

Article

Nature of fraud and computer misuse in England and Wales: year ending March 2022

Summary of the various sources of data for fraud and computer misuse and what these tell us about victims, circumstances and long-term trends.



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Release date:
26 September 2022

Next release:
To be announced

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1 . Main points

- Fraud and computer misuse offences have increased substantially over the last two years; while many other types of crime have decreased, affected by periods of national lockdown during the coronavirus (COVID-19) pandemic.
- Fraud offences increased by 25% (to 4.5 million offences) compared with the year ending March 2020, driven by large increases in "advance fee fraud" and "consumer and retail fraud".
- The proportion of fraud incidents that were cyber-related increased to 61% from 53% in the year ending March 2020; this suggests that much of the increase in fraud offences was because of a rise in cyber-related fraud and may be related to behavioural changes during the coronavirus (COVID-19) pandemic and increased online activity.
- Computer misuse increased by 89% (to 1.6 million offences) compared with the year ending March 2020, driven by a large increase in unauthorised access to personal information (hacking) offences.
- There was a 17% increase in fraud reported to the police (to 936,276 offences) compared with the year ending March 2021 and a 25% increase compared with the year ending March 2020.
- Action Fraud (the public-facing national fraud and cybercrime reporting centre) reported an 11% decrease in fraud offences (to 354,758 offences) compared with the year ending March 2021, when offences were at record levels (398,022 offences), but it is too early to say whether this indicates a change in trend.

Crime estimates for the year ending March 2022 best reflect the current extent of crime experienced by the population resident in households (Appendix table 1). However, telephone-based survey (TCSEW) estimates are not directly comparable with previous face-to-face survey (CSEW) estimates because of changes to the sample and questionnaire (see Section 9). Percentage changes are presented using figures adjusted for these differences.

2 . Trends in fraud

The Crime Survey for England and Wales (CSEW) shows evidence of a fluctuating trend in fraud incidents over the short time period where data are available (since the year ending March 2017).

Estimates showed there were 4.5 million fraud offences in the Telephone-operated Crime Survey for England and Wales (TCSEW) year ending March 2022, a 25% increase compared with the CSEW year ending March 2020 (Figure 1; Appendix table 1).

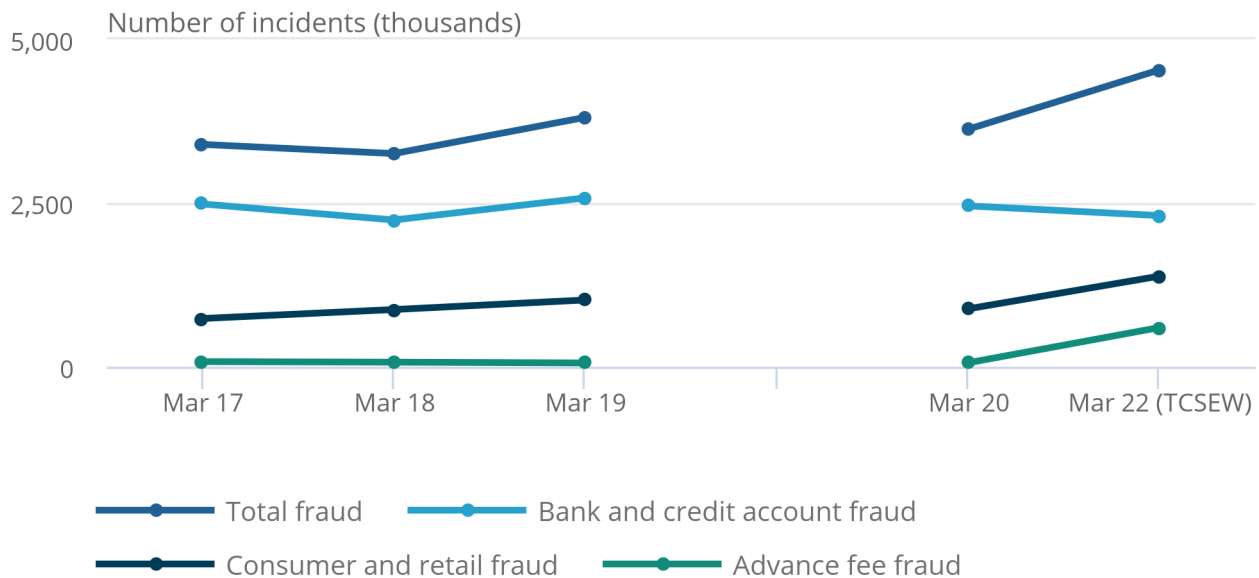
Large increases were seen in “advance fee fraud” and “consumer and retail fraud”. This may indicate fraudsters taking advantage of behavioural changes related to the coronavirus (COVID-19) pandemic, such as increased online shopping (definitions of TCSEW fraud types are available in [Section 8. Glossary](#)).

Figure 1: The TCSEW showed a 25% increase in fraud for the year ending March 2022 compared with the year ending March 2020 CSEW

England and Wales, annual estimates

Figure 1: The TCSEW showed a 25% increase in fraud for the year ending March 2022 compared with the year ending March 2020 CSEW

England and Wales, annual estimates



Source: Office for National Statistics – Crime Survey for England and Wales and Telephone-operated Crime Survey for England and Wales

Notes:

1. Data from the TCSEW are published as Experimental Statistics.
2. TCSEW data are not directly comparable with CSEW estimates. Estimates from the TCSEW for the year ending March 2022 are compared with the year ending March 2020 using comparable data and are not part of the main CSEW time series.

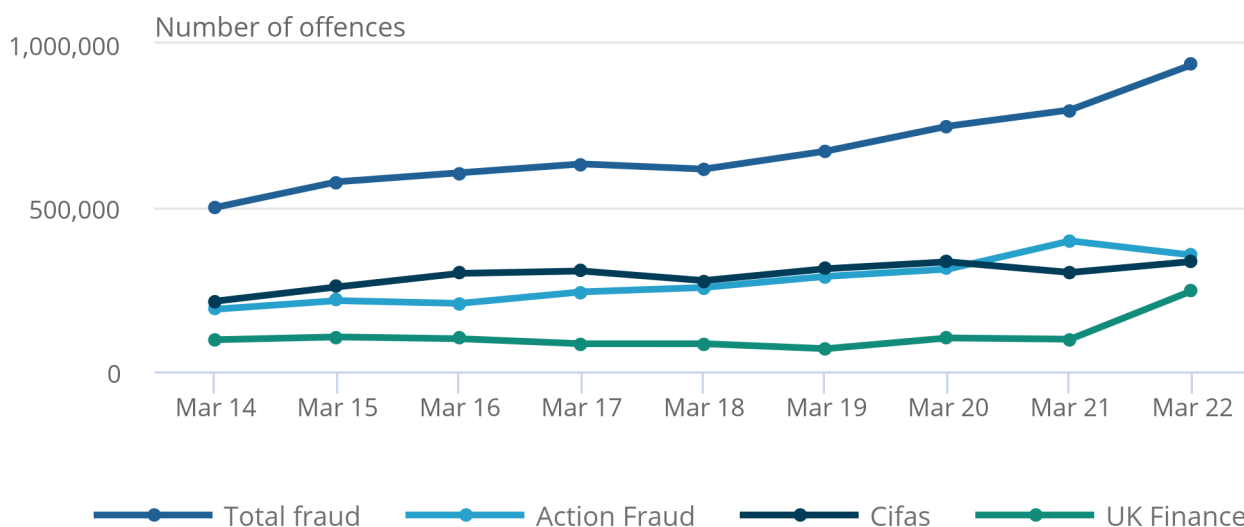
Fraud offences reported to the police are recorded and collected by the National Fraud Intelligence Bureau (NFIB) from Action Fraud and two industry bodies, Cifas and UK Finance (See [Section 9. Measuring the data](#)). NFIB fraud increased by 17% (to 936,276 offences) in the year ending March 2022 compared with the year ending March 2021; this is also 25% higher compared with the year ending March 2020. Although total fraud offences referred to the NFIB increased, those referred by Action Fraud decreased.

Figure 2: There has been an upward trend in the number of fraud offences referred to the NFIB

England and Wales, year ending March 2014 to year ending March 2022

Figure 2: There has been an upward trend in the number of fraud offences referred to the NFIB

England and Wales, year ending March 2014 to year ending March 2022



Source: National Fraud Intelligence Bureau

Notes:

1. NFIB data are not designated as National Statistics.

These trends need to be interpreted in the context of differences in coverage and fraud types captured by each reporting body as well as administrative changes (see [Section 10. Strengths and limitations](#) section). In the year ending March 2022:

- Action Fraud (the public-facing national fraud and cybercrime reporting centre) reported an 11% decrease in fraud (to 354,758 offences) compared with the year ending March 2021, when offences were at record levels (398,022 offences); this fall was driven by a 19% decrease in consumer and retail fraud (to 125,560 offences) and may be related to changes in behaviour as restrictions to social contact were lifted
- UK Finance reported a 151% increase in fraud (to 246,285 offences) compared with the year ending March 2021, which was a result of an increase in reporting from their existing members because of engagement from UK Finance, as well as reports coming in from new members who joined towards the end of 2021.

Crime estimates for the year ending March 2022 best reflect the current extent of crime experienced by the population resident in households (Appendix table 2). However, telephone-based survey (TCSEW) estimates are not directly comparable with previous face-to-face survey (CSEW) estimates because of changes to the sample and questionnaire (see Section 9). Percentage changes are presented using figures adjusted for these differences.

3 . Trends in computer misuse

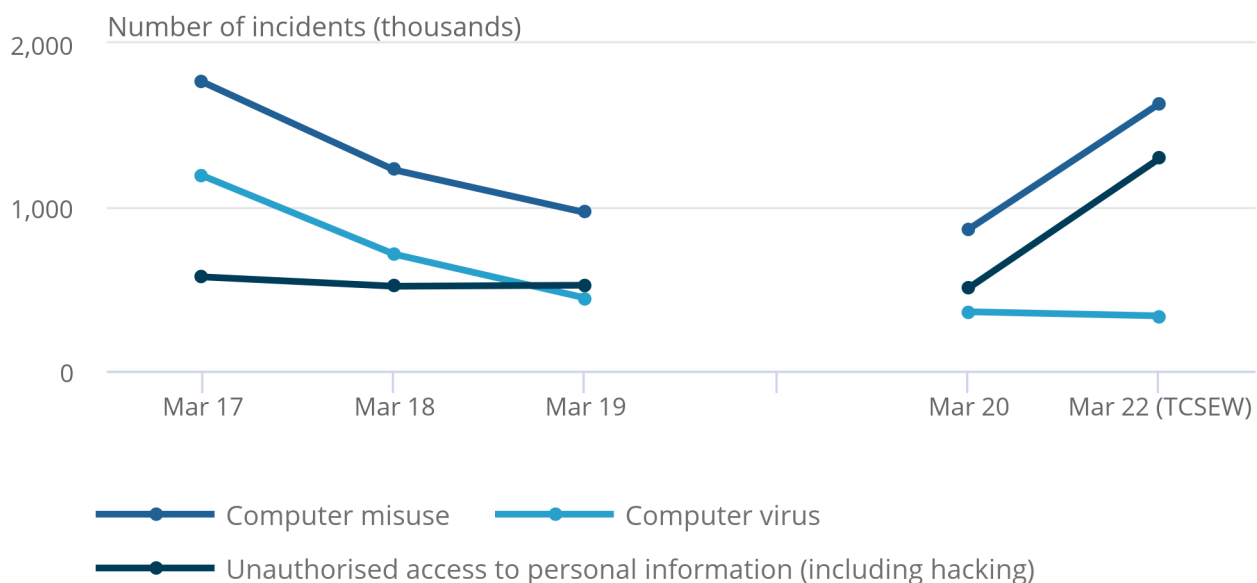
The Telephone-operated Crime Survey for England and Wales (TCSEW) showed there were 1.6 million incidents of computer misuse in the TCSEW year ending March 2022, an 89% increase compared with the Crime Survey for England and Wales (CSEW) year ending March 2020 (Figure 3; Appendix table 2).

While survey estimates showed continued falls in computer virus offences since the year ending March 2017, the trend in unauthorised access to personal information (hacking) offences remained fairly flat between the year ending March 2017 and year ending March 2020. However, hacking offences more than doubled in the year ending March 2022 (to 1.3 million offences) compared with the pre-coronavirus year ending March 2020. This included victims' details being compromised via large-scale data breaches, and victims' email or social media accounts being compromised. This increase may, in part, reflect the rise in the number of large-scale data breaches around the world. Findings from the [Cyber Security Breaches Survey 2022](#) showed that 39% of UK businesses identified cyber breaches or attacks in the last 12 months.

Figure 3: The TCSEW showed hacking offences more than doubled in the year ending March 2022 compared with the year ending March 2020 CSEW

England and Wales, annual estimates

Figure 3: The TCSEW showed hacking offences more than doubled in the year ending March 2022 compared with the year ending March 2020 CSEW
In March 2020 face-to-face interviewing was suspended because of COVID-19 causing a break in the CSEW time series.
 England and Wales, annual estimates



Source: Office for National Statistics – Crime Survey for England and Wales (CSEW) and Telephone-operated Crime Survey for England and Wales (TCSEW)

Notes:

1. Data from the TCSEW are published as Experimental Statistics.
2. TCSEW data are not directly comparable with CSEW estimates. Estimates from the TCSEW for the year ending March 2022 are compared with the year ending March 2020 using comparable data and are not part of the main CSEW time series.

4 . Characteristics of victims

Unlike many other types of crime, fraud and computer misuse, by their nature, are often committed anonymously, with the offender often not having a specific target in mind. As such, there tends to be considerably less variation in victimisation rates across different demographic groups than with other crime types.

The year ending March 2022 Telephone-operated Crime Survey for England and Wales (TCSEW) showed that:

- adults aged 75 years and over were less likely to be a victim of fraud (5.8%) than all other age groups, except for adults aged 18 to 24 years and adults aged 35 to 44 years (Appendix table 7); they were also less likely to be victims of computer misuse (1.5%) than those aged 35 to 74 years
- adults with a disability were more likely to be a victim of fraud (9.1%) than those without a disability (7.4%)
- social renters were more likely to be a victim of fraud (10.1%) than owner occupiers (7.5%) but were less likely to be victims of computer misuse (2.3%) than private renters (4.3%) (Appendix tables 8 and 10)

5 . Nature of fraud and computer misuse

Fraud: loss and amount incurred

Fraud victims incurred a financial loss in around two in three (64%) incidents in the year ending March 2022 Telephone-operated Crime Survey for England and Wales (TCSEW) (Nature of crime: fraud and computer misuse table 8a). Financial loss represents incidents where an amount of money or cash had been stolen or taken as a direct result of fraud, regardless of any later reimbursement, or any additional charges or costs incurred (such as bank charges, repair costs or replacement costs).

In incidents for which victims suffered a financial loss (Figure 4):

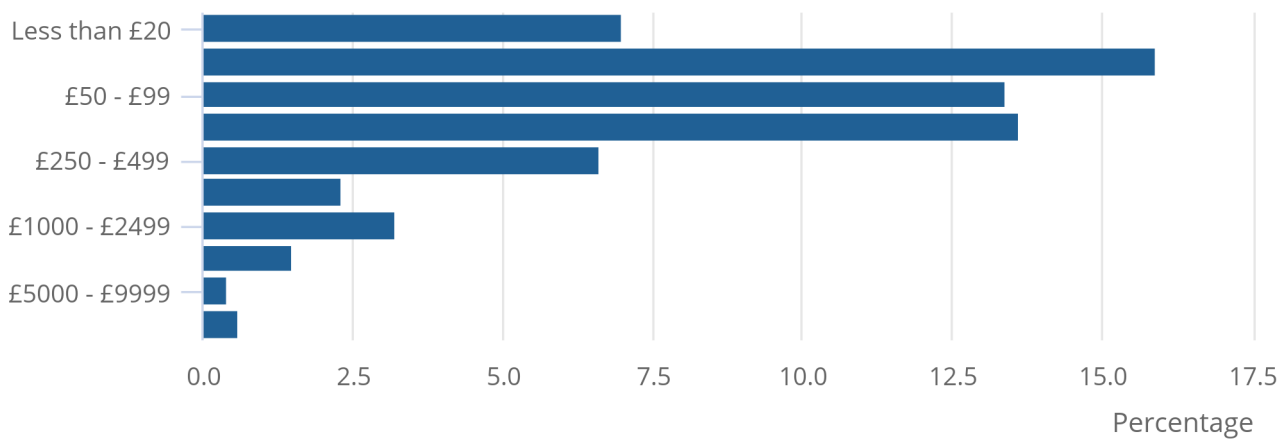
- the majority (77%) incurred a loss of less than £250, with the median loss being £79
- around 14% incurred a loss of between £250 and £999
- the remaining 9% incurred a loss of £1,000 or more

Figure 4: Losses incurred by victims of fraud, TCSEW year ending March 2022

England and Wales

Figure 4: Losses incurred by victims of fraud, TCSEW year ending March 2022

England and Wales



Source: Office for National Statistics – Telephone-operated Crime Survey for England and Wales (TCSEW)

Notes:

1. Data from the TCSEW are published as Experimental Statistics.

For incidents where the victim suffered a financial loss, the victim was fully reimbursed in around three-fifths (62%) of incidents (Appendix table 11). This proportion varied considerably across the different fraud types. Victims were fully reimbursed in:

- 73% of incidents of bank and credit account fraud
- 64% of incidents of advance fee fraud
- 46% of incidents of consumer and retail fraud
- 13% of "other fraud" incidents

Fraud: cyber-related

An estimated 61% of fraud incidents in the year ending March 2022 TCSEW were cyber-related compared with 53% in the year ending March 2020 Crime Survey for England and Wales (CSEW). This suggests that much of the increase in fraud offences was because of increases in cyber-related fraud and may be related to behavioural changes during the coronavirus (COVID-19) pandemic and increased online activity (Nature of crime: fraud and computer misuse table 4). "Cyber-related" represents cases where the internet or any type of online activity was related to any aspect of the offence.

Computer misuse: experiences with computer viruses

For victims of computer viruses in the year ending March 2022 TCSEW (Nature of crime: fraud and computer misuse table 15):

- the victim thought the virus was a direct result of opening an email, attachment or weblink that they received in 16% of incidents
- the two most common effects on virus-infected devices were that the device performed badly or stopped working (80% of incidents) and pop-ups were constantly appearing on screen (47% of incidents)
- around one in five (19%) incidents resulted in access to files or data being lost

6 . Phishing

Phishing is one of the main methods used to commit fraud. Half (50%) of TCSEW respondents reported receiving an email, text, or social media message that may have been phishing in the last month. Questions on phishing were introduced to the TCSEW in October 2021. (Appendix table 16).

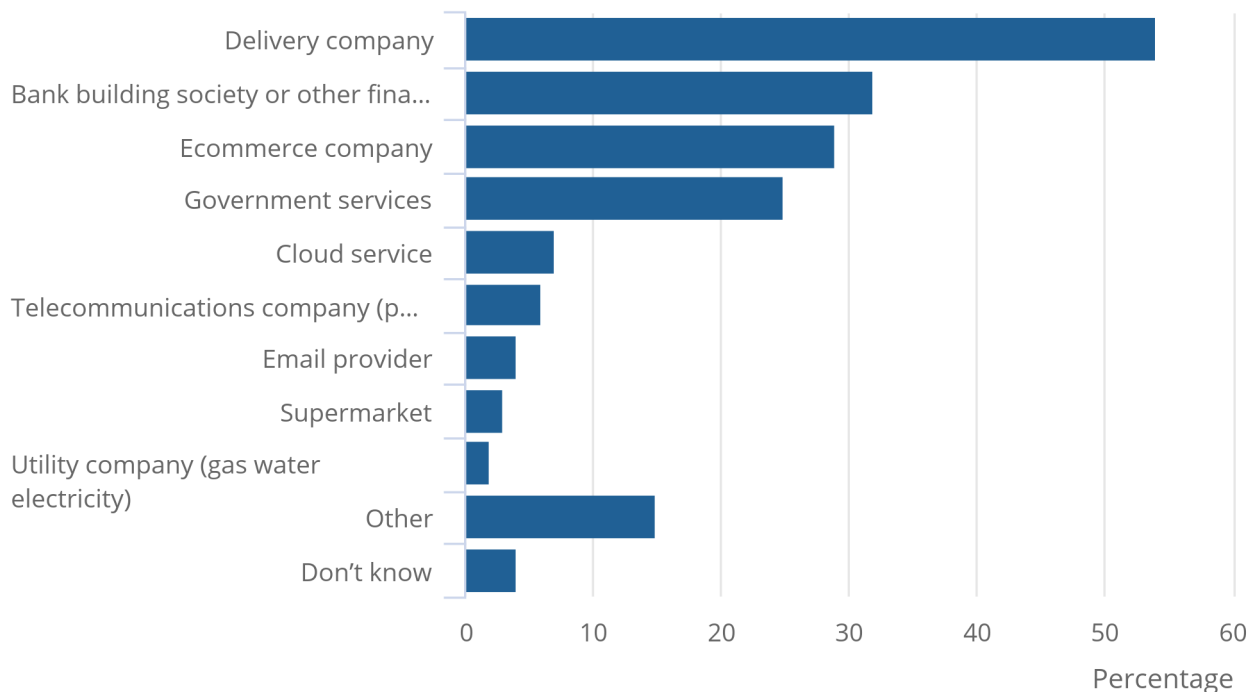
Of those who had received phishing messages, 54% had received messages from fraudsters pretending to be delivery companies, 32% from banks, building societies or other financial institutions, and 29% from e-commerce companies.

Figure 5: Fraudsters sending phishing messages were most likely pretending to be delivery companies, banks and ecommerce companies

Telephone-operated Crime Survey for England and Wales, October 2021 to March 2022 interviews

Figure 5: Fraudsters sending phishing messages were most likely pretending to be delivery companies, banks and ecommerce companies

Telephone-operated Crime Survey for England and Wales, October 2021 to March 2022 interviews



Source: Office for National Statistics – Telephone-operated Crime Survey for England and Wales (TCSEW)

Notes:

1. Data from the TCSEW are published as Experimental Statistics.
2. Other includes “IT services” and “Retailers”. These categories were added for January to March 2022 interviews.

Where respondents had received phishing messages, 3% replied or clicked on a link in the message. Of those who replied or clicked on a link, 11% provided personal information that could be used by fraudsters (equivalent to fewer than 1% of respondents who received a phishing message).

The year ending March 2022 TCSEW showed that (Appendix tables 17 and 18):

- adults aged between 25 and 34 or 35 and 44 years were more likely to receive a phishing message (58% and 60%, respectively) than other age groups
- adults in employment were more likely to receive a phishing message (56%) than adults who were unemployed (39%) or economically inactive (40%)
- social renters were less likely to receive a phishing message (36%) than private renters (53%) or owner occupiers (52%); however, social renters were more likely to respond or click on a link in the message (7%) than owner occupiers (3%)

7 . Fraud and computer misuse data

[Fraud and computer misuse: Appendix tables](#)

Dataset | Released 29 September 2022

Long-term trends from the Crime Survey for England and Wales (CSEW), estimates from the Telephone-operated Crime Survey for England and Wales (TCSEW) and data from the National Fraud Intelligence Bureau (NFIB).

[Nature of crime: fraud and computer misuse](#)

Dataset | Released 29 September 2022

Annual data from the Crime Survey for England and Wales (CSEW). Data are included on the impact on the victim, contact with offenders, financial loss and experiences with computer viruses. Also includes data from the Telephone-operated Crime Survey for England and Wales (TCSEW) for May 2020 to March 2021 interviews and the year ending March 2022.

8 . Glossary

Advance fee fraud

Advance fee frauds occur when a payment is made to fraudsters, who claim to be in a position of authority, to transfer money or for a promise of employment, wealth or gifts (including lottery scams and inheritance fraud).

Bank and credit account fraud

Bank and credit account frauds usually involve falsely obtaining or using personal bank or payment card details to carry out fraudulent transactions. This can involve using a false identity, deceitful credit application, credit or debit cards, cloned cards, cheque books, or online accounts.

Consumer and retail fraud

Consumer and retail frauds occur when goods or services were paid for but failed to materialise, were misrepresented at point of sale, or were faulty or stolen. This includes bogus callers, ticketing fraud, phone scams and computer software service fraud.

Phishing

Phishing is a type of social engineering where the offender sends a fraudulent communication (often by email or text message) designed to trick someone into revealing sensitive information or to deploy malicious software, like ransomware.

9 . Measuring the data

Telephone-operated Crime Survey for England and Wales (TCSEW)

The Crime Survey for England and Wales (CSEW) estimates continue to provide important information in relation to longer-term trends in crime from year ending December 1981 to year ending March 2020. The TCSEW provides estimates of crime for the year ending March 2022.

New victimisation questions on fraud and computer misuse were incorporated into the CSEW from October 2015. Up until September 2017, the questions were asked of half the survey sample. Since October 2017, the questions have been asked of a full survey sample.

Estimates from the TCSEW are derived from a total of 31,204 telephone interviews conducted with household residents in England and Wales aged 18 years and over in the year ending March 2022. The sample was formed from respondents who had previously participated in the face-to-face CSEW in the last two years. TCSEW estimates cannot be compared with estimates for the year ending March 2021 because of overlapping reporting periods for some respondents. Therefore, TCSEW estimates are compared with the year ending March 2020 CSEW estimates throughout this bulletin.

Findings from our [comparability study](#) showed that TCSEW estimates are comparable with CSEW estimates after certain adjustments are applied. All direct comparisons between the year ending March 2022 TCSEW estimates and the year ending March 2020 CSEW estimates are made with the use of these comparable datasets.

Further information is available in our [User guide to crime statistics for England and Wales: measuring crime during the coronavirus \(COVID-19\) pandemic](#).

As we are collecting data in a new survey mode, the telephone-operated survey estimates are presented within this release as [Experimental Statistics](#).

National Fraud Intelligence Bureau (NFIB)

The National Fraud Intelligence Bureau (NFIB) is a government-funded initiative run by the City of London Police. They currently collate received reports of fraud from Action Fraud and two industry bodies: Cifas and UK Finance.

Action Fraud is the national fraud-reporting centre that records incidents of fraud directly from the public and organisations by phone or internet, in addition to incidents reported directly to individual police forces. Action Fraud works with the NFIB to provide support and fraud-prevention advice to individuals who are victims of fraud and to ensure a joined-up approach to policing and detecting fraud.

Cifas facilitates fraud data sharing between over 600 organisations from across the public and private sectors in the UK. It is a Specified Anti-Fraud Organisation (SAFO) under the Serious Crime Act 2007, and it operates as a not-for-profit membership association. Its coverage includes all of the major banks and around 90% of plastic card providers.

UK Finance is responsible for coordinating activities on fraud prevention in the UK payments industry, and it represents members from retail banks; credit, debit and charge card issuers; and card payment acquirers in the UK.

10 . Strengths and limitations

The Crime Survey for England and Wales (CSEW) is a large nationally representative sample survey that has used a consistent methodology over time. The survey covers crimes not reported to the police (or Action Fraud) and is not affected by changes in police recording practices; therefore, it is a reliable measure of long-term trends. However, long-term trends are not currently available for fraud and computer misuse, as full-year data have only been collected from the survey year ending March 2017 onwards.

Although the Telephone-operated Crime Survey for England and Wales (TCSEW) was set up in a short timeframe in response to developing world events, findings from our [comparability study](#) showed that TCSEW estimates are comparable with CSEW estimates with the use of newly created comparable datasets. However, TCSEW estimates for the year ending March 2022 cannot be compared with the year ending March 2021 because of overlapping reporting periods for some respondents.

The CSEW and TCSEW do not cover crimes against businesses and those not resident in households (for example, residents of institutions and visitors).

Fraud data collated by the National Fraud Intelligence Bureau (NFIB) have wider offence coverage and population coverage (most notably, including offences committed against organisations) than the CSEW. In addition, the time lag between occurrence of crime and the corresponding data publication tends to be short, providing an indication of emerging trends.

However, data from Action Fraud exclude offences that are not reported to, or not recorded by, them. In particular, it is known that the proportion of offences committed against individual members of the public that are reported to Action Fraud is low.

Also, both sets of industry data from Cifas and UK Finance relate only to fraud that is identified and reported and only fraud affecting those organisations that are part of the respective membership networks. Incidents of fraud referred to the NFIB will mostly be focused on cases at the more serious end of the spectrum. As such, neither dataset can provide a complete picture of fraud in the industry sectors they represent.

There was a data submission issue from one of UK Finance's member firms whereby a large number of records were duplicated throughout February 2022. The NFIB IT Supplier has been asked to back out these reports from the system, but the process for this back out is currently in negotiation. Until the duplicates have been removed, the NFIB will not be able to provide a final figure in terms of the number of reports received from UK Finance for February 2022. Therefore, the UK Finance figures for the year ending March 2022 may be an underestimate.

Overall, the Crime Survey provides the better indication of the volume of fraud and computer misuse offences experienced by the adult population, as it captures incidents that go unreported to the authorities. This can be seen, in particular, by the large difference in the volume of computer misuse offences between the Crime Survey and the offences referred to the NFIB by Action Fraud. However, the two sources have different coverage, which means it is difficult to make meaningful comparisons between them.

For more information see our [Crime in England and Wales Quality and Methodology Information report](#).

11 . Related links

[Improving Crime Statistics for England and Wales - progress update July 2022](#)

Methodology | Released 21 July 2022

Latest update on the progress being made to improve crime statistics for England and Wales.

[Guide to finding crime statistics](#)

Methodology | Released 21 July 2022

A guide that directs you on where best to find different crime statistics.

[Crime in England and Wales: year ending March 2022](#)

Bulletin | Released 21 July 2022

Crime against households and adults using data from police recorded crime and the Telephone-operated Crime Survey for England and Wales (TCSEW).

[Property crime tables: year ending March 2022](#)

Dataset | Released 29 September 2022

Annual data from the TCSEW, including demographic and offence type breakdowns and time series and police recorded metal theft offences.

12 . Cite this article

Office for National Statistics (ONS), released 26 September 2022, ONS website, article, [Nature of fraud and computer misuse in England and Wales: year ending March 2022](#)