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Acquisitive crime and plastic card fraud: Findings from the 2008/09 British Crime Survey

Supplementary Volume 3 to Crime in England and Wales 2008/09

2nd Edition

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1 Introduction

This bulletin is the third in a series of supplementary volumes that accompany the main annual Home Office Statistical Bulletin, 'Crime in England and Wales 2008/09' (Walker *et al.*, 2009). These supplementary volumes report on additional analysis not included in the main annual publication, most recently on homicides, firearm offences and intimate violence (Smith *et al.*, 2010) and perceptions of crime and anti-social behaviour (Moon *et al.*, 2009).

Figures included in this bulletin are from the British Crime Survey (BCS), a large, nationally representative victimisation survey of approximately 46,000 adults resident in households in England and Wales. The first survey was carried out in 1982; since 2001/02 the BCS has been run continuously with interviewing being carried out throughout the year.

Respondents are asked about their experiences of crime-related incidents in the 12 months prior to interview. Respondents are also asked about their attitudes towards different crime-related issues such as the police, criminal justice system, experience of fraud, and perceptions of crime and anti-social behaviour. For more details of the survey, see Volume 2 of 'Crime in England and Wales 2008/09' (Smith and Hoare, 2009).

This bulletin presents findings from additional analyses on respondents' experience of acquisitive crime and plastic card fraud based on the 2008/09 BCS.

2 Extent and nature of acquisitive crime

2.1 SUMMARY

The level of acquisitive crime has fallen by half since 1995 according to the 2008/09 BCS (Walker *et al.*, 2009). The proportion of BCS crime accounted for by acquisitive crimes has remained relatively stable since the first BCS results in 1981, at around three-fifths of all BCS crime. Within that total around half can be defined as serious acquisitive crime (i.e., burglary with entry (in a dwelling), theft of and from vehicles, and robbery).

Increases in the use of security devices alongside falls in the number of incidents of burglary and vehicle-related theft since 1995 suggest security measures have an effect in reducing risk of victimisation. Supporting previous findings, analysis of the 2008/09 BCS demonstrates that home security devices reduce burglary victimisation. For example, households with 'less than basic' security were over five times more likely to be burgled than those with 'at least basic' home security.

As a range of security measures have become standard on vehicles, not surprisingly only eight per cent of adults reported that in the last five years they had made a change to the security features of any car they personally owned. The behaviour of owners is another approach to vehicle security: two in five car users said they had changed their day-to-day vehicle security behaviour in the last five years.

- Around a quarter of adults (24%) said they now avoided leaving property on show in the vehicle.

One effect of increased security may be a change in criminal behaviour: the proportion of theft of and theft from vehicle incidents where offender(s) forced the lock has decreased between 1995 and 2008/09 (from 65% to 32% and from 33% to 20% respectively). Over the same period, there were increases in the proportion of thefts of vehicles where offender(s) used a key to gain entry (from 9% to 23%) and the proportion of thefts from vehicles where a door was left unlocked (from 9% to 22%).

The experience of victimisation can trigger a change in behaviour to reduce risk of further victimisation:

- In around three-quarters of incidents of burglary with entry (78%), other theft of personal property (74%), theft from the person and bicycle theft (both 73%), respondents reported taking some action to try and prevent the incident happening again.
- Understandably, the majority of actions related specifically to the type of the victimisation experienced, for example in 55 per cent of burglaries, adults reported improving home security as a result.

For all BCS incidents, respondents were asked if they considered anyone, apart from the offender(s), to be responsible in any way for what happened. Adults were most likely to feel some responsibility for being victimised in cases of other theft of personal property (26%). Where some responsibility was perceived, the main reasons given were related to property not being secure. For example:

- Where someone else was perceived as being responsible in addition to the offender(s) for a burglary or theft from a vehicle, the main reason given was a failure to lock or bolt a door or window (55% and 43% respectively).

2.2 INTRODUCTION

This chapter provides further information on the extent and nature of acquisitive crime, based on the British Crime Survey (BCS). 'Acquisitive crime' refers to a group of offences whose similarity lies in the nature of the crime, i.e., the acquisition of property. Headline findings on the level of crimes from the 2008/09 BCS have previously been published (Walker *et al.*, 2009).

The BCS is a good indicator of long-term trends in acquisitive crime experienced by adults resident in households because figures are unaffected by changes in levels of reporting to the police or changes to crime recording practices by the police. In addition, the BCS provides detailed information about the nature of the acquisitive crimes that take place and the type of people or households that experience them.

Initially this chapter presents the overall picture of BCS acquisitive crime since 1981. Information collected on the circumstances of individual crime types is published on an annual basis in Supplementary Tables;[1] further analysis is presented here along with analysis of perceived responsibility for victimisation. In addition, information about adults' use and views of vehicle security measures is shown (information collected about home security measures was recently published in Flatley *et al.*, 2009).

BCS serious acquisitive crime as defined here includes burglary with entry (in a dwelling), theft of and from vehicles, and robbery (see Box 2.1[2]). These are the categories which best map onto the police recorded serious acquisitive crime types that are being used to measure one element of Public Service Agreement (PSA) 23[3]: burglary or aggravated burglary in a dwelling, robbery of business or personal property, theft or unauthorised taking of a motor vehicle, aggravated vehicle taking and theft from a vehicle.[4] These crimes were selected for inclusion in the PSA indicator as the most harmful acquisitive crimes on the basis of their social and economic impact.

Box 2.1 BCS measures of acquisitive crime

	Serious acquisitive crime	**Other** acquisitive crime
Household crime	Burglary with entry to a dwelling Attempted burglary in a dwelling Theft of a vehicle Theft from a vehicle Attempted theft of and from a vehicle	Theft in a dwelling Theft from outside a dwelling Theft from a meter Burglary from building non-connected to a dwelling (including attempts) } Other household theft Theft of bicycle
Personal crime	Robbery and attempted robbery	Snatch theft Stealth theft } Theft from the person Attempted theft from the person Other theft of personal property (including attempts)

[1] Accompanying text was published alongside the supplementary tables from the 2007/08 BCS (Nicholas *et al.*, 2008). Latest figures from the 2008/09 BCS and available trends are presented here: http://www.homeoffice.gov.uk/rds/crimeew0809_tables_bvv.html

[2] For descriptions of each of these crime types see Section 5.2 of Smith and Hoare (2009).

[3] As the only measure of crime levels in small areas, police recorded crime data are being used to measure the PSA: http://www.hm-treasury.gov.uk/d/pbr_csr07_psa23.pdf.

[4] Crimes recorded by the police include attempts in the same category. In the BCS, burglary and robbery attempts are classified separately, but it is not possible to distinguish between actual and attempted theft of or from a vehicle.

Although the crime types constituting serious acquisitive crime are broadly similar between the BCS and police recorded crime, the BCS will include incidents that are not reported to the police and which are likely to be of a less serious nature. For example, 59% of BCS thefts from vehicles were not reported to the police; for those incidents not reported, the most common reason given was that the incident was trivial, or that the police would/could not do anything (Walker *et al.*, 2009).

2.3 EXTENT OF BCS ACQUISITIVE CRIME

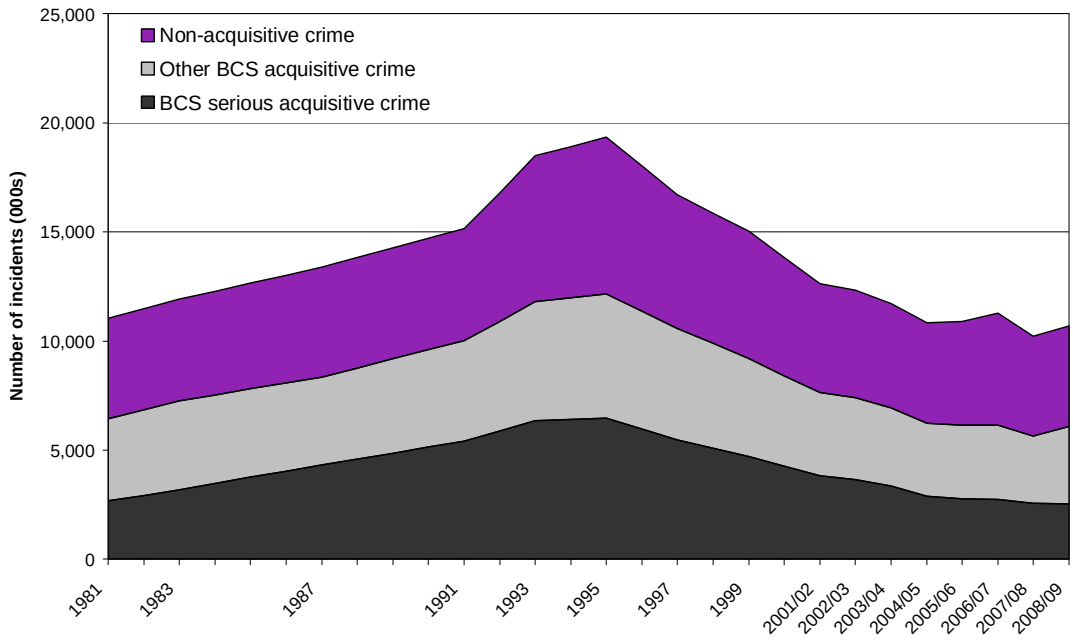
Headline figures for levels of acquisitive crimes from the BCS were published in 'Crime in England and Wales 2008/09' (Walker *et al.*, 2009). The 2008/09 BCS estimated that in total there were approximately 6.1 million acquisitive crimes against adults resident in households in England and Wales; the apparent increase from the 2007/08 survey was not statistically significant.

In the longer-term, the BCS shows that the number of acquisitive crimes has fallen by half since 1995.[5] Looking at the individual crime types that constitute the overall measures, the general trend is a decline since 1995 (when the number of crimes peaked) but with more stability in recent years, with the exception of bicycle theft and theft from the person.

Incidents of bicycle theft peaked in 1995 and then fell notably until the 2001/02 BCS; but since then levels of bicycle theft have increased and in the 2008/09 BCS are the same as in 1997. Theft from the person also peaked in 1995 and has remained stable until the recent increase from the 2007/08 BCS. For a full discussion of the trends in individual crime types see Chapters 2 and 4 in Walker *et al.* (2009).

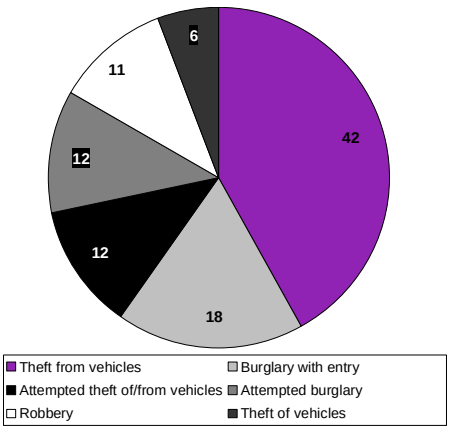
The proportion of all BCS crime accounted for by acquisitive crimes has remained relatively stable over time, at around three-fifths of all BCS crime. Within the category of BCS acquisitive crime, around a half can be defined as serious acquisitive crime, that is, theft from vehicles, theft of vehicles, burglary with entry, and robbery; this has remained at around the same level since 1981 (Figure 2.1).

Figure 2.1 Trends in the levels of serious and other acquisitive crimes within all BCS crimes, 1981 to 2008/09 BCS



[5] See Table 2.01 in Walker *et al.* (2009).

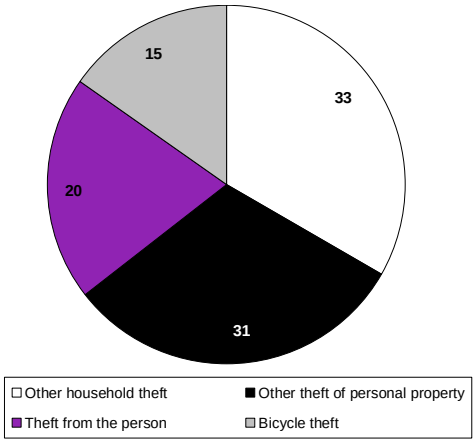
Figure 2.2 Composition of crime types within BCS serious acquisitive crime, 2008/09 BCS



Around three-fifths of BCS serious acquisitive crime is accounted for by vehicle-related thefts, mostly accounted for by theft from vehicles (42%). Around a third of BCS serious acquisitive crime is domestic burglary; burglary with entry constitutes 18 per cent and attempted burglary a further 12 per cent (Figure 2.2).

Almost two-thirds of other BCS acquisitive crime consists of other thefts from the household[6] (33%) or other thefts of personal property[7] (31%). Theft from the person and bicycle theft make up the remaining third (20% and 15% respectively) (Figure 2.3).

Figure 2.3 Composition of crime types within other BCS acquisitive crime, 2008/09 BCS



The next section focuses primarily on burglary and vehicle-related theft as these are two of the acquisitive crime types for which questions are regularly asked on the BCS regarding security measures and behaviours.

2.4 DOMESTIC BURGLARY AND SECURITY MEASURES

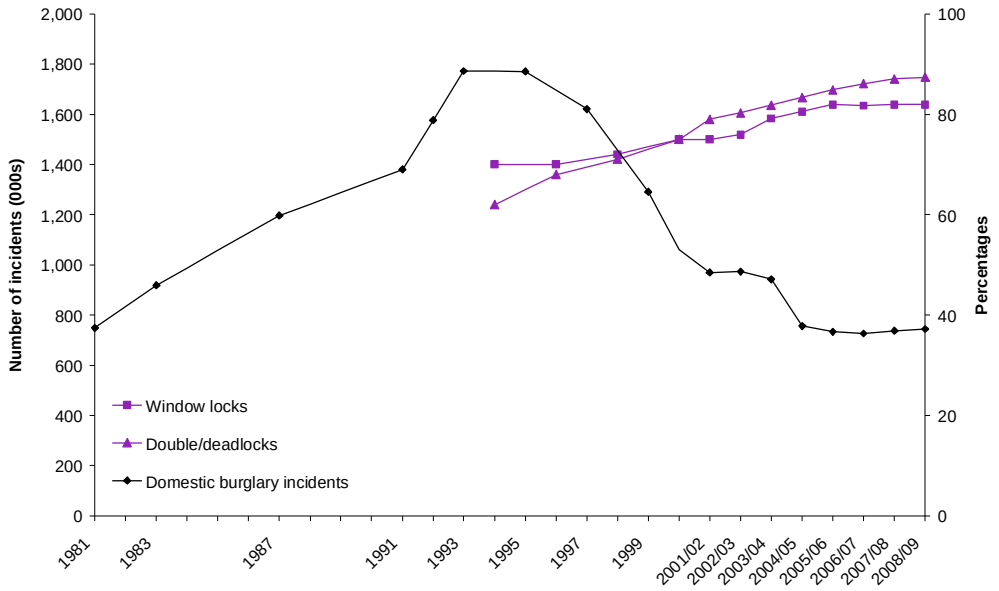
Extent and trends of security measures and behaviours

From the first BCS results in 1981, burglary incidents increased to reach a peak in 1995, before declining considerably, particularly between 1995 and 2001/02. In 1994 the BCS began measuring household use of home security devices (represented here by the proportion of households with window locks and those with double/deadlocks). Over the same period that burglary incidents have decreased, the proportion of households with window

[6] Other household theft comprises a number of theft types, including theft in a dwelling, theft from outside a dwelling and burglaries to non-connected buildings, for example, garden sheds (for more details see Section 5.2 of Smith and Hoare, 2009).
[7] Other theft of personal property covers thefts of unattended property where no force is used (for more details see Section 5.2 of Smith and Hoare, 2009).

locks has increased (from 62% to 87%) as has the use of double/deadlocks (from 70% to 82%) (Figure 2.4).[8]

Figure 2.4 Trends in domestic burglary (including attempts) and security measures, 1981 to 2008/09 BCS



1. Trends in home security measures began when questions were first asked in the 1994 BCS.

The numbers of incidents of burglary with entry and attempted burglary incidents have both decreased since 1995 (by 55% and 62% respectively, 2008/09 BCS). This suggests that security measures have an effect both in reducing the chance of successful entry, but perhaps more notably, in deterring attempts.[9]

The protective effect of security measures on levels of burglary victimisation has been repeatedly shown using the BCS and most recently reported in Flatley *et al.* (2009). The type of households who were least likely to have 'basic security' (see Box 2.2) were generally the type of household that had a higher risk of burglary (2007/08 BCS).

Box 2.2 Definition of BCS home security measures

The categories of home security used in this report are:

- 'enhanced' – window locks and double/deadlocks on outside doors plus additional security
- 'basic'– window locks and double/deadlocks on outside doors
- 'less than basic' – no home security or not having window locks and double/deadlocks*

**Includes households which have other security measures, but not window and door locks.*

[8] This is a general indication; it is not possible to directly attribute cause and effect. A quarter of the BCS sample is asked about security measures in each wave of the BCS whereas all households are asked about victimisation.
[9] If the sole effect of security measures was in preventing successful entry during a burglary, then the number of attempted burglary incidents would be expected to rise accordingly; however, the number of attempted burglaries has fallen, potentially suggesting security measures are an effective deterrent to burglary attempts.

Analysis of the 2008/09 BCS demonstrates that home security devices reduce burglary victimisation:[10]

- Households with 'less than basic' security were over five times more likely to be burgled than those with 'at least basic' home security.
- Three-quarters of burglaries involved homes with 'no' or 'less than basic' home security (75%). That is, around 550,000 burglaries involved homes that didn't have *both* door and window locks.
- Three-quarters of homes that weren't burgled had 'at least basic' home security (74%).

Trends in items stolen in domestic burglary

In the context of falling levels of burglary, purses, wallets and money remain the most likely items to be stolen (in 46% of burglaries with entry) followed by electrical goods or cameras (36%) (2008/09 BCS).[11] However there have been some changes: the proportion of burglaries involving computers or computer equipment has increased, from 17 per cent in 2003/04 to 29 per cent in 2008/09, while the proportion of burglaries where CDs, tapes, videos or DVDs are stolen has fallen over the same period (from 24% to 12%).[12] This is likely to reflect the value and availability of these items in households.

2.5 VEHICLES AND SECURITY MEASURES

Vehicle security measures and method of entry

Previously published figures from the BCS show that generally the proportion of vehicles fitted with security devices has steadily increased over time. For example, between 1991 and the 2008/09 BCS the proportion of 'main vehicles'[13] with immobilisers has more than tripled (23% to 80%) and the proportion fitted with central locking has more than doubled (35% to 91%) (see Chapter 4 in Walker *et al.*, 2009).[14]

This increase in security measures is believed to have had an effect on reducing the risk of vehicle theft: BCS figures show that thefts of vehicles have fallen by 71 per cent since the peak in 1995 and thefts from vehicles have decreased to a similar extent (58% since 1995).

Over the same period there have been some notable changes in the method of entry for vehicle-related thefts. The proportion of incidents where offender(s) forced the lock has decreased for both theft of and theft from vehicles (from 65% to 32% and from 33% to 20% respectively) between 1995 and 2008/09. While the levels of other methods have remained similar during that time period (in particular around half of thefts from vehicles involved broken windows), there was a notable increase in the proportion of theft of vehicles where offender(s) used a key to gain entry. In 1995, a key was used in about one in ten incidents of vehicle theft (9%), whereas in 2008/09 almost a quarter of incidents involved a key being used to gain entry (23%). Since 1995, the proportion of thefts from vehicles where a door was left unlocked has risen (from 9% to 22%).[15]

[10] These figures are from revised Tables 4.01 and 4.02 which have been updated since first being published and are available here: http://www.homeoffice.gov.uk/rds/crimeew0809.html
[11] Around 500 burglary incidents are reported to the BCS each year; this relatively small base means that only large changes are detected as statistically significant.
[12] See Table 1.6 in Supplementary Tables here: http://www.homeoffice.gov.uk/rds/pdfs09/burglary_0809.xls.
[13] The 'main vehicle' in a household is defined as the one used most often, where there is more than one. To ease respondent burden, questions on vehicle security are only about the household's main vehicle, if more than one.
[14] All vehicle security questions are asked of a quarter of the BCS sample.
[15] See Table 2.3 in Supplementary Tables here: http://www.homeoffice.gov.uk/rds/pdfs09/vehicle_theft_0809.xls.

According to the 2008/09 BCS, car keys were stolen in eight per cent of burglaries where something was taken.[16,17] The proportion of burglaries involving the theft of car keys has ranged between four and eight per cent since the 2003/04 BCS with no statistically significant differences over this period.[18] BCS respondents have not reported an increase in car keys being stolen in other household or personal thefts[19] so it is not possible to attribute the increase in the proportion of vehicle-related thefts where car keys were used to one particular factor.

Vehicle security measures and behaviours

There are two main approaches to vehicle security, for manufacturers or owners to fit vehicles with security measures and for owners to behave in a security-conscious manner. As a range of security measures have become standard on vehicles, not surprisingly only eight per cent of adults reported that in the last five years they had made any change to the security features of any car they personally owned. The most common action was to buy or acquire a mechanical immobiliser (4%) (Table 2a).

Table 2a Any changes made by respondent to their car's security measures in the last five years

Percentages	England and Wales, 2008/09 BCS
Bought or acquired a mechanical immobiliser (e.g. steering wheel lock)	4
Have had an alarm fitted	2
The registation number has been etched onto the windows	1
Have had an electronic engine immobiliser fitted	1
Other	1
No changes made to security arrangements	92
Unweighted base	*7,454*

1. Question asked of a quarter of the BCS sample but includes only respondents who had use of a vehicle (the main vehicle, if more than one in a household).

Since vehicle security is also reliant on the behaviour of owners to minimise risk, car users were asked if they had made any changes to their day-to-day vehicle security behaviour in the last five years. Two in five car users said that they had (40%), including (Table 2.1):

- Around a quarter of adults (24%) said they now avoided leaving property on show in the vehicle.
- About one in six (17%) adults who had changed their day-to-day vehicle security behaviour now avoided parking in certain areas/types of places.
- Of those who had changed their vehicle security behaviour in the last five years, 14 per cent said they were more likely to lock doors when the car was unattended.

Adults who had fitted additional security features or changed their behaviour in the last five years were asked for any reasons why (Table 2.2).

- Of those who had changed vehicle security measures or behaviours, one in four (26%) said it was due to their personal knowledge of a vehicle being stolen (either theirs, or that of a friend/family member).

[16] Note: where a vehicle is stolen during the course of a burglary (whether or not by using car keys), this is coded as a burglary offence (or theft from a dwelling as appropriate) *unless* the vehicle was the only thing stolen.
[17] Since the 2006/07 BCS, a follow-up question has been asked of respondents to see whether the offender(s) used the car keys to steal, or attempt to steal, any car belonging to the household; this happened in around half of these incidents (2008/09 BCS).
[18] See Table 1.6 in Supplementary Tables here: http://www.homeoffice.gov.uk/rds/pdfs09/burglary_0809.xls.
[19] Numbers of robberies in the BCS are too low to provide reliable estimates of the proportion where car keys are stolen.

- A quarter (25%) of these respondents said they were more aware of security/risks and being generally more security conscious.
- A quarter (24%) of respondents who had fitted additional security measures or changed their behaviour in the last five years said it was due to a perceived increase in crime generally.
- Around six per cent said that the improvements were due to government or police advertising.

While 40 per cent of adults had made changes to their vehicle security behaviour, around 60 per cent had not. These adults, along with those who had not fitted additional security features to their vehicles, were asked for any reasons why; the main reason given was that they considered their vehicle already had good security (64%) (Table 2.3).

Purchase of new cars and security measures

Adults who had personally bought or acquired a new or second-hand car (including company cars) in the last five years were asked how important security features were in influencing choice of make or model. Just under half of adults (44%) thought that security features were important in influencing their choice of car purchasing; however, only 14 per cent considered security features to be a *very* important factor (Table 2b).

Table 2b Importance of security features in influencing choice of car

Percentages	England and Wales, 2008/09 BCS
Very important	14
Fairly important	30
Not very important	28
Not at all important	27
No real choice/company car	2
Unweighted base	*5,494*

1. Question asked of a quarter of the BCS sample but includes only respondents who had use of a vehicle (the main vehicle, if more than one in a household) and personally bought/acquired a new car in the last five years.

Adults who had a new car and considered security measures important, but had not made any changes to security measures or their vehicle security behaviour, were asked why they considered security features were important. A third (36%) said it was because of peace of mind. The next most common reason reported was because of a perceived increase in crime generally (16%), followed by one in ten saying security measures were important because of personal knowledge of themselves or a family member or friend experiencing a theft or attempted theft (12%) (Table 2.4).

Trends in items stolen from vehicles

In the context of considerable decline in the number of vehicle-related thefts, there has been some change in the types of items acquired during thefts from vehicles.[20] Similar to the trend for burglaries, between 2003/04 and 2008/09 there has been a decrease in thefts involving CDs, tapes, videos or DVDs (from 12% to 8%), which may reflect the reduced availability of such items being left in vehicles due to technological advancements. There have also been decreases in the proportion of thefts from vehicles where radios or valuables[21] have been stolen (from 22% to 12% and from 19% to 13% respectively). However, there has been an increase in the proportion of thefts from vehicles where exterior fittings or electrical items

[20] See Table 2.5 in Supplementary Tables here: http://www.homeoffice.gov.uk/rds/pdfs09/vehicle_theft_0809.xls.
[21] Valuables includes jewellery, handbags, briefcases, shopping bags, purses or wallets, cash, cheque books, credit cards, clothes and documents.

were stolen (from 28% to 37% and from 3% to 14% respectively). Electrical items include satellite navigation systems, televisions, videos, MP3 players, DVD players and computer equipment, and it is likely that their wider availability is related to the increased proportion of thefts involving these goods.

2.6 PREVENTION MEASURES AFTER VICTIMISATION

The experience of victimisation itself may be regarded as an important trigger in changing personal or household behaviour to reduce the risk of further victimisation. Looking across all acquisitive crime types in the BCS, there is evidence that being a victim of a household or personal crime does effect a change in behaviour.[22] This contrasts with experience of plastic card fraud victimisation where victims said they did not change the measures they already took to prevent fraud after being victimised (see Chapter 3).

In around three-quarters of incidents of burglary with entry (78%), other theft of personal property (74%), theft from the person and bicycle theft (both 73%), respondents reported taking some action to try and prevent the incident happening again. In just over half of incidents of other household theft (60%), robbery (59%), attempted burglary (56%), theft of and from vehicles (56% and 53% respectively) and attempted theft of or from vehicles (52%) the respondent reported action to try and reduce risk of further victimisation (Table 2.5).

Understandably, the majority of actions related specifically to the type of victimisation experienced.

- In 55 per cent of burglaries, adults reported improving home security as a result.
- In a third of bicycle theft incidents (34%) the action taken after the event was to ensure valuables are always secured or locked away.
- In 31 per cent of incidents of theft from the person, adults subsequently acted to make sure valuables and money are secure when going out.
- In 24 per cent of theft of vehicle incidents, action was taken to improve vehicle security.

Victims of all acquisitive crime types mentioned that to try and prevent an incident happening again they would try to be more alert or not so trusting of people; this ranged from six per cent of theft from vehicle incidents, to 26 per cent of thefts from the person.

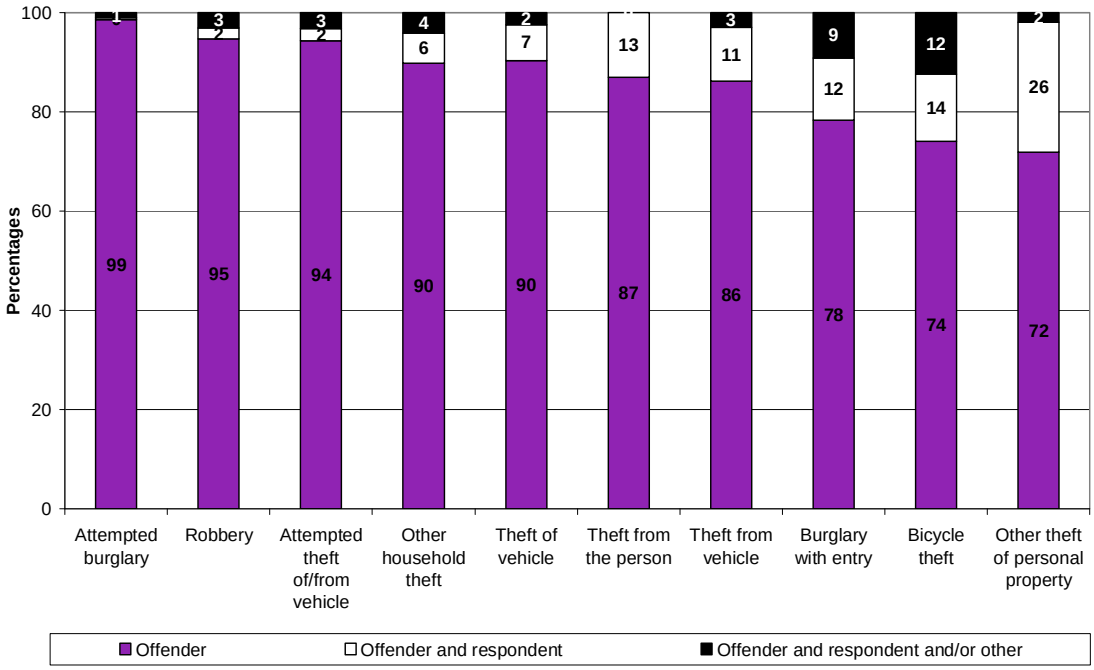
2.7 PERCEIVED RESPONSIBILITY FOR VICTIMISATION

The following section focuses on whether respondents perceived any responsibility for the crime they or their household experienced: the question asked whether respondents considered anyone, apart from the offender(s), to be responsible in any way for what happened.[23]

In the vast majority of cases, adults felt that the offender(s) alone was responsible; this was highest in cases of attempted burglary (99%) (Figure 2.5 and Table 2.6).

[22] Respondents are asked directly whether their behaviour has changed; this information is not elicited from behaviours recorded before and after victimisation.
[23] See page 30 of Bolling *et al.* (2009) for more details on the victimisation modules of the BCS.

Figure 2.5 Perceived responsibility for BCS acquisitive crime types, 2008/09 BCS



Adults were most likely to feel some responsibility for being victimised in cases of bicycle theft and other theft of personal property (Table 2.6).

- In a quarter of bicycle theft[24] incidents (26%) adults believed that they or another household member were personally responsible in some way for what happened, in addition to offender(s).
- Adults themselves took some responsibility, in addition to the offender(s), for one in four incidents (26%) of other theft of personal property (these incidents involve unattended items).

In the small proportion of cases where respondents perceived that someone other than the offender(s) was responsible in some way for the incident, they were asked how. The main reasons given were related to property not being secure (Table 2.7). For example:

- Where someone else was perceived as being responsible in addition to the offender(s) for a burglary or theft from a vehicle, the main reason given was a failure to lock or bolt a door or window (55% and 43% respectively).
- In incidents of bicycle theft where the respondent considered someone else to have some responsibility for the crime, the main reasons given for this were that respondents (or another household member) failed to lock the bicycle away (48%) or failed to put the bicycle away, leaving it visible (43%).
- For other personal or household thefts, in over half of cases where there was perceived responsibility from the respondent or someone else, this was due to items not being put away, being left open or visible (57% and 53% respectively).

For bicycle theft only, adults were specifically asked whether the bike was locked when it was stolen; in two-thirds of incidents (66%) the bike was *not* locked. Understandably, whether the bike was locked was a key component of whether the respondent felt some responsibility for the bicycle theft.

[24] Bicycle theft is designated a household crime on the BCS, so respondents answer on behalf of everyone in the household; it could be that the 'other household member' was taking responsibility for their own bike being stolen.

Overall, adults believed that the offender(s) had sole responsibility in three-quarters of incidents (74%). However, if the bike was locked when it was stolen, that proportion increased to 95 per cent. In just under two in five bicycle thefts (37%), respondents believed that someone other than the offender(s) had some responsibility for the theft when the bike was not locked (Table 2c).

Table 2c Responsibility for bicycle theft by whether the bicycle was locked at the time it was stolen

Percentages	England and Wales, 2008/09 BCS	
	Whether bike was locked when it was stolen	
	Yes	No
Offender	95	63
Respondent	2	20
Other household member	2	16
Respondent and other household member	0	1
Other	0	1
Unweighted base	*258*	*563*

Table 2.1 Improvements made to vehicle security behaviour in the last five years

Percentages	England and Wales, 2008/09 BCS
I now avoid leaving property on show in the vehicle	24
I now avoid parking in certain areas or types of place	17
I am more likely to lock the doors when the car is unattended	14
I now park the car in my garage/in a safe area at home	6
I am more likely to remove radio/stereo/CD player when car is not in use	5
I am more likely to use the alarm when the car is unattended	4
I am more likely to use a mechanical immobiliser (e.g. steering wheel lock)	3
Other	1
No changes made to behaviour	60
Unweighted base	*7,454*

1. Question asked of a quarter of the BCS sample but includes only respondents who had use of a vehicle (the main vehicle, if more than one in a household).

Table 2.2 Reasons for improvements to vehicle security or behaviour in the last five years

Percentages	England and Wales, 2008/09 BCS
Personal knowledge of vehicle stolen/broken into/attempt made	26
Own vehicle	*20*
Friend/ family member's vehicle	*7*
More aware of security/aware of risks/generally more security conscious	25
Increase in crime GENERALLY	24
Increase in crime IN LOCAL AREA	13
Newspaper/ TV/other media reports	7
Advertising/advice from government or police	6
Advice from friend/family/someone else	2
Insurance purposes/to get discount/reduced premiums on car insurance	2
Advertising by security manufacturers	1
Advice from vehicle manufacturers	0
Other	5
No particular reason	7
Unweighted base	*3,084*

1. Question asked of a quarter of the BCS sample but includes only respondents who had use of a vehicle (the main vehicle, if more than one in a household) and who reported improving vehicle security.

Table 2.3 Reasons for no improvements to vehicle security or change in behaviour in the last five years

Percentages	England and Wales, 2008/09 BCS
Vehicle(s) already has good security	64
Already took day-to-day security measures	20
Don't think car/ van is at risk	19
Changing security measures would make no difference	2
Security measures are too expensive	2
Haven't got around to it yet	2
Can't be bothered	4
Other reason	2
Unweighted base	*4,357*

1. Question asked of a quarter of the BCS sample but includes only respondents who had use of a vehicle (the main vehicle, if more than one in a household) and who had not made any changes to vehicle security features or behaviour.

Table 2.4 Reasons why security features were an important factor in last car purchase

Percentages	England and Wales, 2008/09 BCS
Peace of mind/ like to feel safe/protected	36
Increase in crime GENERALLY	16
Personal knowledge of vehicle stolen/broken into/attempt made	12
Own vehicle	*10*
Friend/ family member's vehicle	*4*
Increase in crime IN LOCAL AREA	6
Advice from vehicle manufacturers	5
Insurance purposes/to get discount/reduced premiums on car insurance	4
Advertising/advice from government or police	2
Newspaper/TV/other media reports	2
Advertising by security manufacturers	1
Advice from friend/family/someone else	1
Other	5
No particular reason	20
Unweighted base	*1,162*

1. Question asked of a quarter of the BCS sample but includes only respondents who had use of a vehicle (the main vehicle, if more than one in a household), who had bought/acquired a car in the last five years and who had not made any changes to vehicle security features or behaviour.

Table 2.5 Whether any actions taken as a result of being a victim of crime, by crime type

Percentages — **England and Wales, 2008/09 BCS**

	Vehicle-related theft			Burglary		Robbery	Other theft			
	Theft of vehicle	**Theft from vehicle**	**Attempted theft of/from vehicle**	**Burglary with entry**	**Attempted burglary**	**Robbery & attempted robbery**	**Theft from the person**	**Other theft of personal property**	**Bicycle theft**	**Other household theft**
Some action taken	**56**	**53**	**52**	**78**	**56**	**59**	**73**	**74**	**73**	**60**
Improved home security (e.g. alarm, locks)	8	3	6	55	42	7	0	4	14	23
Improved vehicle security	24	14	14	2	0	1	0	2	8	1
Started carrying personal security devices	0	0	0	1	0	1	0	0	0	0
Started to avoid walking in/going to certain places	0	1	0	1	1	22	4	1	1	0
Started to avoid parking in certain places	11	11	17	1	0	4	0	1	3	1
Moved house/flat	0	0	1	5	3	2	0	0	0	1
Changed jobs	0	0	0	0	0	1	0	0	0	0
Try to be more alert/not so trusting of people	11	6	8	13	4	19	26	20	7	9
Make sure valuables are always secure/locked away	8	18	10	13	2	5	18	31	34	18
No longer carry valuables/money when go out	0	1	1	0	0	6	9	8	0	0
Make sure valuables/money are secure when going out	2	4	1	5	1	3	31	16	4	3
Have informed the police	0	0	0	1	2	1	0	1	0	1
Have closer contact with friends/neighbours	0	0	0	0	0	0	0	0	0	1
No longer buy valuable items/possessions	3	2	0	0	0	0	1	1	3	5
Other	6	3	3	4	5	8	5	6	5	7
No action taken	**44**	**47**	**48**	**22**	**44**	**41**	**27**	**26**	**27**	**40**
Unweighted base	*237*	*1,543*	*473*	*645*	*443*	*195*	*538*	*890*	*833*	*1,828*

Table 2.6 Whether respondent or anyone else was perceived to be responsible in any way for a crime, in addition to offender(s)

Percentages — **England and Wales, 2008/09 BCS**

	Vehicle-related theft			Burglary		Robbery	Other theft			
	Theft of vehicle	Theft from vehicle	Attempted theft of/from vehicle	Burglary with entry	Attempted burglary	Robbery & attempted robbery	Theft from the person	Other theft of personal property	Bicycle theft	Other household theft
Offender(s)	90	86	94	78	99	95	87	72	74	90
Offender(s) and someone else	10	14	6	22	1	5	13	28	26	10
Respondent	*7*	*11*	*2*	*12*	*0*	*2*	*13*	*26*	*14*	*6*
Other household member	*1*	*3*	*3*	*5*	*1*	*0*	*0*	*0*	*11*	*3*
Respondent and other household member	*1*	*0*	*0*	*1*	*0*	*0*	*0*	*0*	*1*	*0*
Other	*1*	*0*	*0*	*2*	*0*	*3*	*0*	*2*	*1*	*1*
Unweighted base	*237*	*1,545*	*472*	*646*	*443*	*195*	*540*	*888*	*833*	*1,830*

1. Base is number of incidents of each acquisitive crime type.

Table 2.7 How respondent or anyone else was perceived to be responsible in addition to offender(s) for a crime that happened

Percentages — **England and Wales, 2008/09 BCS**

	Theft from vehicle	Burglary with entry	Bicycle theft	Other theft of personal property	Other household theft
Failed to lock or bolt door, window	43	55	15	3	15
Failed to close/left open door, window	10	27	2	3	3
Failed to lock away (e.g. didn't put in safe)	16	2	48	24	22
Failed to put away (e.g. left open/visible)	35	4	43	57	53
General carelessness/negligence on part of respondent	1	1	2	10	1
Failed to set burglar alarm	0	2	0	0	0
Was under the influence of alcohol	0	2	0	1	0
Too trustworthy	0	0	0	0	3
General lack of security measures	0	1	0	0	0
Provoked offender	0	0	0	1	0
Other	2	11	0	2	9
Unweighted base	*223*	*122*	*261*	*255*	*194*

1. Base is number of incidents of each acquisitive crime type.

2. The following crime types are not shown here due to low base sizes not being able to provide robust estimates: theft of vehicle, attempted theft of/from vehicles, attempted burglary, robbery and theft from the person.

3 Plastic card fraud

3.1 SUMMARY

Card fraud in the BCS is defined as using plastic payment cards, such as bank, debit, credit or store cards, to take money without permission or prior knowledge from a bank, building society or credit card account (or to charge money to credit/debit cards).

The 2008/09 BCS shows there was an increase in the proportion of plastic card owners who had fallen victim to fraud, with 6.4 per cent of plastic card owners being aware that their card(s) had been fraudulently used in the previous 12 months, compared with 4.7 per cent in 2007/08. This is the second consecutive annual increase since 2006/07.

The pattern of plastic card fraud victimisation by age shows a peak in the middle age groups, falling away for the youngest and oldest.

- For example, 8.1 per cent of 45 to 54 year old card owners were victims of card fraud compared to 3.5 per cent of those aged 16 to 24 years and 2.6 per cent of those aged 75 years or over.

Plastic card victimisation increases with higher household income.

- For example, 11.7 per cent of card owners in households with an income of £50,000 or more were a victim of plastic card fraud compared with 2.7 per cent of card owners in households earning under £10,000.

Card owners who had used the internet in the last 12 months had higher levels of victimisation than those who had not (7.7% and 2.3% respectively). Of those that used the internet, victimisation was highest for everyday users (8.9%).

The majority (96%) of card owners took at least one measure to avoid their bank, building society or credit card account details being obtained by someone else.

- The most common precautions taken were destroying financial documents (78%) and regularly checking transactions on bank statements (76%).

Fifty-six per cent of victims said they did not incur any personal monetary loss. This includes incidents where money was taken but subsequently refunded by the bank, building society or credit card company.

Similar proportions of victims found out about the loss of money either by seeing an unrecognised transaction on a statement or by being contacted by a financial institution (42% and 45% respectively). In only six per cent of cases respondents found out about the fraudulent use of a card because their card was refused at point of purchase.

Of victims who discovered themselves that money had been taken out of their account, 14 per cent reported the incident to the police and 91 per cent reported the incident to their bank, building society or credit card company.

Of those victims who discovered themselves they had been victims of fraud, levels of satisfaction with the way the matter was handled were higher for banks, building societies and credit card companies than for the police.

- Eighty per cent of those that reported the matter to their bank, building society or credit card company were satisfied with the way it was handled compared with 59 per cent of those that reported the matter to the police.

Half (53%) of plastic card owners said they were very or fairly worried about becoming a victim of card fraud (16% were very worried).

Worry about being a victim of plastic card fraud is much higher than for other crime types, for example, according to the 2008/09 BCS, 14 per cent of people were worried about violent crime, approximately one in ten (11%) were worried about burglary and 12 per cent about car crime.

3.2 INTRODUCTION

The offence of fraud is defined as happening when somebody uses deception to obtain goods, services or money.[1] At present there is no one comprehensive measure of the extent of fraud. Police recorded statistics have generally been considered to be a poor indication of the real level and trends in fraud, due to a high level of under-reporting, either because victims are unaware the deception has taken place or because they are more likely to report it to agencies other than the police. For example, financial institutions will encourage customers (both personal and business) to report cheque, plastic card or online bank account fraud directly to them and not the police in the first instance. Fraud reported to financial institutions will then only be reported to the police if they are satisfied that there is a reasonable chance of a suspect being brought to justice through police investigation.

This chapter focuses on offences of fraud involving plastic cards. British Crime Survey (BCS) estimates together with figures supplied by the financial industry are now used in the annual crime statistics publication as they provide a more comprehensive picture as to the scale and trend of such fraudulent transactions than police recorded figures (for more information see Walker *et al*., 2009).

The UK Cards Association records financial losses resulting from plastic card fraud in the UK. According to The UK Cards Association there were 2.8 million fraudulent transactions on UK-issued cards in 2008, an increase of four per cent from 2007 (Walker *et al,*. 2009).

The BCS is able to supplement information provided by The UK Cards Association by providing information about the proportion of the population affected by fraud and the characteristics of victims. Card fraud in the BCS is defined as using plastic payment cards, such as bank, debit, credit or store cards, to take money without permission or prior knowledge from a bank, building society or credit card account (or to charge money to credit/debit cards). Business account cards, fuel cards and Oyster cards are not included. Questions on plastic card fraud have been included in the BCS since 2005/06.

Incidents which involve the theft of a plastic card are included within the BCS count of the relevant offence category, such as robbery, burglary or theft from the person, but subsequent fraudulent use of stolen cards is not included within the main crime count. The 2008/09 BCS shows that a victim's card was actually stolen in only eight per cent of cases where money was taken or charged to their account (data not shown). Among the reasons for not including the offence of plastic card fraud in the BCS main crime count were that plastic card ownership was low and there was little evidence of related fraud when the survey started. As a victim-based survey which measures victimisation against households and individuals there is also a case for excluding fraud offences as the cost of the crime is often borne by commercial organisations (either the bank, building society or credit card company or the merchant whose goods or services were purchased).

This chapter looks at the extent of card fraud victimisation, and how this compares with the level of worry about becoming a victim of card fraud. Victims of plastic card fraud are asked follow-up questions about the nature of their victimisation; these questions relate to the last occasion the fraud took place, if on more than one occasion (20% of victims said they experienced two or more separate incidents, data not shown). The chapter includes analysis of new questions added to the BCS in October 2007 which focus on measures taken by card owners to avoid becoming a victim of card fraud and, if victimised, satisfaction with the handling of the matter. In addition to the findings on plastic card fraud, a short summary of BCS findings on identity fraud is included in Box 3.1 at the end of the chapter.

[1] http://www.homeoffice.gov.uk/crime-victims/reducing-crime/fraud/index.html.

3.3 CARD OWNERSHIP AND VICTIMISATION

The 2008/09 BCS showed that the majority (89%) of adults owned or used a plastic card, an increase compared with 2005/06, when questions were first included in the survey[2] (83%, Flatley, 2007), and 2007/08 (86%, data not shown).

Levels of card ownership vary by age and indicators of affluence (Tables 3.1 and 3.2):

- Older people were less likely to own a plastic card; 74 per cent of people aged 75 years or over owned a plastic card compared with 93 per cent of 25 to 34 year olds.
- Those in households with lower incomes were less likely to own or use a plastic card; 77 per cent of people in households earning less than £10,000 owned plastic cards, compared with 97 per cent of people in households with an income of £50,000 or more.
- Economically inactive groups, such as students (81%) and those who were classified as economically inactive due to illness (75%), also showed lower levels of card ownership, compared with those in employment (94%).

The 2008/09 BCS shows there was an increase in the proportion of plastic card owners who had fallen victim to fraud; 6.4 per cent were aware that their card(s) had been fraudulently used in the previous 12 months, compared with 4.7 per cent in 2007/08. This is the second consecutive annual increase since 2006/07.

The level of plastic card fraud victimisation is considerably higher than the risk of victimisation for other types of theft, for example 1.5 per cent of adults had been a victim of theft from the person in the 2008/09 BCS.

The BCS also asks whether people had money taken from their bank or building society accounts in some other way which involved their personal details being used. For example, this might include money which had been taken as a result of a cheque being fraudulently cashed. Two per cent of people reported having money taken in this way in the 2008/09 BCS (Table 3a).

Table 3a Plastic card and other bank or building society fraud in the last year, 2005/06 to 2008/09 BCS

Percentages — **England and Wales, BCS**

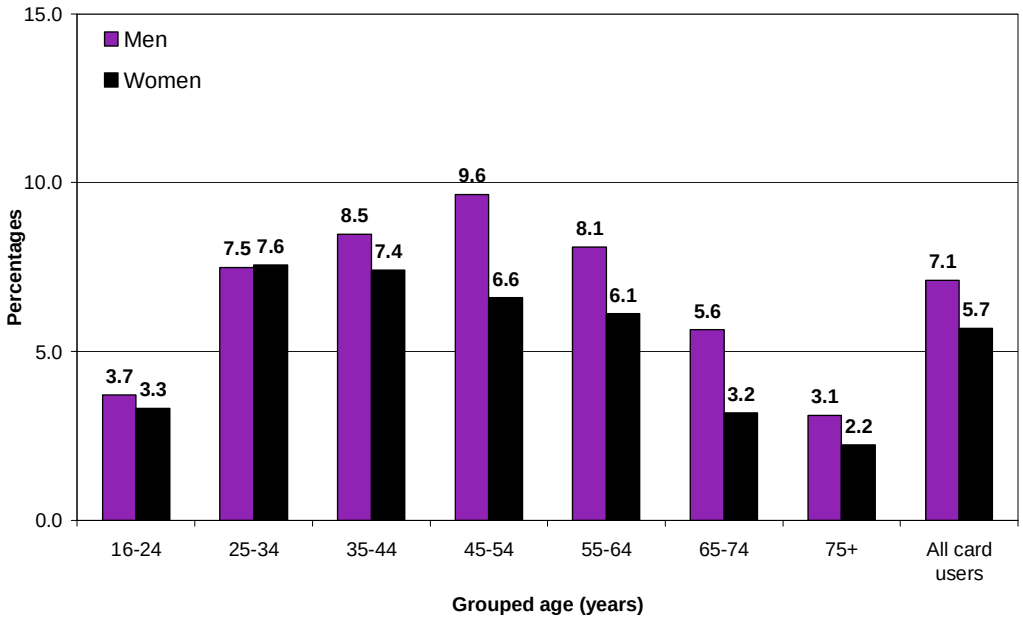
	2005/06	2006/07	2007/08[1]	2008/09	Statistically significant change, 2007/08 to 2008/09
Plastic card fraud	3.7	3.7	4.7	6.4	**
Unweighted base[3]	*9,112*	*9,791*	*19,076*	*41,054*	
Other bank or building society account fraud[2]	n/a	n/a	2.0	2.0	
Unweighted base[3]			*21,972*	*46,178*	

1. Plastic card fraud questions were redeveloped in the first half of the 2007/08 BCS year and new questions were included in the second half year, so the figure for 2007/08 is based on six months' data. Findings on plastic card victimisation are comparable over this period.
2. Money taken from a bank or building society account in a way which involves personal details being used but does not involve the use of a plastic card. A small proportion of people were a victim of both types of fraud.
3. The question on plastic card fraud is asked only of plastic card owners. The question on 'other bank or building society account fraud' is asked of all respondents; base excludes respondents who said that they didn't have a bank or building society account.

[2] In 2005/06 and 2006/07, the BCS question on card use/ownership asked whether respondents had used a card in the last 12 months. In 2007/08 and 2008/09, BCS respondents were asked whether they owned or used a card. As few adults own a card that they have not used in the last 12 months, the findings are comparable over this period.

The pattern of plastic card fraud victimisation by age shows a peak in the middle age groups, falling away for the youngest and oldest. For example, the 2008/09 BCS shows that 8.1 per cent of 45 to 54 year old card owners were victims of card fraud compared with 3.5 per cent of those aged 16 to 24 years and 2.6 per cent of those aged 75 years or over. This general pattern is similar for both men and women but with victimisation peaking at an earlier age for women (Figure 3.1).

Figure 3.1 Proportion of plastic card owners who were victims of fraud in the last year by age and gender, 2008/09 BCS



In contrast with most other crime types, where higher income groups tend to have lower rates of victimisation (see Walker *et al*, 2009 for more details), people in such groups were more likely to be a victim of plastic card fraud (Figure 3.2 and Tables 3.3 and 3.4).

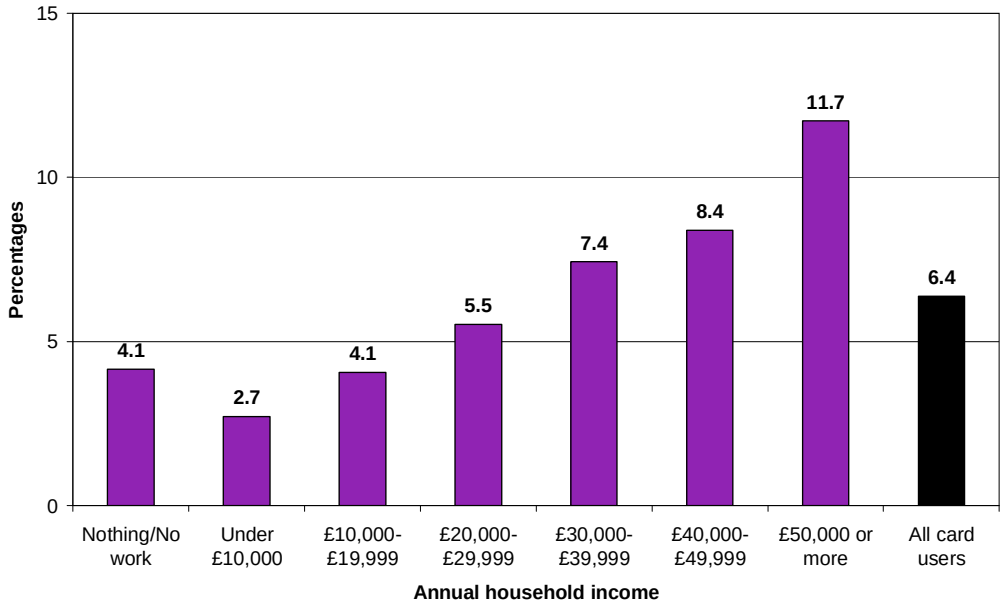
- The 2008/09 BCS shows that 11.7 per cent of card owners in households with an income of £50,000 or more were a victim of plastic card fraud compared with 2.7 per cent of card owners in households earning under £10,000.

- Card owners in managerial and professional occupations were more likely to be a victim of card fraud (9.0%) compared with those in routine and manual occupations (4.3%), full-time students (3.4%) and those that had never worked or were long-term unemployed (2.5%).

- The 2008/09 BCS shows that 6.9 per cent of card owners living in owner-occupied accommodation were a victim of card fraud, compared with just 3.5 per cent in the social rented sector.

The above pattern may reflect greater usage of plastic cards by those in employment, and particularly those in higher paid occupations.

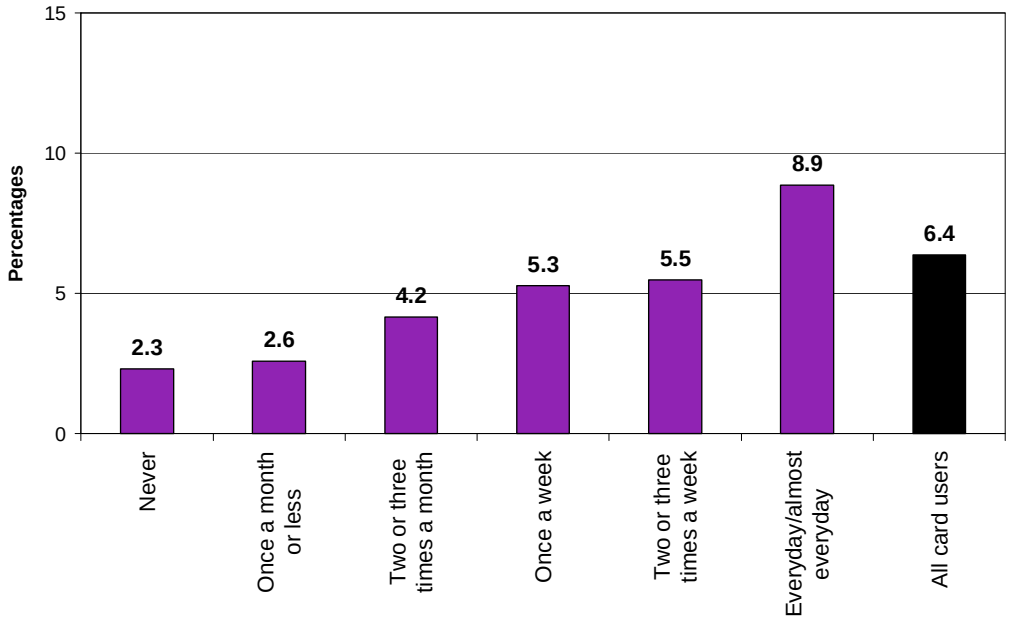
Figure 3.2 Proportion of plastic card owners who were victims of fraud in the last year by annual household income, 2008/09 BCS



Card owners who had used the internet in the last 12 months had higher levels of victimisation than those who had not used the internet in the last 12 months (7.7% and 2.3% respectively). Of those card owners that used the internet, victimisation was highest for everyday users (8.9%), with victimisation decreasing the less frequently the internet was used (2.6% of those who use the internet once a month or less being victimised).

Questions were not asked about the origin of the plastic card fraud incident (for example, whether it was a result of a card being used on the internet) as victims will generally not know whether the fraud originated from a particular transaction. It is therefore difficult to say whether the pattern of victimisation by internet usage suggests that the internet is a less safe environment for plastic card use, or that those who use the internet more frequently are also more likely to generally use plastic cards more frequently in other locations, such as shops, bars, restaurants and petrol stations (Figure 3.3 and Table 3.3).

Figure 3.3 Plastic card fraud victimisation by level of internet usage, 2008/09 BCS



3.4 MEASURES TAKEN TO AVOID DETAILS BEING OBTAINED

Questions were included in the 2008/09 BCS to obtain more detail about the behaviour of people who use plastic cards in protecting themselves from fraud.

Ninety-six per cent of card owners said they took at least one measure to avoid their bank, building society or credit card account details being obtained by someone else. Of the precautions asked about, the most commonly mentioned were destroying financial documents (78%) and regularly checking transactions on bank statements (76%). Other commonly mentioned methods included not keeping a record of the PIN number with the card (59%), shielding PIN numbers in shops or restaurants and at cash points (56%) and using computer security measures, such as firewalls or anti-virus software (46%). A relatively small proportion of card owners (4%) said they changed their PIN numbers regularly.

Victims of plastic card fraud said they did not change the measures they took to prevent their details being obtained after being victimised, for example the same percentage (81%) regularly checked transactions on bank statements before and after victimisation (Table 3.5).

3.5 MONETARY LOSSES AND HOW LOSS WAS DISCOVERED

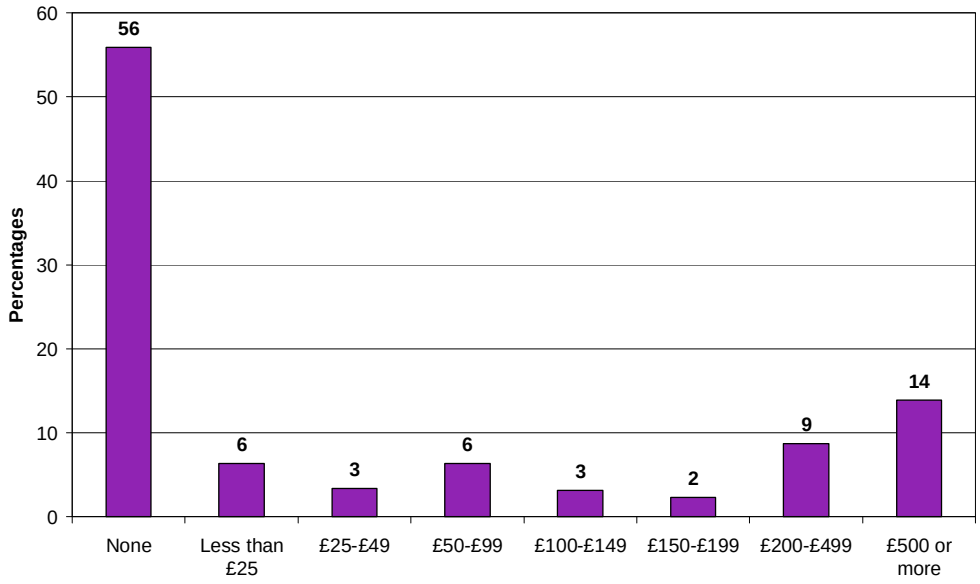
It is general practice that UK customers who lose money on their card without being negligent themselves receive a refund of some or all of the money through their card supplier. The BCS includes a question about monetary losses incurred by victims: respondents are asked to exclude from their response any money that was subsequently refunded by their bank, building society or credit card company, but to include any additional charges or costs they incurred as a result of the incident.

According to the 2008/09 BCS, 44 per cent of respondents who had experienced plastic card fraud reported they suffered a monetary loss themselves (i.e. some or all of the monetary loss was borne by the personal account holder). Six per cent of victims lost £25 or less, around a quarter lost between £25 and £499 (24%) and 14 per cent lost over £500 (Figure 3.4 and Table 3.6).[3]

It is possible that some respondents misunderstood the instructions for including and excluding costs in their response to this survey question. Other explanations for the apparently low proportion of victims receiving a full refund (56%) may be that an administrative charge was applied, that the bank concluded that the card holder was negligent (for example, by giving their PIN details to others) or where the bank and cardholder disagreed on whether the transaction was fraudulent.

[3] Victims who have not had the incident resolved yet have been excluded from the analysis.

Figure 3.4 Personal monetary losses reported by victims of card fraud, 2008/09 BCS



As expected, those who lost the most money were the most emotionally affected by the incident; a quarter (24%) of card owners who lost £500 or more said they were affected 'very much' compared to one in ten (10%) who lost less than £25 (Table 3.7).

Victims of card fraud were also asked how they first came to realise that this money had been taken out of their bank, building society or credit card account. Just over half of victims (53%) discovered the loss themselves, primarily through an unrecognised transaction on a card statement (42%). Forty-five per cent of victims discovered the loss when they were contacted by a financial institution, for example to enquire about an unusual pattern of card use. In only six per cent of cases respondents found out about the fraudulent use of a card because their card was refused at point of purchase (Table 3.8).

3.6 REPORTING LEVELS AND SATISFACTION

Questions were added to the BCS plastic card fraud module in October 2007 to explore levels of reporting of card fraud to the police and banks, building societies or credit card companies and satisfaction with the way the matter was handled. Findings from the 2008/09 BCS show that 14 per cent of victims who discovered themselves[4] that they had been a victim of card fraud reported the incident to the police. Ninety-one per cent reported the card fraud to their bank, building society or credit card company and only four per cent didn't report the incident to anyone (Table 3.9).

Of those victims who discovered themselves they had been a victim of fraud, the level of satisfaction with the way the matter was handled was higher for those reporting the incident to banks, building societies and credit card companies (80% very or fairly satisfied) than those who reported the incident to the police (59%).

Satisfaction levels with the bank, building society or credit card company have remained very similar to those found in the 2007/08 BCS (80%). There was an apparent decrease in satisfaction levels amongst those who reported the incident to the police (from 69% to 59%); however this fall was not statistically significant. Satisfaction may have been affected by changes to reporting procedures for plastic card fraud in April 2007 when financial institutions

[4] Victims who were informed about the incident by either their bank or the police have been excluded from the analysis. A small number of respondents (n=73) who found out about the incident in 'some other way' were included.

became able to report the crime directly to a single point of contact within the police, intending to make it easier for victims by reducing bureaucracy. However, people may not have understood the rationale for the change and interpreted it as the police not being interested (Tables 3.10 and 3.11).

3.7 EXPERIENCE OF AND WORRY ABOUT PLASTIC CARD FRAUD

Questions are included in the BCS to explore how worried people are about being a victim of plastic card fraud. Half (53%) per cent of plastic card owners said they were very or fairly worried about being a victim of card fraud (16% were very worried, data not shown). Worry about being a victim of plastic card fraud was much higher than for other crime types, for example, according to the 2008/09 BCS, 14 per cent of people were worried about violent crime, approximately one in ten (11%) were worried about burglary and 12 per cent about car crime (Walker *et al.*, 2009).

The level of worry for victims of plastic card fraud was higher than for non-victims (68% and 52% respectively). There is a clearer link between risk of victimisation and levels of worry for plastic card fraud than for other crime types (for example, violent crime, see Walker *et al*, 2009 for more details) (Tables 3.3 and 3.4):

- Card owners in the middle age groups were the most worried about card fraud and were also the most likely to be victimised, for example 59 per cent of card owners aged 45 to 54 years were worried about card fraud compared to 36 per cent of those aged over 75 years and 43 per cent of 16 to 24 year olds.

- Similar to the pattern of victimisation, card owners in households with higher incomes were more worried about plastic card fraud than those in households with lower incomes. Fifty-seven per cent of card owners in households with an annual income of £50,000 or more were worried about card fraud victimisation compared to 48 per cent of those in households earning less than £10,000.

- Card owners that had used the internet in the last 12 months were more worried than those who had not used the internet (55% and 47% respectively), consistent with the higher level of victimisation for this group.

Box 3.1 Identity fraud

According to the Identity and Passport Service, identity fraud (ID fraud) occurs when a false identity or an individual's identity details are used to support unlawful activity, or when someone avoids obligation/liability by falsely claiming that he/she was the victim of ID fraud. ID fraud involves the use of an individual's or a company's identity information to open accounts, fraudulently obtain social security benefits (in the case of individuals), apply for credit and/or obtain goods and services. ID fraud can be described as the use of that stolen identity in criminal activity to obtain goods or services by deception.

Measurement of ID fraud in the BCS
ID fraud was measured by the BCS for the first time in 2005/06, and questions were also included in 2006/07 and 2008/09. Respondents were asked whether they had had any of their personal details used without permission or prior knowledge in the last 12 months to do any of the following:

1. Apply for or obtain a credit or debit card
2. Apply for or obtain a store card
3. Apply for or obtain a bank or building society account
4. Apply for or obtain a mobile phone account
5. Apply for or obtain a loan, mortgage or other credit agreement
6. Apply for or obtain state benefits such as child benefit, tax credits, housing benefit, etc.
7. Apply for or obtain a passport

In both 2005/06 and 2006/07 the BCS found that two per cent of adults had experienced their personal details being used without their permission in the last year in one or more of the ways asked about. The latest figures (2008/09) show that this figure has dropped to one per cent. However, these proportions only represent those respondents who were aware of the identity fraud; the true figure is likely to be higher as some respondents may not be aware of the deception.

There are difficulties with measuring the extent of ID fraud using surveys, particularly because victims might not be aware of the deception. It is also possible that the questions in the survey have been interpreted incorrectly by some respondents. For example, some respondents have incorrectly believed that receiving junk mail constitutes ID fraud. In addition, not all types of ID fraud are covered in the BCS; the questions relate specifically to the use of personal details without permission to carry out those activities listed above.

For these reasons, BCS figures alone do not provide a full picture of the extent of this crime. Therefore more detailed results on ID fraud have not been presented in this publication.

Table 3.1 Proportion of adults who owned a plastic card by personal characteristics

Percentages — **England and Wales, 2008/09 BCS**

	Plastic card owners	*Unweighted base*
ALL ADULTS	**89.5**	***46,178***
Age		
16-24	86.8	*3,844*
25-34	92.8	*6,425*
35-44	92.8	*8,703*
45-54	92.7	*7,453*
55-64	91.6	*7,820*
65-74	87.3	*6,291*
75+	73.9	*5,642*
Men	**89.7**	***20,810***
16-24	86.7	*1,783*
25-34	92.2	*2,786*
35-44	92.9	*3,995*
45-54	92.3	*3,548*
55-64	90.3	*3,575*
65-74	87.9	*2,893*
75+	77.6	*2,230*
Women	**89.2**	***25,368***
16-24	87.0	*2,061*
25-34	93.4	*3,639*
35-44	92.7	*4,708*
45-54	93.1	*3,905*
55-64	92.8	*4,245*
65-74	86.8	*3,398*
75+	71.4	*3,412*
Ethnic group		
White	89.8	*42,839*
Non-White	87.0	*3,329*
Mixed	88.9	*287*
Asian or Asian British	86.4	*1,555*
Black or Black British	87.9	*996*
Chinese or other	86.6	*491*
Marital status		
Married	91.9	*21,658*
Cohabiting	93.1	*4,150*
Single	86.5	*9,384*
Separated	88.7	*1,419*
Divorced	88.2	*4,158*
Widowed	76.2	*5,388*

	Plastic card owners	*Unweighted base*
Respondent's employment status		
In employment	94.5	*25,699*
Unemployed	82.6	*1,143*
Economically inactive	81.4	*19,261*
Student	80.7	*1,107*
Looking after family/home	82.3	*2,534*
Long-term/temporarily sick/ill	74.8	*2,085*
Retired	83.1	*12,982*
Other inactive	70.6	*553*
Respondent's occupation		
Managerial and professional occupations	96.0	*15,220*
Intermediate occupations	91.5	*9,674*
Routine and manual occupations	85.3	*17,719*
Never worked and long-term unemployed	68.9	*1,563*
Full-time students	84.0	*1,803*
Not classified	86.5	*199*
Highest qualification		
Degree or diploma	96.2	*14,797*
Apprenticeship or A/AS level	92.9	*7,565*
O level/GCSE	90.2	*9,190*
Other	87.1	*1,886*
None	76.9	*12,680*
Long-standing illness or disability		
Long-standing illness or disability	84.5	*12,696*
Limits activities	81.8	*8,771*
Does not limit activities	89.8	*3,925*
No long-standing illness or disability	91.0	*33,449*
Internet usage		
Used in last 12 months	94.1	*29,843*
Not used in last 12 months	78.0	*16,320*
Visits to pubs and wine bars in the last month		
None	85.4	*23,412*
1-3 times	93.0	*12,720*
4-8 times	93.8	*7,431*
9+ times	91.8	*2,611*
Visits to nightclubs in the last month		
None	89.0	*41,853*
1-3 times	93.1	*3,403*
4+ times	91.5	*921*

Table 3.2 Proportion of adults who owned a plastic card by area and household characteristics

Percentages	England and Wales, 2008/09 BCS	
	Plastic card owners	*Unweighted base*
ALL ADULTS	**89.5**	***46,178***
Structure of household		
Single adult and child(ren)	85.1	*2,382*
Adults & child(ren)	91.4	*10,262*
Adult(s) & no child(ren)	88.9	*33,534*
Total household income		
Less than £10,000	76.7	*6,914*
£10,000 less than £20,000	88.5	*8,239*
£20,000 less than £30,000	92.9	*6,276*
£30,000 less than £40,000	95.5	*4,886*
£40,000 less than £50,000	95.8	*3,676*
£50,000 or more	96.8	*5,889*
Nothing/No work/scheme	79.0	*704*
Income non-declared	84.5	*9,593*
Tenure		
Owner occupiers	92.3	*32,250*
Social renters	75.5	*7,532*
Private renters	90.0	*6,267*
Accommodation type		
Houses	90.0	*38,966*
Detached	93.5	*12,004*
Semi-detached	89.5	*14,567*
Terraced	87.6	*12,395*
Flats/maisonettes	86.3	*5,456*
Other accommodation	86.4	*221*
Output Area Classification		
Blue collar communities	85.3	*7,510*
City living	92.6	*1,995*
Countryside	91.6	*6,921*
Prospering suburbs	93.5	*10,504*
Constrained by circumstances	81.8	*4,352*
Typical traits	91.3	*9,103*
Multicultural	85.2	*3,519*
Area type		
Urban	89.0	*34,276*
Rural	91.1	*11,902*
Level of physical disorder		
High	82.4	*2,501*
Not high	90.0	*42,127*
Index of deprivation[1]		
20% most deprived output areas	81.9	*7,823*
Other output areas	90.1	*25,548*
20% least deprived output areas	94.3	*8,676*

1. See 'Crime in England and Wales 2008/09 Volume 2' for further details.

Table 3.3 Proportion of plastic card owners who were victims of card fraud in the last year and proportion worried about card fraud, by personal characteristics

Percentages — **England and Wales, 2008/09 BCS**

	Victim of plastic card fraud	Very/fairly worried about card fraud	*Unweighted base*[1]
ALL ADULTS	**6.4**	**53**	***41,054***
Age			
16-24	3.5	43	*3,324*
25-34	7.5	57	*5,932*
35-44	7.9	58	*8,082*
45-54	8.1	59	*6,869*
55-64	7.1	56	*7,167*
65-74	4.4	51	*5,521*
75+	2.6	36	*4,159*
Men	7.1	**52**	*18,591*
16-24	3.7	41	*1,539*
25-34	7.5	55	*2,577*
35-44	8.5	56	*3,712*
45-54	9.6	57	*3,256*
55-64	8.1	54	*3,236*
65-74	5.6	52	*2,542*
75+	3.1	37	*1,729*
Women	5.7	**55**	*22,463*
16-24	3.3	44	*1,785*
25-34	7.6	60	*3,355*
35-44	7.4	60	*4,370*
45-54	6.6	61	*3,613*
55-64	6.1	58	*3,931*
65-74	3.2	50	*2,979*
75+	2.2	35	*2,430*
Ethnic group			
White	6.5	52	*38,141*
Non-White	5.5	66	*2,903*
Mixed	8.1	53	*256*
Asian or Asian British	4.7	66	*1,360*
Black or Black British	6.9	69	*861*
Chinese or other	4.0	63	*426*
Marital status			
Married	7.6	57	*19,954*
Cohabiting	5.8	57	*3,847*
Single	5.0	46	*8,104*
Separated	4.4	55	*1,263*
Divorced	5.0	50	*3,671*
Widowed	3.1	41	*4,196*
Respondent's employment status			
In employment	7.5	57	*24,326*
Unemployed	3.6	48	*927*
Economically inactive	4.4	47	*15,740*
Student	3.5	38	*898*
Looking after family/home	5.6	52	*2,083*
Long-term/temporarily sick/ill	5.5	51	*1,589*
Retired	3.9	46	*10,751*
Other inactive	6.7	50	*419*

	Victim of plastic card fraud	Very/fairly worried about card fraud	*Unweighted base*[1]
Respondent's occupation			
Managerial and professional occupations	9.0	57	*14,583*
Intermediate occupations	6.8	55	*8,832*
Routine and manual occupations	4.3	52	*14,901*
Never worked and long-term unemployed	2.5	43	*1,052*
Full-time students	3.4	39	*1,521*
Not classified	2.2	57	*165*
Highest qualification			
Degree or diploma	9.2	57	*14,210*
Apprenticeship or A/AS level	5.8	53	*6,991*
O level/GCSE	5.4	53	*8,407*
Other	5.2	52	*1,640*
None	3.1	47	*9,765*
Long-standing illness or disability			
Long-standing illness or disability	5.0	52	*10,615*
Limits activities	4.8	51	*7,095*
Does not limit activities	5.3	55	*3,520*
No long-standing illness or disability	6.8	53	*30,412*
Internet usage			
Used in last 12 months	7.7	55	*28,264*
Not used in last 12 months	2.3	47	*12,779*
Visits to pubs and wine bars in the last month			
None	5.6	53	*19,874*
1-3 times	7.1	56	*11,830*
4-8 times	7.3	53	*6,946*
9+ times	5.9	46	*2,401*
Visits to nightclubs in the last month			
None	6.6	54	*37,040*
1-3 times	5.4	52	*3,165*
4+ times	4.0	43	*849*
Experience of any BCS crime in the last 12 months			
Victim	7.7	57	*8,560*
Not a victim	6.0	52	*32,494*
Experience of plastic card fraud in the last 12 months			
Victim	100	68	*2,431*
Not a victim	0	52	*38,623*

1. Unweighted base refers to all plastic card owners.

Table 3.4 Proportion of plastic card owners who were victims of card fraud in the last year and proportion worried about card fraud, by area and household characteristics

Percentages		England and Wales, 2008/09 BCS	
	Victim of plastic card fraud	Very/fairly worried about card fraud	*Unweighted base* [1]
ALL ADULTS	**6.4**	**53**	***41,054***
Structure of household			
Single adult and child(ren)	5.0	51	*2,054*
Adults & child(ren)	7.2	56	*9,469*
Adult(s) & no child(ren)	6.1	52	*29,531*
Total household income			
Less than £10,000	2.7	48	*5,324*
£10,000 less than £20,000	4.1	51	*7,335*
£20,000 less than £30,000	5.5	54	*5,873*
£30,000 less than £40,000	7.4	58	*4,677*
£40,000 less than £50,000	8.4	59	*3,535*
£50,000 or more	11.7	57	*5,722*
Nothing/No work/scheme	4.1	47	*548*
Income non-declared	4.5	49	*8,039*
Tenure			
Owner occupiers	6.9	55	*29,776*
Social renters	3.5	47	*5,643*
Private renters	6.2	51	*5,529*
Accommodation type			
Houses	6.4	53	*34,955*
Detached	8.2	53	*11,224*
Semi-detached	5.6	53	*12,967*
Terraced	5.7	52	*10,764*
Flats/maisonettes	6.2	55	*4,579*
Other accommodation	3.2	48	*182*
Output Area Classification			
Blue collar communities	4.3	48	*6,321*
City living	8.0	56	*1,826*
Countryside	7.5	52	*6,304*
Prospering suburbs	7.0	54	*9,836*
Constrained by circumstances	4.2	48	*3,520*
Typical traits	6.1	52	*8,267*
Multicultural	6.2	59	*2,942*
Area type			
Urban	6.2	53	*30,326*
Rural	7.0	53	*10,728*
Level of physical disorder			
High	3.8	52	*2,048*
Not high	6.6	53	*37,656*
Index of deprivation [2]			
20% most deprived output areas	3.5	50	*6,335*
Other output areas	6.4	54	*22,902*
20% least deprived output areas	9.0	56	*8,182*

1. Unweighted base refers to all plastic card owners.
2. See 'Crime in England and Wales 2008/09 Volume 2' for further details.

Table 3.5 Measures taken to prevent someone obtaining card details

Percentages	England and Wales, 2008/09 BCS		
	All plastic card owners	Plastic card fraud victims	
		Before victimisation	After victimisation
Shred/burn/destroy financial documents	78	75	77
Regularly check transactions on bank statements	76	81	81
Not keeping record of PIN number with card	59	69	65
Shield PIN number at cash points/in shops/etc.	56	60	59
Use computer security measures	46	64	58
Check if cash point has been tampered with	43	51	52
Only purchase items from secure websites	37	52	49
Keep card in view when paying in restaurants, etc.	32	40	42
Taken out insurance against loss of cards/card fraud	21	27	27
Avoid purchasing items on internet	20	12	15
Only use a credit card rather than a debit card online	15	25	25
Only use cash points that are inside	11	8	11
Never use cash points	10	6	6
Have a separate card for online purchases	5	8	9
Frequently change PIN number	4	5	8
None of these	4	3	3
Unweighted base	*41,063*	*2,431*	*2,431*

Table 3.6 Monetary loss[1] for victims of plastic card fraud

Percentages	England and Wales, 2008/09 BCS
None	56
Less than £25	6
£25-£49	3
£50-£99	6
£100-£149	3
£150-£199	2
£200-£499	9
£500 or more	14
Unweighted base	*2,388*

1. Question asks respondents to exclude losses that were subsequently refunded by the bank, building society or credit card company. However, some people may have misunderstood this instruction.

Table 3.7 Monetary loss[1] and emotional impact for victims of plastic card fraud

Percentages	England and Wales, 2008/09 BCS		
	Very much	Quite a lot	Just a little
None	10	21	69
Less than £25	10	17	73
£25-£49	7	36	58
£50-£99	13	27	60
£100-£149	16	20	64
£150-£199	18	10	73
£200-£499	17	32	50
£500 or more	24	34	42
Unweighted base	*331*	*558*	*1,499*

1. Question asks respondents to exclude losses that were subsequently refunded by the bank, building society or credit card company. However, some people may have misunderstood this instruction.

Table 3.8 How victims of plastic card fraud realised they had lost money

Percentages	England and Wales, 2008/09 BCS
Themselves:	53
Unrecognised transaction or statement	*42*
Card was refused	*6*
Other	*4*
Contacted/told by financial institution	45
Police	0
Another way	2
Unweighted base	*2,428*

Table 3.9 Proportion of victims of plastic card fraud who reported the incident[1]

Percentages[2]	England and Wales, BCS		
	2007/08	2008/09	Statistically significant change
Police	18	14	**
Bank, building society, credit card company	93	91	
Someone else	3	3	
No-one	4	4	
Unweighted base	*626*	*1,340*	

1. This question was included in the second half of the 2007/08 BCS year.
2. Percentages add to more than 100 as more than one response possible.

Table 3.10 Satisfaction with the way the police handled the matter[1]

Percentages	England and Wales, BCS		
	2007/08	2008/09	Statistically significant change
Satisfied	69	59	
Dissatisfied	31	41	
Too early to say	0	1	
Unweighted base [2]	*104*	*180*	

1. This question was included in the second half of the 2007/08 BCS year.
2. Based on victims of plastic card fraud who discovered the loss themselves and subsequently reported the incident to the police; victims who were informed about the incident by their bank or the police have been excluded from the analysis. A small number of respondents (n=73) who found out about the incident in 'some other way' were included.

Table 3.11 Satisfaction with the way the bank handled the matter[1]

Percentages	England and Wales, BCS		
	2007/08	2008/09	Statistically significant change
Satisfied	80	80	
Dissatisfied	17	18	
Too early to say	3	2	
Unweighted base [2]	*580*	*1,221*	

1. This question was included in the second half of the 2007/08 BCS year.
2. Based on victims of plastic card fraud who discovered the loss themselves and subsequently reported the incident to their bank, building society or credit card company; victims who were informed about the incident by their bank or the police have been excluded from the analysis. A small number of respondents (n=73) who found out about the incident in 'some other way' were included.

Appendix 1: Bibliography

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Copies of recent Home Office publications based on the British Crime Survey, including reports that report jointly on the BCS and police recorded crime, can be downloaded from:

http://www.homeoffice.gov.uk/rds/bcs1.html

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Erratum

Page 40, table 3.10 – the **, indicating a statistically significant change, have been removed.

9th August 2010