Found at [BBB.org/5Gestures](https://www.bbb.org/5Gestures) and [BBB.org/TrustIndex](https://www.bbb.org/TrustIndex).

²⁹ [BBB.org/TrustIndex](https://www.bbb.org/TrustIndex).

³⁰ For additional tips, reference *5 Gestures of TrustSM: A New Framework to Evaluate Customer-Business Relationships* ([BBB.org/5Gestures](https://www.bbb.org/5Gestures)).

Tips for Avoiding a Scam

Thanks to the thousands of consumers that report scams to BBB Scam Tracker we can glean helpful information that can assist service members, veterans and military families avoid fraud. We recommend that if an individual is unsure if they've been contacted by a scammer or if a company is a legitimate business they should contact someone they trust for a second opinion. This could include the legal office, a PFM on base, their neighborhood bank, or their local Better Business Bureau. Just by taking a moment to consult another person, the potential victim is often able to separate from the scammer long enough to think clearly and avoid a loss.

Here are some additional tips you can share to protect you and your loved ones from fraud:

10 TIPS FOR AVOIDING A SCAM



- 1 Don't be pressured to act immediately.
- 2 Never share personally identifiable information with someone who has contacted you unsolicited.
- 3 Use secure, traceable transactions when making payments for goods, services, taxes, and debts.
- 4 Don't click on links or open attachments in an unsolicited email.
- 5 Don't believe everything you see. Scammers are great at mimicking official seals, fonts, and other details. Just because a website or email looks official does not mean it is. Caller ID can be faked, and friends' social media accounts can be hacked.
- 6 Be extremely cautious when dealing with anyone you've met online.
- 7 Never send money to someone you have never met face-to-face.
- 8 Don't buy online unless the transaction is secure. Make sure the website has "https" in the URL and a small lock icon in the address bar. Even then, the site could be shady. Check out the company first at [BBB.org](https://www.bbb.org).
- 9 Be cautious about what you share on social media.
- 10 Whenever possible, work with businesses that have proper identification, licensing, and insurance.

Get further details online at [BBB.org/AvoidScams](https://www.bbb.org/AvoidScams).

APPENDIX A: Glossary of Riskiest Scam Type Definitions

ADVANCE FEE LOAN	In this scam, a loan is guaranteed, but once the victim pays up-front charges such as taxes or a “processing fee,” the loan never materializes.
CREDIT REPAIR/ DEBT RELIEF	Scammers posing as legitimate service providers collect payment in advance with promises of debt relief and repaired credit but provide little or nothing in return.
DEBT COLLECTION	In this con, phony debt collectors harass their targets, trying to get them to pay debts they don’t owe.
EMPLOYMENT	Victims of employment scams are led to believe they are applying or have just been hired for a promising new career when instead they have, in fact, given personal information or money to scammers for “training” or “equipment.” In another variation, the victim may be “overpaid” with a fake check and asked to wire back the difference.
FAKE CHECK/ MONEY ORDER	In this con, the victim deposits a phony check and then returns a portion by wire transfer to the scammer. The stories vary, but the victim is often told they are refunding an “accidental” overpayment. Scammers count on the fact that banks make funds available within days of a deposit but can take weeks to detect a fake check.
FAMILY/FRIEND EMERGENCY	This scheme involves the impersonation of a friend or family member in a fabricated urgent or dire situation. The “loved one” invariably pleads for money to be sent immediately. Aided by personal details they’ve found on social media, imposters can offer very plausible stories to convince their targets.
GOVERNMENT GRANT	In this con, individuals are enticed by promises of free, guaranteed government grants. The only catch is a “processing fee.” Other fees follow, but the promised grant never materializes.
HOME IMPROVEMENT	In this con, door-to-door solicitors offer quick, low-cost repairs and then either take payments without returning, do shoddy work, or “find” issues that dramatically raise the price.
INVESTMENT	These scams take many forms, but all prey on the desire to make money without much risk or initial funding. “Investors” are lured with false information and promises of large returns with little or no risk.
ONLINE PURCHASE	These cons often involve purchases and sales, often on eBay, Craigslist, or other direct seller-to-buyer sites. Scammers may pretend to purchase an item only to send a bogus check and ask for a refund of the “accidental” overpayment. In other cases, if the scammer is the seller, they never deliver the goods.
ROMANCE	An individual believing he/she is in a romantic relationship is tricked into sending money, personal and financial information, or items of value to the perpetrator.
TECH SUPPORT	Tech support scams start with a call or pop-up warning that alerts the target to a computer bug or other problem. Scammers posing as tech support employees of well-known tech companies hassle victims into paying for “support.” If the victim allows remote access, malware may be installed.
TRAVEL/ VACATION	Con artists post listings for properties that are not for rent, do not exist, or are significantly different from what’s pictured. In another variation, scammers claim to specialize in timeshare resales and promise they have buyers ready to purchase.

Conclusion and Acknowledgements

Conclusion

We believe it is absolutely critical that military consumers be able to safely navigate the marketplace and know which businesses are trustworthy. Unresponsive companies and scammers undermine that trust in the marketplace and strip them of precious time and money. Scams and unsatisfactory relationships with companies can also diminish a service member's ability to be mission-ready and can cause undue stress on military families that already give so much to our country.

This report, along with other fraud prevention and financial readiness reports created by organizations and agencies that support our military, provides valuable insights into the circumstances that impede financial readiness. We need this information so the financial readiness outreach and education provided can be impactful and relevant to the challenges facing military consumers today.

We once again want to thank the men and women that were brave and thoughtful enough to share their stories on BBB Scam Tracker to make this report possible. Every individual has a story to tell and by shedding light on fraud and bad marketplace behaviors we can work together to protect our military families and loved ones from financial losses.

Acknowledgements

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We once again want to thank the men and women that were brave and thoughtful enough to share their stories on BBB Scam Tracker to make this report possible.



About BBB Institute

The Better Business Bureau Institute for Marketplace Trust (BBB Institute) is the 501(c)(3) educational foundation of the Better Business Bureau (BBB). BBB Institute works with local BBBs across North America to deliver programs that foster a trusted marketplace by:

- Empowering consumers to take control of their purchasing decisions and avoid falling prey to scams.
- Helping businesses be better by delivering excellent service with integrity, and becoming integral stakeholders in their communities.
- Publishing research that provides critical insights for the public, and informs how we develop and deliver our programs.

You can find more information about BBB Institute and its programs at BBBMarketplaceTrust.org. Visit BBB.org/Military to learn more about BBB Institute's Military & Veterans Initiative and the many resources BBBs provide to military consumers.



About AMBA

The Association of Military Banks of America (AMBA) was founded in 1959. AMBA is a not for profit association of banks operating on military installations, banks not located on military installations but serving military customers, and military banking facilities designated by the U.S. Treasury. The association's membership includes both community banks and large multinational financial institutions, all of which are insured by the Federal Deposit Insurance Corporation.



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