Identity crime is not just about numbers - it’s about people

In 2014, there were almost 125,000 recorded cases where the personal information of an innocent victim was used to commit fraud:
- 105,500 cases where someone’s personal details were used by someone else to obtain new products or services, 6% more than in 2013; and
- 19,000 instances of fraudsters using someone’s details to access that person’s own account.

There’s always a victim

Identity crime is invasive and it funds criminal lifestyles that damage society. There is also the:

1. Time taken by the victim to rectify their financial footprint.
2. Potential financial loss to the victim.
3. Fraud losses can lead to higher costs, raising consumer prices.
4. Stress and negative health impacts on the victim.
5. Financial cost to UK institutions – and the associated cost to UK plc.
6. Criminal profit from illegal enterprise funding criminal lifestyles and supporting further crime.

The industrialisation of identity crime

Identity fraud is an organised process. It takes time and effort to commit identity fraud. Criminals must set up operations and obtain data before using identities to steal money or goods. These crimes are not committed by individuals working in isolation. Technology is crucial to ensuring the smooth running of these operations. In 2014, approximately 82% of identity frauds were committed online rather than face-to-face.
Everyone and anyone can be a victim.

In 2014 there were increases in the numbers of young adults targeted and increases in the over 60s group. Those aged between 40 and 60 saw a slight decrease in 2014 compared to previous years; however, they remain the most commonly targeted group.

The group that has seen the most consistent year-on-year rise, however, is young adults between 21 and 30 years of age. This suggests that as digitally savvy young people enter their twenties and increase their access to financial products, they are increasingly becoming targets.

Criminals rely on complacency. To avoid becoming a victim:

1. Treat your personal details as you would treat a precious item: something to be looked after;
2. Limit the amount of personal information you give away on social networking sites. Your real friends know where you live and know your birthday, so there’s no reason to share it with strangers;
3. Update your computer’s firewall, anti-virus and anti-spyware programmes. Up to 80% of cyber threats can be removed just by doing this;
4. Never share your passwords or PINs with others, and do not write them down;
5. Use strong passwords and PINs. They need to be difficult to guess (so don’t use your child’s name or your date of birth) and include a mixture of upper and lower case letters, numerals and punctuation marks. Aim for a minimum of 10 characters in a password;
6. Don’t use the same password or PIN for more than one account - that’s like having just one key to open all your locks;
7. Shred all your financial documents before you throw them away. Personal details from letters, statements and so on are dangerous if they fall into the wrong hands; and
8. If someone asks for your personal details either online, on the phone or on the doorstep and you have doubts about why they need them, check first. If you’re in any doubt, don’t disclose.

Overall, a man is impersonated 1.7 times for every time a woman is impersonated.

The rate of increase in female impersonation was higher than for men.

The average age of a male victim of impersonation is 45.9 years.

The average age of a female victim of impersonation is 46.2 years.

About Cifas

Cifas aims to make the UK a safer place to do business, by enabling organisations in every sector to prevent fraud and protect the public through the sharing of confirmed fraud data. Cifas has over 300 Members spanning the public and private sectors.

Cifas offers Protective Registration for individuals whose identities are at risk of being used fraudulently, for instance after a burglary. Cifas also operates a scheme called Protecting the Vulnerable. This service is offered free of charge to local authorities to protect those under the care of Court Deputies who are unable to access financial products and whose identities may be at risk. Find out more about Protective Registration at www.cifas.org.uk/pr. To find out more about Protecting the Vulnerable, email ptv@cifas.org.uk.

To talk to Cifas about what we do or about the information in this publication, please visit our website at www.cifas.org.uk