

Article

Fraud and computer misuse in England and Wales: year ending March 2025

Fraud and computer misuse offences using data from the Crime Survey for England and Wales and recorded crime from the National Fraud Intelligence Bureau.

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Correction

10 April 2026 11:00

We identified an error in the previous version of the commentary in the last paragraph of Section 2: Trends in fraud. As a result of human error, figures from Action Fraud were incorrectly presented as fraud and computer misuse offences rather than fraud offences only.

We apologise for this error.

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1 . Main points

Estimates from the Crime Survey for England and Wales (CSEW) year ending (YE) March 2025 showed:

- around 4.2 million incidents of fraud; this is a 31% increase compared with the YE March 2024 survey (3.2 million incidents)
- that out of the estimated 4.2 million incidents of fraud, around 3 million incidents involved a loss; victims were fully reimbursed in 2.1 million of these cases
- that the odds of being a victim of fraud were greater for disabled people compared with non-disabled people, and for women compared with men, after adjusting for a range of other factors
- the odds of being a victim of fraud were reduced for those who identified as Asian, those with no educational qualifications and those living in households with a total income of less than £10,400, compared with those who identified as White, those with a degree and those living in households with an income of £52,000 or more, respectively, after adjusting for a range of other factors
- 7 out of 10 fraud victims (71%) reported emotional impact; the most common types of emotional impact were annoyance (75%), anger (49%), shock (27%), and loss of confidence or feeling vulnerable (23%)
- computer misuse decreased by 32% (to around 692,000 incidents) compared with last year's survey, because of a 36% fall in incidents of unauthorised access to personal information

2 . Trends in fraud

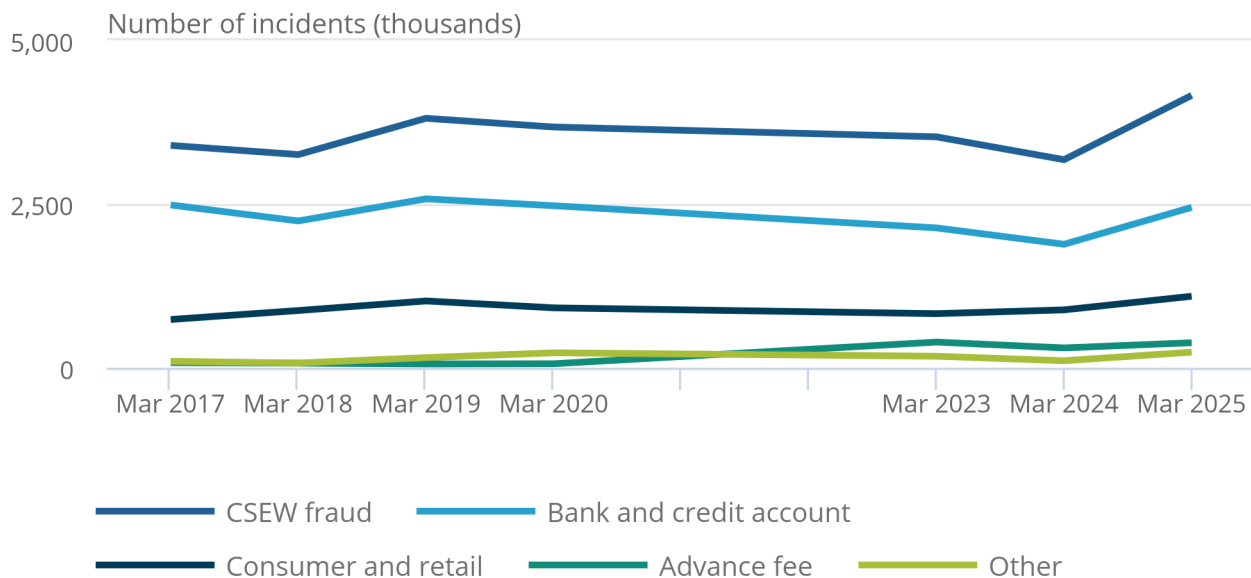
The Crime Survey for England and Wales (CSEW) year ending (YE) March 2025 estimated 4.2 million fraud incidents. This was a 31% increase compared with the YE March 2024 survey (3.2 million incidents). This was mainly because of a 30% increase in bank and credit account fraud (to around 2.4 million incidents) and a 23% increase in consumer and retail fraud (to around 1.1 million incidents). More recent estimates for trends in fraud were released in the [Crime in England and Wales: YE September 2025 bulletin](#). These remain at similar levels.

Figure 1: Crime Survey for England and Wales fraud increased in YE March 2025, compared with the previous year

England and Wales, year ending (YE) March 2017 to YE March 2025

Figure 1: Crime Survey for England and Wales fraud increased in YE March 2025, compared with the previous year

England and Wales, year ending (YE) March 2017 to YE March 2025



Source: Crime Survey for England and Wales (CSEW) from the Office for National Statistics

Notes:

1. Fraud estimates are only available from YE March 2017 onwards.
2. Annual estimates for YE March 2021 and YE March 2022 are not available, because there was a break in the CSEW caused by the coronavirus (COVID-19) pandemic.

This was the highest estimated number of CSEW fraud incidents since fraud was first collected on the survey in YE March 2017. While levels of bank and credit account fraud were similar to YE March 2017, there have been increases across the other categories of fraud. There were an estimated 1.7 million incidents of consumer and retail fraud, advance fee fraud and other fraud combined in YE March 2025, an 88% increase compared with the YE March 2017 survey (910,000 incidents). For definitions of the different types of fraud, see [Section 9: Glossary](#).

The Home Office's [Economic Crime Survey 2024](#) reported that 27% of businesses with employees experienced fraud in the 12 months before the survey. The most common types of fraud were:

- fake invoice fraud (experienced by 11% of businesses)
- mandate fraud (where fraudsters get a business to unwittingly change bank details to divert payments) (experienced by 7% of businesses)
- investment fraud (experienced by 6% of businesses)

The recorded fraud series is not a good indicator of volume or trends over time because a large proportion of fraud victims do not report incidents to Action Fraud. The time series is also affected by changes in membership of the industry bodies Cifas and UK Finance. For more information, see [Section 10: Data sources and quality](#)

The recorded fraud series incorporates reports collated by the National Fraud Intelligence Bureau (NFIB) from three reporting bodies. These are:

- Action Fraud (public-facing reporting service)
- Cifas (industry body)
- UK Finance (industry body)

These bodies provide reports of fraud where one of their member organisations has been a victim. Fraud offences recorded by Action Fraud decreased by 4% in YE March 2025 (to 299,046 offences) compared with the previous year. The number of fraud reports referred to the NFIB from Cifas increased (by 10% to 381,709), while the number of fraud reports from UK Finance decreased by 2% (to 545,023).

3 . Characteristics of fraud victims

Differences in Crime Survey for England and Wales (CSEW) fraud estimates by a range of characteristics were tested to see if they were statistically significant. Where differences were found to be statistically significant, regression analyses were conducted to investigate the strength of associations between each characteristic and being a victim of crime in unadjusted and adjusted models ([Fraud and computer misuse appendix tables – Tables 9 and 10](#)). More information on regression analyses in [Section 10: Data sources and quality](#).

The following characteristics were associated with being a victim of CSEW fraud in the fully adjusted model (Table 10; Model 4) for the year ending (YE) March 2025 survey:

- women were more likely to be victims compared with men
- those who identified as Asian or Asian British were less likely to be victims compared with those who identified as White
- disabled people were more likely to be victims compared with non-disabled people
- those with no educational qualifications were less likely to be victims compared with those with a degree
- those living in households with a total income of less than £10,400 were less likely to be victims compared with those living in households with an income of £52,000 or more

Figure 2: Disabled people had increased odds of being victims of fraud compared with non-disabled people

England and Wales, year ending March 2025

Notes:

1. Odds ratios and confidence intervals of 95% are displayed on the chart, see [Section 9: glossary for definitions](#).
2. Fully adjusted model includes age, sex, ethnic group, marital status, disability, educational attainment, respondent's occupation, and household income.

4 . Nature of fraud incidents

Contact with offenders

In most fraud incidents, there had been no contact between the offender and the victim (79%) in the year ending (YE) March 2025 Crime Survey for England and Wales (CSEW). This varied for different types of fraud; bank and credit account fraud (90%), consumer and retail fraud (68%) and all other fraud (58%).

When contact was made, the most common first method of contact was telephone call (39%) or online (for example, social media) (32%). A further 13% of first contacts were made by email, 9% were in person and 4% were by text message.

Where there was contact between the offender and the victim, the most common reason for contact was regarding buying or selling items online (25%). Other common reasons included the chance to make an investment with guaranteed high return (8%) and delivery of items (7%).

For further information on contact with offenders, see our [Nature of crime: fraud and computer misuse tables](#).

Impact on victims

Out of the estimated 4.2 million incidents of fraud, around 3 million incidents involved a loss in the YE March 2025 CSEW. In incidents where victims suffered a financial loss:

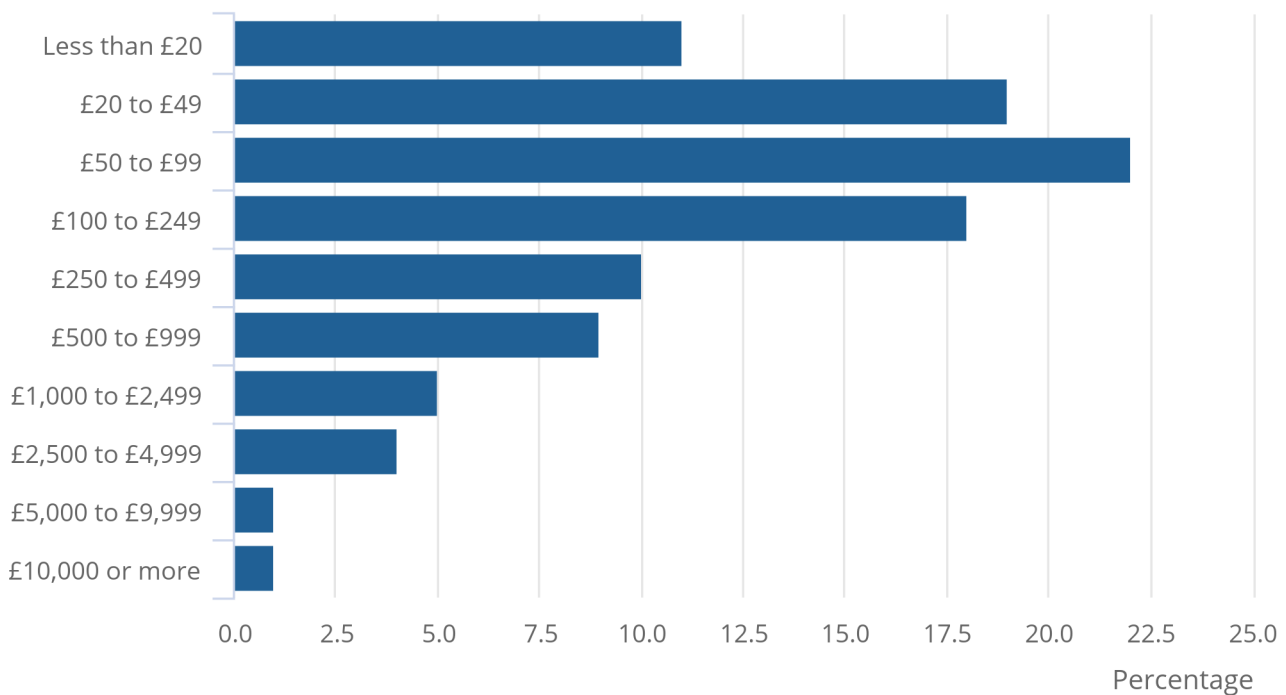
- the majority (70%) incurred a loss of less than £250
- around a fifth (19%) incurred a loss of between £250 and £999
- the remainder (11%) incurred a loss of £1,000 or more, with 1% losing £10,000 or more

Figure 3: Losses incurred by victims of fraud who suffered financial loss

England and Wales year ending March 2025

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England and Wales year ending March 2025



Source: Crime Survey for England and Wales (CSEW) from the Office for National Statistics

Notes:

1. Computer misuse estimates are only available from YE March 2017 onwards.
2. Annual estimates for YE March 2021 and YE March 2022 are not available, because there was a break in the CSEW caused by the coronavirus (COVID-19) pandemic.

For incidents where the victim suffered a financial loss, the victim was fully reimbursed in 70% of cases (2.1 million incidents). This proportion varied considerably across the different fraud types (Fraud and computer misuse appendix table 13). Victims were fully reimbursed in:

- 85% of bank and credit account fraud
- 48% of consumer and retail fraud
- 40% of all other fraud

Victims reported that they were emotionally affected in the majority of fraud incidents in the YE March 2025 CSEW (71%). The most common types of emotional impact experienced were annoyance (75%), anger (49%), shock (27%), and loss of confidence or feeling vulnerable (23%).

In addition to emotional impact, the CSEW also asks respondents about other impacts on them as a result of being a victim of fraud. In 40% of all fraud incidents, the victim claimed they were not affected at all. This proportion varies slightly across fraud types:

- 43% of bank and credit account fraud
- 35% of consumer and retail fraud
- 34% of all other fraud

Victims reported impacts such as financial loss in 31% of fraud incidents, loss of time or inconvenience in 28% of incidents, and feelings of shame, embarrassment or self-blame in 13% of incidents.

For further information on the impact on fraud victims, see our [Nature of crime: fraud and computer misuse tables](#).

The Home Office's latest estimate of the cost of fraud in YE March 2024 was £14.4 billion, comprising £9.2 billion affecting individuals and £5.2 billion affecting businesses. See the Home Office report, [Economic and social cost of fraud 2023 to 2024](#).

5 . Trends in computer misuse

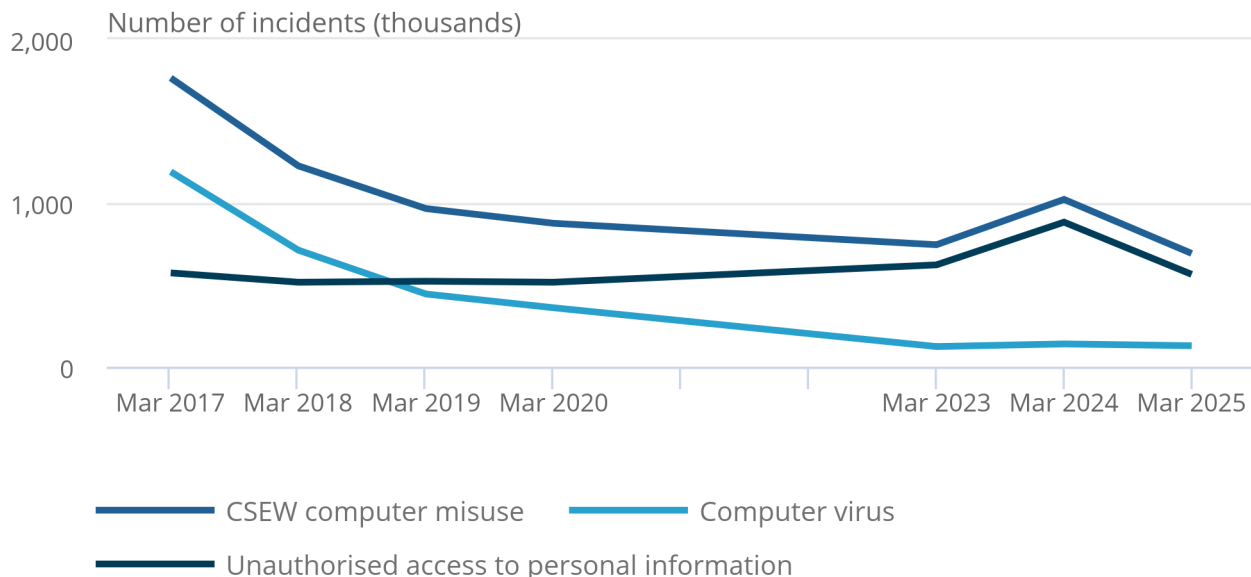
The Crime Survey for England and Wales (CSEW) estimated around 692,000 incidents of computer misuse in year ending (YE) March 2025. This was a 32% decrease compared with the previous year's survey. This was because of a 36% fall in incidents of unauthorised access to personal information (to 564,000 incidents). CSEW computer misuse was 61% lower than the YE March 2017 survey (1.8 million incidents), which is the earliest comparable year. More recent estimates for trends in computer misuse were released in the [Crime in England and Wales: YE September 2025 bulletin](#).

Figure 4: Crime Survey for England and Wales computer misuse decreased in YE March 2025, compared with the previous year

England and Wales, year ending (YE) March 2017 to YE March 2025

Figure 4: Crime Survey for England and Wales computer misuse decreased in YE March 2025, compared with the previous year

England and Wales, year ending (YE) March 2017 to YE March 2025



Source: Crime Survey for England and Wales (CSEW) from the Office for National Statistics

Notes:

1. Computer misuse estimates are only available from YE March 2017 onwards.
2. Annual estimates for YE March 2021 and YE March 2022 are not available, because there was a break in the CSEW caused by the coronavirus (COVID-19) pandemic.

Police recorded computer misuse is not a good indicator of trends over time. This is because a large proportion of victims do not report computer misuse incidents to Action Fraud. For further information, see [Section 10: Data sources and quality](#).

Action Fraud reported a 36% increase in offences for YE March 2025 (to 55,576 offences) compared with YE March 2024 (40,832 offences). This was mainly because of large increases in social media and email hacking offences.

Computer misuse is also a concern for businesses and organisations. Findings from the [Cyber Security Breaches Survey 2025](#) showed that 20% of businesses and 14% of charities had been victims of at least one cyber crime in the past year, similar to the previous year's survey.

6 . Nature of computer misuse incidents

Computer viruses

For victims of computer viruses in the year ending (YE) March 2025 Crime Survey for England and Wales (CSEW):

- in 36% of incidents, the victim thought the virus was a direct result of opening an email, attachment or weblink that they received
- in 51% of incidents, the victim thought it was not a direct result of opening an email, attachment or weblink that they received
- in the remaining 13% of incidents, the victim did not know how the computer virus infected their device

The two most common effects on virus-infected devices were that the device performed badly or stopped working (56% of incidents) and pop-ups were constantly appearing on screen (30% of incidents). Over a quarter (29%) of computer viruses resulted in access to files or data being lost and 11% resulted in unauthorised access to files.

Victims reported the impacts of computer virus incidents as:

- loss of time or inconvenience (37%)
- stopping their use of specific internet sites (17%)
- financial loss (10%)

Unauthorised access to personal information (hacking)

Offenders gained access to respondents' personal information by:

- accessing details held by a company or organisation in a customer database in 28% of hacking incidents
- accessing their social media account or messenger app in 26% of hacking incidents
- accessing their email in 16% of hacking incidents

Victims reported impacts such as:

- loss of time or inconvenience in 28% of hacking incidents
- stopping their use of specific internet sites in 7% of incidents
- feelings of shame, embarrassment or self-blame in 5% of incidents

For further information on the impact on computer misuse victims, see our [Nature of crime: fraud and computer misuse tables](#).

7 . Prevention and keeping safe online

Most people reported taking security measures to prevent access to bank and credit account details in the year ending (YE) March 2025 Crime Survey for England and Wales (CSEW) ([Fraud and computer misuse appendix table 16](#)). The most common of these were:

- regularly checking transactions on bank statements (72%)
- destroying financial documents (62%)
- shielding their PIN at cash points, in shops or in restaurants (61%)

There were notable increases in the proportion of people reporting that they had taken the following security measures in YE March 2025 compared with YE March 2024:

- using 2-factor authentication (from 39% to 48%)
- obtaining confirmation of payee details for online bank transfers (from 41% to 45%)
- using Apple or Google Pay (from 35% to 42%)

Most people also reported taking security measures to keep safe online in the YE March 2025 CSEW ([Fraud and computer misuse appendix table 17](#)). The most common of these were:

- using passwords or passcodes to unlock smartphones or tablets (82%)
- protecting their home wireless connection with a password or being cautious using free public Wi-Fi (77%)
- deleting suspicious emails without opening them (76%)

8 . Fraud and computer misuse data

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

Dataset | Released 26 March 2026

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

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

Dataset | Released 26 March 2026

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.

9 . Glossary

Computer misuse

Computer misuse is when fraudsters hack or use computer viruses or malware to disrupt services, obtain information illegally or extort individuals or organisations.

Confidence intervals

Confidence intervals use the standard error to derive a range in which we think the true value is likely to lie. A confidence interval gives an indication of the degree of uncertainty of an estimate and helps to decide how precise a sample estimate is. It specifies a range of values likely to contain the unknown population value.

These values are defined by lower and upper limits. The width of the interval depends on the precision of the estimate and the confidence level used. A greater standard error will result in a wider interval; the wider the interval, the less precise the estimate is.

Fraud

Fraud involves a person dishonestly and deliberately deceiving a victim for personal gain of property or money, or causing loss or risk of loss to another. Most incidents fall under the legal definition of "fraud by false representation", where a person makes a representation that they know to be untrue or misleading (for example, banking and payment card frauds, and dating scams). The Crime Survey for England and Wales (CSEW) estimates cover a broad range of fraud offences including:

- "Bank and credit account fraud", which usually involves 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", which 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
- "Advance fee fraud", which occurs 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)
- "Other fraud" includes types of fraud not covered elsewhere, such as investment or charity fraud

Odds ratio

An odds ratio for a particular group describes the relative difference in the likelihood of an outcome in that group compared with a reference category, which in this analysis was based on majority count. An odds ratio higher than 1 indicates a greater likelihood of that outcome, while an odds ratio less than 1 indicates a lower likelihood.

Regression analysis

A statistical method used to examine the association between a specific characteristic and an outcome. It determines if a predictor variable is strongly linked to a higher or lower likelihood of an outcome. This analysis quantifies how much of the difference in estimates between groups can be explained by a predictor, while often "controlling" for other factors to ensure the relationship is direct.

10 . Data sources and quality

Crime statistics are based on the Crime Survey for England and Wales (CSEW) and police recorded crime. CSEW estimates are [accredited official statistics](#) and were [independently reviewed by the Office for Statistics Regulation \(OSR\)](#) in October 2024. They comply with the standards of trustworthiness, quality and value in the [Code of Practice for Statistics](#) and should be labelled "accredited official statistics".

Recorded fraud and computer misuse are not designated as [accredited official statistics](#) and are published as official statistics. Their accreditation was removed by OSR in January 2014, following an assessment that found evidence that the quality and consistency of the underlying data may not be reliable.

Crime Survey for England and Wales

The Crime Survey for England and Wales (CSEW) is primarily an interviewer-administered face-to-face victimisation survey of people (aged 16 years and over) resident in households in England and Wales. It covers selected crimes experienced in the 12 months before the interview, including those not reported to the police. However, it excludes crimes against non-household populations and businesses and does not cover all crime types.

The CSEW uses a sample, not the whole population, so estimates have some uncertainty and are not precise figures. This affects how changes in estimates should be interpreted. View more information on [how we measure and communicate uncertainty for our surveys](#).

It tracks long-term crime trends from year ending (YE) December 1981. The CSEW is better for tracking long-term trends than police recorded crime because it is unaffected by changes in reporting or recording practices. Fraud and computer misuse estimates are only available from year ending (YE) March 2017 onwards. The most recent data presented in this release are based on interviews between April 2024 and March 2025, covering crimes that occurred between April 2023 and February 2025.

Differences in CSEW fraud estimates by a range of characteristics were tested to see if they were statistically significant using a Pearson's chi-square test (demographic, socioeconomic, and household and area-level characteristics from the [fraud and computer misuse appendix tables – Tables 7 and 8](#)). Where differences were found to be statistically significant, regression analyses were conducted to investigate the strength of associations between each characteristic and being a victim of crime in unadjusted models. As these characteristics are not necessarily independently related to fraud victimisation, adjusted models were also constructed to measure the strength of associations after accounting for other factors. Results from the fully adjusted model (Model 4) are presented.

Although our regression analysis covers a range of characteristics, our models can only partially explain the differences in victimisation between people. Many factors that affect being a victim of crime are not quantified in our data sources or included in our models. In addition, there are likely to be differences by individual crime types that are not explored as part of this analysis.

For more information on the CSEW, please see Section 2 of our [User guide to crime statistics in England and Wales: March 2025](#).

Recorded fraud and computer misuse

Before 04 December 2025, the National Fraud Intelligence Bureau (NFIB) brought together reports made through its public-facing service, Action Fraud, with fraud reports from two industry bodies, Cifas and UK Finance.

Recorded fraud and computer misuse figures in this bulletin do not provide reliable indicators of overall volume or trends, as many victims would not have reported incidents to Action Fraud. In addition, data on fraud against businesses and organisations were based on reports from Cifas and UK Finance, which only cover their members. They do not represent all businesses and organisations in England and Wales, and membership changes over time, affecting data comparability.

Before 04 December 2025, only incidents reported directly to Action Fraud were classified as crimes, whereas Cifas and UK Finance reports were retained solely as information reports. In addition, Cifas and UK Finance only shared a subset of reports for intelligence purposes, meaning that some reports that could amount to crimes were not passed on.

A new national cybercrime and fraud reporting system, [Report Fraud](#), was launched by the City of London Police on 4 December 2025 to replace Action Fraud and the NFIB. It continues to bring together all reports made through its public facing service with fraud reports from Cifas and UK Finance. Under the new system, Cifas now shares all information reports that could amount to a crime. In addition, Cifas reports are now classified as crimes when they meet the Home Office Counting Rules. UK Finance reports continue to be used as information reports for the purpose of supporting investigations and law enforcement.

The improvements from the new Report Fraud system have not affected the fraud statistics in this bulletin, but figures are likely to be affected in future releases. For more detail on planned improvements, see [Improving the quality of fraud and computer misuse statistics in England and Wales: December 2025 article](#).

11 . Related links

[Guide to finding crime statistics](#)

Methodology | Released 28 July 2025

Crime statistics are produced by multiple departments across government. The aim of this guide is to collate the main sources of crime statistics, broken down by potential areas of interest, to provide a more efficient way to find the crime statistics needed.

[Crime in England and Wales: year ending March 2025](#)

Bulletin | Released 24 July 2025

Data from police recorded crime and crime against households and persons aged 16 and over from the Crime Survey for England and Wales (CSEW).

12 . Cite this statistical bulletin

Office for National Statistics (ONS), released 26 March 2026, ONS website, statistical bulletin, [Fraud and computer misuse in England and Wales: year ending March 2025](#)