Who suffers fraud? Understanding the fraud victim landscape

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Acknowledgements

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Executive summary

Fraud is huge: it is the largest category of crime, accounting for 39% of all crime according to the most recent estimate from the Telephone-operated Crime Survey for England and Wales (TCSEW). In the year ending March 2021, a time when the incidence of many other crime types fell under Covid19, fraud grew by 24%¹— not least perhaps, because the pandemic generated a whole criminal industry of Covid-related scams.²

Despite its prevalence, fraud is unlikely to be one of the first crime types to spring to mind when we think of the word ‘victim’. This might be because fraud spans such a wide spectrum of incident severity and harm caused, with the vast majority of victims sitting at the bottom of a hypothetical harm pyramid, with losses so small that they may not even know they are a victim. It may also be because the reporting and investigation pathways are so different from other crimes, involving not only the police, but the national reporting centre, Action Fraud, and the private sector in the form of banks.

Yet fraud can also be a very high harm offence, which has drawn comparison with crimes we are more likely to think of as intensely inter-personal and harmful to the victim. To get to grips with the scale and nature of victimisation for this huge, unwieldy area of crime, we felt it might be useful to first of all map out the landscape of fraud victimisation. We wanted to understand how we might break down the population of fraud victims into meaningful groups and understand what characterises those groups, as a precursor to understanding their support needs. To this end, drawing on data from the 2017/18 and 2018/19 Crime Survey for England and Wales (CSEW), we used an analytical technique to segment the population of fraud victims into a set of nine mutually exclusive groups or clusters. This is not the first time this has been done, but it is to the best of our knowledge the first time it has been done with CSEW data, which encompasses the whole fraud victim population, not just those who report or who respond to a less representative survey. So, it is a starting point for understanding everyone’s needs, not just the needs of a minority.

The nine clusters are differentiated according to: victims’ levels of vulnerability (e.g. whether they were a repeat victim); risk factors relating to the incident (e.g. whether the perpetrator made direct contact; whether the victim engaged in behaviour that may make them more vulnerable to fraud); risk factors relating to personal characteristics of the victim (e.g. age); and harm caused (e.g. self-rated severity of impact). The nine clusters (summarised below) can be further grouped by their overall level of vulnerability, with three at the highest level, three middle, and three at the bottom. Vulnerability as defined for the purposes of this typology combines the level of risk and harm to victims.

¹ As compared with year ending March 2019, as it was not possible for ONS to draw comparisons with 2020. See: https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/bulletins/crimeinenglandandwales/yearendingmarch2021
² https://www.bbc.co.uk/news/technology-56499886
The three groups at the severest end of the vulnerability scale, Clusters 1, 2 and 3, together account for 22% of fraud victims. This equates to roughly 700,000 of the total 3.176 million fraud victims in 2019 (the second of the two years’ data on which the typology is based).\textsuperscript{3} Within these groups, Cluster 1 (Severely harmed victims), who constitute 6% of the fraud victim population, appeared to suffer the most. They were highly likely to experience large financial loss, not be reimbursed, to rate the impact on them as severe and have multiple emotional reactions including psychological impacts like anxiety and loss of sleep.

### High vulnerability groups (22% of the fraud victim population)

<table>
<thead>
<tr>
<th>Cluster 1. Severely harmed victims (6%)</th>
<th>Victims in this group were likely to have experienced financial loss and to have had a severe emotional reaction. They had the highest level of loss, with nearly a quarter losing £2,500 or over. They were the most likely of all groups to experience ‘other’ fraud, which includes some of the more unusual and serious fraud types. They also had the highest levels of reporting to police and Action Fraud.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cluster 2. Elderly vulnerable victims (6%)</td>
<td>Those in this group were likely to have money or property taken (even if it was later reimbursed). They were likely to have multiple vulnerabilities (e.g. lives alone, widowed, is disabled) and had the highest average age of all groups. They too were relatively likely to experience ‘other’ frauds. They also had the highest proportion of females of all groups.</td>
</tr>
<tr>
<td>Cluster 3. Younger, high harm victims (10%)</td>
<td>Victims in this group were likely to have had money or property taken but were also relatively likely to have been reimbursed. They were most likely to have experienced bank and credit account fraud. They were likely to say they had been affected a lot and to have experienced severe or multiple emotional reactions. They were more likely than other groups to be from an ethnic minority group, particularly Asian.</td>
</tr>
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</table>

The second, medium vulnerability segment comprised of three clusters which together accounted for 23% of fraud victims. This equates to around 730,000 of the total 3.176 million fraud victims in 2019. Cluster 5 (Younger, urban, less affluent victims), accounting for nearly one in ten, seemed to be atypical of the general fraud victim population, who tend to be more affluent and older than victims of other crimes. This group were younger, more urban, more likely to be Black or foreign born and were also more cash-strapped than other groups. They were also more likely to experience multiple victimisation and to lose money from the fraud.

\textsuperscript{3} However, it should be noted that our findings are not directly generalisable to the entire population of E&W because the analysis was conducted on a subset of respondents in the CSEW who stated they were victims of fraud in the years 2017/18 and 2018/19.
Medium vulnerability groups (23% of the fraud victim population)

<table>
<thead>
<tr>
<th>Cluster 4: Emotionally unaffected victims with risky behaviours (6%)</th>
<th>Victims in this group tended to show higher risk behaviour (e.g. incident involved the internet, co-operation with offender) but low likelihood of losing money and being emotionally affected. They were more likely to experience consumer and retail fraud than bank and credit account fraud. They had a higher proportion of males and the highest proportion of home ownership.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cluster 5: Younger, urban, less affluent victims (9%)</td>
<td>Those in this group had the highest probability of experiencing financial hardship and multiple victimisation. They were likely to experience bank and credit account fraud, had a higher probability of losing money but were more likely to get the loss reimbursed. This was the youngest and most urban group, containing the highest proportion of Black victims.</td>
</tr>
<tr>
<td>Cluster 6: Older victims, living alone, with low risk behaviour (8%)</td>
<td>Those in this group had a higher probability of being high risk as a result of their household composition (living alone, divorce/widowed), but a lower probability of high-risk behaviour (e.g. co-operation with the offender) and tended to experience low impacts and low emotional harm from fraud. They too were likely to experience bank and credit account fraud.</td>
</tr>
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</table>

Over half of fraud victims (55%) fell into the three lowest vulnerability groups, with 39% in Cluster 9 (Resilient victims with low risk behaviour). The 55% in the low vulnerability groups equate to approximately 1.75 million people, of which Cluster 9, the largest cluster of all, accounts for 1.24 million. Fraud victims in Cluster 9 had the lowest level of reporting to both the police and Action Fraud, were relatively likely to have had their loss reimbursed and likely to say the crime had no impact on them.

Low vulnerability groups (55% of fraud victims)

<table>
<thead>
<tr>
<th>Cluster 7: Low vulnerability and harm victims (8%)</th>
<th>Victims in this group tended to show high-risk behaviour but were at low risk of losing money and unlikely to have actually lost money or property. They were very likely to say the incident had no impact on them. They were, however, relatively likely to experience less commonplace, ‘other’ types of fraud.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cluster 8: Low harm victims with financial loss (8%)</td>
<td>Those in this cluster were relatively likely to have lost money, but the amount was likely to be low (at under £100), as was the emotional impact. They were most likely to experience consumer and retail fraud and were the least likely of all groups to report to their bank.</td>
</tr>
<tr>
<td>Cluster 9: Resilient victims with low risk behaviours (39%)</td>
<td>Those in this, the largest group had a low probability of engaging in high-risk behaviour and a high probability of their loss being reimbursed, and of seeing the fraud as having no impact on them. They were the most likely to be educated to degree level or higher, and least likely to report to the police or Action Fraud, but most likely to report to their bank. They were the most likely of all groups to experience bank and credit account fraud.</td>
</tr>
</tbody>
</table>
Having grouped fraud victims in this way, we can begin to see how their differential needs may play out: for example, activity focused around prevention might be well suited to Cluster 4 (Emotionally unaffected victims with risky behaviours) and Cluster 5 (Younger, urban, less affluent victims), who were the most likely of all groups to experience multiple victimisation (either experiencing more than one fraud in the last year, or fraud and any other incident of crime). While all the high vulnerability clusters are likely to need the highest level of emotional support, Cluster 1 (Severely harmed victims) may suffer the most victim-blaming, since they were the most likely of all clusters to suffer relationship impacts. Cluster 9 (Resilient victims with low risk behaviours) may need no intervention at all.

The report concludes by looking ahead to our next phase of research. The victim support and investigation landscapes are changing: recently it was announced that the government is replacing Action Fraud with an improved national fraud and cybercrime reporting system and is expanding the National Economic Crime Victim Care Unit, which looks after vulnerable victims and is currently available across only a small number of forces. We will monitor these developments closely and next year we will carry out further research into what works in supporting different types of victim of this ubiquitous but also very particular crime.
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Fraud is a large and growing problem for society in general, and for the criminal justice system and victim support sectors in particular. Estimates from the Telephone-operated Crime Survey for England and Wales (TCSEW) showed that there were 4.6 million fraud offences in the 12 months to March 2021. This makes it the largest category of crime, far outweighing the next highest category (theft, at 3 million offences) and other key categories like violent crime (at 1.6 million offences). Fraud’s status as the largest category of crime was established before Covid – in 2019 it accounted for 36% of all crime - but now it accounts for 39%. In the year ending March 2021, a time when the incidence of many other crime types fell under Covid-19, the number of fraud incidents grew by 24% – not least, perhaps, because the pandemic generated a whole criminal industry of Covid-related scams.

Despite the prevalence of fraud, when we think of the word ‘victim’, fraud is probably not one of the first crimes that springs to mind. That may be because we make assumptions about only the more affluent suffering fraud or perhaps we assume that because it isn’t a physical or sexual attack, this crime does not have the same traumatising impact that those offences do.

Yet in high harm fraud cases victims frequently suffer deeply. Fraud can be an intimate and interpersonal crime, engendering long-lasting psychological consequences as well as financial loss. Take this example, from Victim Support’s (2017) report on how crime affects victims:

“I still fear he can come back, because I told him so much about myself and I haven’t got any family here. Only two days ago I saw a car outside and I needed to go to the shops and I wouldn’t go out till they’ve gone, because I have got this fear that they [are] probably watching the house. I shouldn’t be living like that”. (Victim of fraud)

Or, from the same report:

“I feel very anxious now; I am not sleeping at all – it makes me feel so tired.” (Victim of fraud)

Her Majesty’s Inspectorate of Constabulary and Fire and Rescue Services (HMICFRS) recently wrote, ‘the suffering felt by fraud victims cannot be overstated’ (HMICFRS, 2021 p.6). HMICFRS’ report outlines the case of Pam and John, a couple in their 60s who were tricked into transferring large amounts of recently

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4 As compared with year ending March 2019, as it was not possible for ONS to draw comparisons with 2020. See: https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/bulletins/crimeinenglandandwales/yearendingmarch2021

5 https://www.bbc.co.uk/news/technology-56499886
inherited money into a fraudster’s account. Posing as their bank, the fraudster told them their account had been compromised and the funds needed to be moved into a ‘safe’ account – which was, in fact, the fraudster’s:

A further £3,000 in fees and overdraft charges left the family destitute and needing to rely on the generosity of relatives. The effect of this fraud has been devastating for Pam and her family. Both Pam and her husband are taking medication for anxiety and depression and refuse to leave the house. John has talked about taking his own life. Some excellent work by the local police financial abuse safeguarding officer and UK Finance resulted in Pam and John being reimbursed by her bank, who covered the loss. Their financial problems may have been resolved – but their emotional wellbeing will take far longer to recover.

We know that the police response to fraud, though getting better, is still not good enough. In 2019, HMICFRS carried out an independent review into the effectiveness of how fraud is policed and found this wanting. Its 2021 update concluded:

Since the publication of our 2019 report, not enough has changed. Too many victims still receive a poor service and are denied justice. The investigation and prevention of fraud offences, by police forces, remain under-resourced and are not given enough priority. Also, there are too few fraudsters held to account (HMICFRS, 2021, p.1)

But it is not just the investigative response to fraud which needs attention: with only 2% of police resources allocated to fraud and less than 8,000 fraud prosecutions in 2019, we need to know how well the overwhelming majority of fraud victims who will not get a criminal justice outcome are being supported. There is support in place. This is most notably available from the National Economic Crime Victim Care Unit (NECVCU). It supports those victims who self-identify as vulnerable to Action Fraud, the central reporting hub for all fraud incidents. I welcome the expansion of this service, which is at the moment only available in some forces. But this is still very partial and depends on that self-identification. Many fraud victims still seem likely to be falling through the support net. At the moment victims do not know who to turn to when seeking advice, support or even when they are looking for redress through the criminal justice system. My inbox bears testimony to this: I frequently receive scores of letters and emails from victims of fraud. Most experience little to no victim care. This is extremely disappointing, especially given that long-lasting harm can frequently be suffered by victims, as set out by the inspectors.

We need to understand who exactly are the victims of fraud, what services they need and what, if any, services and support they are currently receiving. To do this, we have first mapped out the landscape of fraud victimisation. We wanted to understand how we might break down the victim population into meaningful categories and understand what characterises those groups. This is step one and is a precursor to understanding their support needs. For example, which types of fraud victim have

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6 See: https://news.cityoflondon.gov.uk/calls-for-local-police-forces-to-make-tackling-fraud-a-priority/

the highest needs? What age are they, how much have they lost, where do they live? And fraud is so vast that we cannot confine our work to considering post-incident support. Rather we have to tackle the obvious need to prioritise prevention: Which groups may be most benefit from preventative messaging, and what type of messaging may work?

This report, for the first time, breaks the whole fraud victim population into quantified groups. Importantly, it covers both the minority who report to the police and/or Action Fraud and, since only around 15% of fraud incidents are reported,\(^8\) the vast majority who don’t report to criminal justice agencies. It suggests which types of victim criminal justice agencies and support services may need to prioritise. It is a road map which we will use when we explore how well fraud victims are currently being served in the second stage of this review, next year.

This report will be useful to criminal justice agencies and to current providers of support. It will help to define clear strategies for dealing more effectively with this under-researched crime. Most importantly for us, it will give some long-needed prominence to the thousands of very diverse people who become fraud victims every year and will help us to shape the best means of protection and support for each kind of victim in future.

\[\text{Dame Vera Baird QC} \\
\text{Victims’ Commissioner – England and Wales}\]

\(^8\) CSEW, Year Ending March 2019. See: https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/articles/natureoffraudandcomputermisuseinenglandandwales/yearendingmarch2019#fraud-reporting-to-action-fraud
Methodology

This analysis took a multi-stage approach. The first stage involved developing a ‘longlist’ of variables that might be relevant to an analysis of fraud victimisation. A literature review was carried out to identify variables of four different types:

- statutory and working definitions of victim vulnerability
- risk factors relating to the personal characteristics of victims
- risk factors relating to the characteristics of fraud incidents; and
- potential harm to the victim following fraud.

From this literature review, we developed a list of over 60 variables that were relevant in differentiating between different types of fraud victim.

The second stage of analysis drew on data from the 2017/18 and 2018/19 Crime Survey for England and Wales (CSEW), an annual survey run by the Office of National Statistics (ONS), with a sample size of approximately 35,000 households. The survey measures the extent of crime in England and Wales by asking people whether they have experienced any crime in the past year. Since October 2015, the CSEW has collected data on adult respondents’ experience of fraud.

The longlist of variables was matched with similar variables from the CSEW dataset. It should be noted that it was not possible to capture all the risk and harm factors of fraud victimisation identified in the literature review because the CSEW does not ask questions covering all of them (see ‘Limitations of analysis’, later). A range of statistical analyses were carried out to identify the best variables to use for the main analysis (the latent class analysis), the ‘best variables’ being those variables in the CSEW data which best captured dimensions of fraud victims’ vulnerabilities. The statistical analyses also highlighted which variables should be excluded because they were irrelevant or would add little information to the identification of sub-groups within the data.

In the third stage, a shortened list of 18 categorical variables was used as the basis for the typology. The sample size for this stage of analysis was 3,289 fraud victims in the CSEW. Latent Class Analysis (LCA) was then used to create a set of mutually exclusive, relatively homogenous groups of fraud victims, based on their similar response patterns to the 18 variables included in the analysis. Ten clusters were examined until the optimal nine-cluster solution for the data was reached (Lanza & Rhoades, 2013).

In the final stage of analysis, we produced descriptive statistics to help describe the nine clusters of fraud victim in our final typology. These covered a range of socio-demographic factors (like gender and age), attitudinal factors (like emotional impact of the crime) and fraud characteristics (like type of fraud, and amount lost).

More detail on the full methodology is included in Annexes 2 and 3.
Definition of fraud

For the purpose of this work, we used the ONS definition of fraud incidents as those involving ‘a person dishonestly and deliberately deceiving a victim for personal gain of property or money or causing loss or risk of loss to another’ (ONS, 2020). The CSEW covers fraud that falls within one of four categories (ONS, 2021):

- Bank and credit account fraud (including fraudulent access to bank, building society or credit card accounts or fraudulent use of plastic card details)
- Advance fee fraud (including lottery scams, romance fraud and inheritance fraud)
- Non-investment (or consumer and retail) fraud (including bogus callers, ticketing fraud, phone scams and computer software service fraud)
- Other fraud (investment fraud and charity fraud).

Examples of these different types of fraud are given in Annex 1.

Summary of factors identified in the literature review

We reviewed 23 research items (journal articles, research reports, books, more general literature) to identify risk factors that were found to influence a person’s vulnerability, or susceptibility, to fraud victimisation. These items included quantitative, qualitative and mixed methods analyses of victimisation through online fraud, cyber fraud, identity theft, identity fraud, romance fraud, online dating romance scams, and mass marketing fraud, mostly published during or after 2009.

Four groups of risk factors emerged as relevant to the typology: (a) factors contained within various statutory and operational definitions of vulnerability within the criminal justice system; (b) personal characteristics of victims; (c) characteristics of the fraud incident; and (d) potential harm to the victim following the fraud.

a. Factors arising from statutory and operational definitions of victim vulnerability (‘vulnerability factors’)

It is commonly recognised in the literature that fraud perpetrators prey on individual’s distinct vulnerabilities. Vulnerability to crime is defined in various ways across the criminal justice system, and most of these focus on vulnerability as a relatively stable trait. The Victims’ Code of Practice (2020) has the following criteria for defining a ‘vulnerable victim’:

<table>
<thead>
<tr>
<th>Persons under 18 years of age at the time of the offence</th>
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<tr>
<td>Or, where the quality of a victim’s evidence is likely to be affected because:</td>
</tr>
<tr>
<td>i) you suffer from mental disorder within the meaning of the Mental Health Act 1983;</td>
</tr>
<tr>
<td>ii) you otherwise have a significant impairment of intelligence and social functioning; or</td>
</tr>
<tr>
<td>iii) you have a physical disability or are suffering from a physical disorder</td>
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Other victims are eligible for enhanced entitlements if they are persistently targeted:

| ...if you have been targeted repeatedly as a direct victim of crime over a period of time, particularly if you have been deliberately targeted or you are a victim of a sustained campaign of harassment or stalking |
The College of Policing definition of vulnerability is:

A person is vulnerable if, as a result of their situation or circumstances, they are unable to take care of or protect themselves or others from harm or exploitation.

Action Fraud has adopted the College of Policing definition of vulnerability (HMICFRS, 2019). In addition, victims are assessed as vulnerable on the basis of five questions within an online reporting risk assessment tool:

- Q1. Has the crime impacted on your confidence?
- Q2. How has the crime affected your health?
- Q3. How has the crime impacted your ability to meet essential expenses?
- Q4. Do you have a disability?
- Q5. Is the offender known to you/live close to your home or place of work?

If vulnerable, they will then complete a more detailed needs assessment.

To incorporate criteria like these, which tend to characterise fairly stable traits linked to a heightened susceptibility to crime and a heightened need for support and protection, we included the following factors in our initial set of variables created for the typology: age; repeat victimisation; being at risk of abuse; and having a physical or mental illness or being disabled.

b. Personal characteristics of victim (‘risk-victim factors’)

There seems to be some agreement that fraud lacks a distinct victim profile, in that there is ‘no typical fraud victim’ (Button and Cross, 2017). Indeed, Button et al. (2009) tell us that existing research ‘suggests there is no single risk factor and we may all be susceptible to persuasive techniques at certain times in our life’ (p.16). According to Home Office analysis, there tends to be less variation in fraud victimisation across different demographic groups than other crime types (Blakeborough and Correia, 2019). Victims tend to be from higher income households and of working age (Blakeborough and Correia, 2019), but the differences across groups are not large. The implication is that fraud victims are not straightforward to characterise, and we need to look beyond just demographics to segment them as a group.

The research identifies that the risk of falling victim to fraud can be linked to inter-related socio-demographic, life history, behavioural, psychological, communication/interaction-based, and situational factors. We found evidence that the factors discussed in Table 1 may increase a persons’ risk of victimisation: age; socio-economic status; relationship status; ethnicity; life events; immigration; use of technology; social networks; previous victimisation; and a wide range of psychological variables. The CSEW does not contain variables that map onto all of these groups: most notably, most of the psychological variables are not covered by the survey. However, many other factors are covered, and these were included in the initial set of variables created for the typology.

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10 Holtfreter et al., 2006, cited in Cross, 2016: p.64.
c. Characteristics of the fraud incident ('risk-incident factors')

The literature also notes vulnerabilities relate to an evolving set of perpetration strategies, and the use of these strategies with certain groups who may be susceptible to certain techniques and types of fraud. Button and Cross (2017) examine some of these in relation to cyber-fraud. Table 1 indicates some of the links between different strategies and types of fraud and the characteristics of the victim. Because vulnerability is closely linked to targeting, we chose to include certain variables related to the nature of the crime in our classification (e.g. incident involved the internet).

d. Potential harm to the victim following fraud ('harm factors')

It is important to include a measure of the nature and severity of harm caused by fraud to help understand who is most and least affected by the experience and as a consequence who needs support and who may not. The literature paints a vivid picture of the harms caused by fraud, including: financial impacts, psychological ones (e.g. anxiety and self-blame), behavioural ones (e.g. avoidance strategies or social isolation), loss of employment, health impacts and consequences for relationships (Dove, 2018; Button, McNaughton and Nicholls, 2015; Button and Cross 2017; and Irvin-Erikson and Ricks, 2019). Some authors also note that there are emotional impacts even where no money changes hands, and that impacts are not necessarily related to scale of loss, with some apparently small losses having a large impact and vice versa (Blakeborough and Correia, 2019; Buchanan and Whitty, 2013). Conversely, the literature also highlights that there may be no impact (Button, Lewis and Tapley, 2014; Jorna, 2016).

A wide range of impacts were therefore included in our longlist of factors for the typology.
Table 1: Summary of factors affecting susceptibility to fraud victimisation and literature sources

<table>
<thead>
<tr>
<th>Factor</th>
<th>Summary of relevant evidence</th>
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<tbody>
<tr>
<td>Age</td>
<td>Evidence on the strength of the relationship between age and fraud victimisation is mixed. CSEW data indicates that compared to other crime types, there is little variation in victimisation across age groups: in 2019, people aged 45-54 were most likely to experience fraud, with older age ranges (65 and over) least likely. This may seem surprising, as the elderly are often portrayed as particularly susceptible to fraud. However, the literature has shown that older individuals can be more prone to certain types of fraud, and age can accompany other forms of vulnerability, like isolation (Cross, 2016). More generally, age has been found to alter an individual’s vulnerability to different types of fraud: people aged 65 and over have been found to be most likely to fall victim to computer related frauds; those aged 45-54 most likely to experience romance fraud; and, younger people (18-24) most likely to provide personal information in response to fraudulent invitations (Kerr, Owen, Nicholls and Button, 2013).</td>
</tr>
<tr>
<td>Socio-economic classification</td>
<td>CSEW data (y/e 2018) suggests that victimisation is greater in higher income households (earning £50,000 or more) than lower income groups. Research suggests that perpetrators specifically target victims because of their resource or vulnerabilities and this links with occupation and income. For example, consumer investment frauds require victims to have spare funds to invest, which can result in the targeting of well-off pensioners and employed persons with a record of investing (Button and Cross, 2017). In the US, higher income has been found to reduce the likelihood of becoming victim of weight-loss product scams (a prevalent type of fraud in the US), but having a college degree or above was associated with higher odds of experiencing income and investment frauds (Irvin-Erikson and Ricks, 2019). Unemployed people have been found to be at risk of being scammed into fraudulent job training programmes (Emami et al., 2019).</td>
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<tr>
<td>Relationship status</td>
<td>Relationship status and households have been found to correlate with fraud victimisation. For example, ONS data has indicated that widows are significantly less likely to be victimised than other marital types (Blakeborough and Correia, 2019). Research from Australia has also found a significant link between marital breakdown in the previous five years and victimisation (Fenge and Lee, 2018).</td>
</tr>
<tr>
<td>Ethnicity</td>
<td>Research on ethnicity and fraud victimisation is limited. CSEW data suggests some ethnic minority groups may be marginally more likely to be victims of fraud, with 9% of Mixed/multiple ethnic groups experiencing fraud in the last 12 months, compared with around 7% of Black groups and 7% of White.</td>
</tr>
<tr>
<td>Life events</td>
<td>According to some researchers, a range of life circumstances may increase a person’s risk of fraud: reaching retirement age; moving home; making big purchases; buying insurance; medical treatment; marriage; birth or deaths in family; and developing a serious illness or long-term health condition (e.g. Button, MCNaughton-Nicholls, Kerr, and Owen, 2015; Jones and Towse, 2018). This may be because of a combination of vulnerability and targeting: people who experience events like bereavement or who are uncertain about their income after retirement may well have increased levels of ‘emotional vulnerability’ (Lichtenberg et al, 2016); concomitantly, the “personal vulnerability created by such events is attractive to scammers who may be actively search for people in these categories” (Emami et al., 2019).</td>
</tr>
</tbody>
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11 https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/articles/natureoffraudandcomputermisuseinenglandandwales/yearendingmarch2019

12 https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/datasets/natureoffraudandcomputermisuseinenglandandwalesappendixtables
<table>
<thead>
<tr>
<th>Factor</th>
<th>Summary of relevant evidence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immigration</td>
<td>A couple of studies have suggested that undocumented immigrants (Jones and Towse, 2018) and persons new to the country (Button et al., 2015) have increased levels of fraud victimisation risk.</td>
</tr>
<tr>
<td>Disability</td>
<td>Although CSEW does not suggest disabled people are more likely to be victims of fraud(^{13}) there are examples of disabled people being targeted for fraud victimisation in the literature (e.g. Button, 2013).</td>
</tr>
<tr>
<td>Use of technology</td>
<td>Technology, security habits, and the use of the internet have been linked the increased risk of victimisation. Some studies suggest that relative degree of knowledge about technology can alter a person's risk of fraud victimisation, for example that not being familiar with the internet, and limited experience and knowledge of technology can lead to perpetrators successfully targeting victims, particularly older consumers (Button et al., 2015; Police Foundation, 2018). There is further evidence that the frequency of viewing consumer advice sites is linked to victimisation risk (Whitty, 2019), and that time spent using the internet on a weekly basis, i.e. over 10 hours, decreases an individuals' risk of victimisation (Fenge and Lee, 2018).</td>
</tr>
<tr>
<td>Social networks</td>
<td>Social isolation is a recurrent factor identified in the literature, often associated with older victims (Irvin-Erickson and Ricks, 2019; Norris, Brookes and Dowell, 2019; The Police Foundation, 2018). Conversely strong social support networks have been identified as a protective factor (The Police Foundation, 2018). Socially isolated older people have been found to be more likely to respond to telemarketing phone calls, doorstep sales, scam mail and listen to a sales pitch (Lee and Geistfeld, 1999). Other researchers have found that loneliness may lead people to respond and maintain involvement in scams and have a lack of trusted people to consult (Irvin-Erickson and Ricks, 2019). Also, isolation can contribute to and result from ‘chronic victimisation’ (Jones and Towse, 2018).</td>
</tr>
<tr>
<td>Previous victimisation</td>
<td>Several studies have highlighted that a sizeable proportion of fraud victims are repeatedly targeted and/or victimised. ONS crime survey data shows that previous victims are more likely to be revictimised: CSEW data suggests around 13% of all fraud victims have been victimised more than once, although this is lower than for other offences. Ten percent of individual reports to Action Fraud come from people who had been repeatedly victimised (The Police Foundation, 2018). On reporting, around 7% of victims assessed themselves as vulnerable due to previously being a victim and 5% said they were a regular target (The Police Foundation, 2018). Research has also found that repeat victims were more likely to send money to people they did not know (Fenge and Lee, 2018). Other research has suggested that victims of domestic abuse and crimes like sexual assault, burglary, robbery and elder abuse are also at risk of identity fraud (Jones and Towse, 2018).</td>
</tr>
<tr>
<td>Psychological variables</td>
<td>Psychological and personality-based studies make up a sizeable subfield of research on fraud victimisation. The literature has identified a range of psychological and personality traits that are linked with increased risk of fraud victimisation. These include: susceptibility to flattery, being easily intimidated, risk taking and low levels of self-control; disinterest in current affairs, carelessness in information processing; impulsivity (urgency and sensation seeking); addictive disposition; lack of premeditation; locus of control (i.e. how strongly people believe they have control over the situations and experiences that affect their lives); and tendency towards the idealisation of romantic partners (in context of romance scams) (e.g. Button and Cross, 2017; Emami et al., 2019; Dove, 2018; Whitty, 2019).</td>
</tr>
</tbody>
</table>

\(^{13}\) [https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/datasets/natureoffraudandcomputermisuseinenglandandwalesappendixtables](https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/datasets/natureoffraudandcomputermisuseinenglandandwalesappendixtables)
The typology of fraud victimisation

As discussed in the methodology section, our longlist of variables was cross referenced with the variables in the CSEW and various statistical analyses were carried out to narrow the factors down to those that discriminated best across the dataset (or the CSEW fraud victim population). The full list of variables and their definitions is at Annex 2.

The subsequent cluster analysis resulted in a nine-cluster solution that was deemed to be a good fit with the data. Table 2 summarises the nine-cluster typology. Of our nine groups, three could be broadly categorised as high fraud vulnerability victims; three as medium fraud vulnerability; and three as low fraud vulnerability. The characteristics of each are summarised in the table. We then discuss each cluster separately.

When we say we categorise the nine groups in terms of their level of vulnerability to fraud, we use the following definition, which is broader than definitions of vulnerability that view it as a relatively stable trait (as discussed above). Vulnerability as defined for the purposes of this typology combines the level of risk and harm to victims. The underlying assumption of vulnerability is that more vulnerable people face a higher risk of victimisation, and the greater the impact and consequence of the crime, the greater the harm to the victim (Green, 2007).

Limitations of the analysis

The typology draws on respondents from the CSEW who stated they were a victim of a fraud incident in the 12 months prior to the survey, so it relates to their experiences and characteristics at the time of the survey. The variable selection was restricted by the availability of indicators that could be drawn from the survey. This was manifest in several ways:

- Some variables were not captured consistently across years (e.g. due to changes in questions) or were only recorded for a subgroup of respondents (e.g. internet use, attitudes to the criminal justice system).

- The low incidence of a particular risk or harm factor being present in the sample (e.g. less than 10% of victims) meant that some factors could not be used to differentiate between sub-groups of victims. This was the case for use or threat of violence, being in a relationship with the offender, and loss of employment or health problems associated with the fraud.

- Some vulnerability dimensions identified in the literature, particularly those relating to psychological and personality traits linked with increased risk of fraud victimisation, are not captured in the CSEW. These include susceptibility to flattery, risk taking and self-control, carelessness in information processing, impulsivity, addictive disposition and locus of control (see Button and Cross, 2017; Emami, Smith and Jorna, 2019; Dove, 2018).

In the future, data from other sources (such as Action Fraud) could potentially be used to better understand fraud victim vulnerabilities on the basis of additional risk and harm factors identified by the literature review.
<table>
<thead>
<tr>
<th>High vulnerability victims (22% of all fraud victims)</th>
<th>Cluster 1. Severely harmed victims (6%)</th>
<th>Cluster 2. Elderly vulnerable victims (6%)</th>
<th>Cluster 3. Younger, high harm victims (10%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Victims in this group were likely to have experienced financial loss and to have had a severe emotional reaction and relationship impacts. This group had the highest level of loss, with nearly a quarter losing £2,500 or over. They also had the highest levels of reporting to police and Action Fraud.</td>
<td>Those in this group were likely to have money or property taken (even if it was later reimbursed). They were likely to have multiple vulnerabilities (e.g. lives alone, widowed, is disabled) and had the highest average age of all groups. They also had the highest proportion of females of all groups.</td>
<td>Victims in this group were likely to have had money or property taken but were also relatively likely to have been reimbursed. They were likely to say they had been affected a lot and to have experienced severe or multiple emotional reactions. They were more likely than other groups to be from an ethnic minority group, particularly Asian.</td>
<td></td>
</tr>
<tr>
<td>Cluster 4: Emotionally unaffected victims with risky behaviours (6%)</td>
<td>Cluster 5: Younger, urban, less affluent victims (9%)</td>
<td>Cluster 6: Older victims, living alone, with low risk behaviour (8%)</td>
<td></td>
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<tr>
<td>Victims in this group tended to show higher risk behaviour (e.g. incident involved the internet, co-operation with offender) but low likelihood of losing money and being emotionally affected. This group had the highest proportion home ownership.</td>
<td>Those in this group had the highest probability of experiencing financial hardship and previous victimisation. They had a higher probability of losing money, but also were more likely to get the loss reimbursed. This was the youngest and most urban group, containing the highest proportion of Black victims.</td>
<td>Those in this group had a higher probability of being high-risk as a result of their household composition (living alone, divorce/widowed), but a lower probability of high-risk behaviour (e.g. co-operation with the offender) and tended to experience low impacts and low emotional harm from fraud.</td>
<td></td>
</tr>
<tr>
<td>Cluster 7: Low vulnerability and harm victims (8%)</td>
<td>Cluster 8: Low harm victims with financial loss (8%)</td>
<td>Cluster 9: Resilient victims with low risk behaviours (39%)</td>
<td></td>
</tr>
<tr>
<td>Victims in this group tended to show high-risk behaviour but were at low risk of losing money and unlikely to have lost money. They were very likely to say the incident had no impact on them. This group had the highest proportion of males.</td>
<td>Those in this cluster were relatively likely to have lost money, but the amount was likely to be low (at under £100), as was the emotional impact. They were the least likely to report to their bank.</td>
<td>Those in this, the largest group had a low probability of engaging in high-risk behaviour and a high probability of their loss being reimbursed. They were likely to say the fraud had no impact on them. They were the most likely to be educated to degree level or higher, and least likely to report to the police or Action Fraud.</td>
<td></td>
</tr>
</tbody>
</table>
The nine clusters of fraud victim in the typology

The nine clusters are described below. They are grouped according to level of vulnerability, so we describe the three high vulnerability clusters (1,2,3) then medium (4,5,6) then low (7,8,9).

Cluster 1: Severely harmed victims (6% of fraud victims)

This group had experienced multiple and more severe impacts, with a high probability of rating the fraud incident as severe, a high probability of contact with the offender and a high probability of stating they had been affected ‘very much’ or ‘quite a lot’ by the incident. They were the most likely of all groups to have experienced relationship impacts. They also had a high probability of experiencing multiple and severe emotional impacts and financial loss following the incident (see Chart 1).\(^{14}\) They had a low probability of their loss being reimbursed.\(^ {15}\)

![Chart 1: Defining factors for Cluster 1: Severely harmed victims](image)

Compared to the other clusters, a higher proportion had experienced ‘other’ fraud incidents (so not credit account or consumer and retail fraud, rather incidents like advance fee frauds which include lottery and dating scams) (see Chart 17) as well as higher financial loss, with around one quarter reporting a loss worth £2,500 or more (see Chart 13).\(^{16}\)

Encouragingly, this group had the highest levels of reporting to the police and Action Fraud, with nearly a quarter reporting the incident to Action Fraud and over a quarter to the police (see Chart 14).

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\(^{14}\) We used 0.7 as a cut off for stating a factor was high probability and 0.2 for low. Where the highest value was 0.6, we report this as being higher than the other clusters. Probabilities have been rounded to one decimal place.

\(^{15}\) As indicated by a high probability of ‘risk of financial loss’ and a high probability of ‘money or property taken.’

\(^{16}\) The amount of loss is the total sum relating to the incident(s), irrespective of whether any of that money was refunded.
This class represents a group of victims who were 82% White, 57% female with a mean age of 46. Victims in this group were more likely to be in lower social grades, with 29% in semi-routine and routine occupations, and the lowest proportion of managers and professionals (27%) of any group. They were also more likely to be living in rented accommodation (49%) and to live in urban areas (88%) compared to most of the other groups.

Cluster 2 Elderly, vulnerable victims (6% of fraud victims)

This cluster had a high probability of having multiple risk factors (over 65, living alone, being divorced or widowed, being disabled), engaging in high-risk behaviour (co-operation with offender i.e. replied or responded to communication after being contacted by the offender) and a higher probability of harm (stating they were affected ‘very much’ or ‘quite a lot’ by the incident). The probability of rating the incident as more severe was also higher, compared to other groups (see Chart 2).

They had high levels of financial loss (with 21% experiencing a loss of £1,000 or more) (see Chart 13). A relatively high proportion experienced ‘other’ fraud incidents (11%). They were also relatively likely to report to the police (see Chart 14).

This cluster consisted of a group of fraud victims who were overwhelmingly White (96%), predominantly female (74%), with a mean age of 69. This was the highest mean age of all the groups (see Chart 10). They had lower educational levels: only just over a third had degree-level qualifications and a quarter were without any qualifications.
Cluster 3: Younger, high harm victims (10%)

Cluster 3 was the second largest group, accounting for one in ten victims. This cluster was relatively likely to experience harm. They had a high probability of experiencing multiple emotional reactions and to state they had been affected very much or quite a lot by the incident. The probability of rating the incident as severe was also high. They also had a high risk of losing money or property, but also a high probability of their loss being reimbursed.

Victims in this group were more likely to experience bank and credit account fraud (78%) and had higher financial losses with just under a quarter reporting more than £1,000 financial loss (see Charts 15 and 13). This group had high levels of reporting to Action Fraud (19%) compared to the other groups, and the highest level of contact with their banks, with 89% stating their bank or credit card company knew about the incident.

This cluster had a substantially higher than average proportion of females (65%) with a younger average age (41.6) and higher proportion of ethnic minorities (23%), particularly Asian groups (15%) and foreign nationals (12%). Over a quarter were in semi-routine and routine occupations while two-fifths were in managerial and professional occupations. They were also more likely to live in urban areas (89%).

Cluster 4: Emotionally unaffected victims with risky behaviours (6% of fraud victims)

Fraud victims in this cluster had a tendency to show high-risk behaviour: they had the highest probability of being targeted online and a higher probability of responding to the offender. However, they also had a lower probability of being at risk of loss or having money or property stolen, or psychological harm. Based on their responses about the way they were affected by the incident, these victims were less emotionally vulnerable.
This cluster comprised of a group of victims with a mean age of 48 and had a high proportion of males (54%). White groups were over-represented (94%). Nearly a quarter lived in rural areas and 58% in regions in the East and South of England. More than half were managers and professionals and this group had the highest proportion of homeowners (78%), suggesting they were one of the most affluent groups. This group had a relatively high propensity to experience consumer and retail fraud (e.g. bogus callers, fake ticket sales, computer software scams – see Chart 16) and a low propensity to experience bank and credit account fraud.

Cluster 5: Younger, urban, less affluent victims (9% of fraud victims)

This cluster had the highest probability of experiencing financial hardship, deprivation and previous victimisation compared to the other clusters. They also had a higher risk of losing money or property, but a higher probability of the loss being reimbursed.\(^\text{17}\) They had a low probability of stating they had emotional and relationship impacts following the incident (see Chart 5).

\(^{17}\) As indicated by a high probability of ‘risk of loss’ but low probability of ‘money or property taken’.
The dominant fraud type in this cluster was bank and credit account fraud (77%).

These fraud victims had the youngest average age of all the clusters, at 39 (see Chart 10). A higher proportion of foreign nationals (14%) and ethnic minority groups (23%) were also represented in this cluster, and this cluster contained the highest proportion of Black victims of any of these groups (9%) (see Chart 12). This group had the highest proportion of victims employed in routine/semi routine occupations or had never worked or were unemployed (at 43%) and over two-thirds lived in rental housing. This cluster was more urban than any other, with 93% living in urban locations. It also had a higher proportion of victims located in the North West and London compared to the other clusters.

**Cluster 6: Older victims, living alone, with low risk behaviour (8% of fraud victims)**

Fraud victims in this cluster had a high probability of being high risk as a result of their household composition (living alone, divorce/widowed), but a low probability of high-risk behaviour (e.g. co-operation with the offender) and tended to experience low impacts and low emotional harm from fraud (see Chart 6).

The majority in this cluster (72%) had experienced bank and credit account fraud incidents while 88% stated their bank or credit card company knew about the incident.

This cluster had a relatively high mean age (61), a high proportion of White people (95%) and females (61%). Thirty-eight per cent were located in the South East and South West of England and they were predominantly homeowners (71%).
Cluster 7: *Low vulnerability and harm victims (8% of fraud victims)*

Fraud victims in this cluster had a higher probability of high-risk behaviour, in that the incident involved the internet and they were relatively likely to have responded to the contact from the offender compared to other groups. However, they also had a very high probability of stating there was no impact following the incident. They also had a low probability of being in a high-risk category of vulnerability or being at risk of losing money or actually losing money (see Chart 7).
This group were relatively likely to experience consumer and retail fraud (63%) and ‘other’ fraud (12%) and were the least likely of all groups to experience credit account fraud (at just 25%). A very high proportion (81%) stated losses of between £50 and £500.

This group had a mean age of 48 and the highest proportion of males of all groups (55%). They were relatively likely to be educated to degree level (59%) and were more likely to live in rural areas than most of the other clusters, with around a quarter located in rural areas. A relatively high proportion were located in the East of England.

**Cluster 8: Low harm victims with financial loss (8% of fraud victims)**

This cluster represented a group of victims with a high probability of being at risk of losing money and actually losing money, but a low probability of being in a high-risk category of vulnerability (e.g. living alone, being a victim of multiple crimes). They also had a low probability of experiencing harm, such as emotional and relationship impacts following the fraud incident.

Compared to the other clusters, the level of financial loss experienced by this group tended to be low, with the majority (54%) stating they had a loss of less than £100. Compared to the other clusters, this group had a high proportion of consumer and retail fraud with 63% experiencing these incidents. Only just over half (56%) of victims stated their bank or credit card company knew about the incident, which was the lowest of all groups.

This group had a mean age of 43 and an almost equal share of males and females.
Cluster 9: *Resilient victims with low risk behaviours (39% of fraud victims)*

Cluster 9 was the largest grouping, accounting for nearly two in five fraud victims. This cluster had a higher risk of financial loss, but a higher probability of the loss being reimbursed. They had a low likelihood of experiencing harm following the incident, with the highest probability of all groups of stating there was no impact. They also had a low probability of engaging in high-risk behaviour (e.g. co-operation with offender) (see Chart 9). Based on their responses about the way they had been affected by the incident these victims were less vulnerable.

Looking across clusters, these victims had the highest level of bank and credit account fraud (82%) and the lowest levels of reporting to police (4%) and Action Fraud (5%), with 88% stating their bank or credit card company knew about the fraud incident (see Chart 14).

This group had the highest proportion of managers and professionals (55%) and a high proportion were homeowners (72%). This group had the highest proportion of degree educated (59%) members.

![Chart 9: Defining factors for Cluster 9 - Resilient victims with low risk behaviours](chart)

**A comparison of victim and fraud characteristics across clusters**

**Average age of victims in clusters**

Chart 10 shows the average ages across the nine clusters. We can see that two of the high vulnerability clusters (Cluster 2 – Elderly, vulnerable victims and Cluster 3 - Younger, high harm victims) had the highest and second lowest average ages across all the groups. Cluster 5 (Younger, urban, less affluent victims) had the lowest average age of all groups.
Home ownership

Chart 11 shows home ownership across groups. We can see that two of the highest vulnerability groups (Cluster 1 – Severely harmed victims, and Cluster 3 – Younger, high harm victims) had relatively low home ownership. Home ownership was lowest of all for Cluster 5 (Younger, urban, less affluent victims) and highest for Cluster 4 (Emotionally unaffected victims with risky behaviours).

Ethnicity

Chart 12 shows selected clusters by their ethnic composition. The most ethnically diverse clusters were Cluster 3 (Younger, high harm victims) and Cluster 5 (Younger, urban, less affluent victims). The least diverse were Clusters 2 and 6 (Elderly, high harm victims and Older victims, living alone with low risk behaviours).
Chart 12: Selected high vulnerability clusters (2 and 3) and medium vulnerability clusters (5 and 6) by ethnicity

Chart 13: Scale of loss for high vulnerability clusters (1, 2, 3), with Cluster 9 as a comparator

**Scale of loss**

Chart 13 shows the scale of loss for the three highest vulnerability clusters, compared to Cluster 9, the largest cluster. We see that Cluster 1 (Severely harmed victims) lost the most. The pattern for Cluster 2 (Elderly, high harm victims) was closest to the pattern for Cluster 9 (with 29% of this group experiencing loss £500 or over, compared to 25% of Cluster 9), perhaps implying that the felt impact was relatively high compared to the degree of loss for this group.
Reporting behaviour by cluster

Chart 14 shows reporting behaviour by cluster. ¹⁸ We see that all clusters were highly likely to report the fraud to their banks, in particular Cluster 3 (Younger, high harm victims), Cluster 6 (Older victims, living alone, with low risk behaviours) and Cluster 9 (Resilient victims with low risk behaviours). As we might expect from the category with the highest probability of saying the incident had no impact on them, Cluster 9 was also the least likely of all groups to report to Action Fraud or the police. Clusters 1 and 2 (Severely harmed victims and Elderly, high harm victims) were the most likely to report to Action Fraud or the police. Members of Cluster 3 (Younger, high harm victims) were the least likely of the three high vulnerability groups to report to the police.

Types of fraud by cluster

The three charts below show the types of fraud (as defined in the CSEW) ¹⁹ experienced by the nine clusters of victim. Bank and credit account fraud was the most prevalent, with between 25% and 82% of victims experiencing this. Cluster 9 (Resilient victims with low

¹⁸ In the CSEW the two categories are not mutually exclusive and cannot be totalled to give an overall figure of reporting to either the police or Action Fraud. Victims are also asked if their bank or building society came to know about the incident, either through self-reporting, third party reporting or if the bank contacted them, following suspicious transactions.

¹⁹ In the CSEW the four types of fraud are defined as follows: Bank and credit account fraud: this includes fraudulent access to bank, building society or credit card accounts or fraudulent use of plastic card details; consumer and retail fraud: this includes bogus callers, ticketing fraud, phone scams and computer software service fraud; advance fee fraud: this includes lottery scams, romance fraud and inheritance fraud; and other fraud: this includes investment fraud and charity fraud. See User Guide to Crime Statistics, Section 5, at: User guide to crime statistics for England and Wales: March 2020 - Office for National Statistics (ons.gov.uk). When using the weighted data, advance fee and other fraud are combined, so are not separated out here.
risk behaviours) had the highest proportion. By contrast, Cluster 7 (Low vulnerability and harm victims) had the lowest proportion of bank and credit account fraud, but a relatively high proportion of consumer and retail fraud (a more detailed description of types of fraud, with examples, is given at Annex 1).

Cluster 8 (Low harm victims with financial loss) also experienced high levels of consumer and retail fraud.

Other types of fraud (e.g. lottery scams, romance fraud, inheritance fraud, investment fraud and charity fraud) were much less prevalent. Members of Cluster 1 (Severely harmed victims) were relatively likely to experience these less common types of fraud. The literature suggests that romance fraud, which is included in the CSEW classification under advance fee fraud (here subsumed into ‘other’ fraud), has the highest self-reported impact score of any fraud type, followed by lender loan fraud, door to door sales and bogus tradesmen (included under consumer and retail fraud), and financial investment fraud (included under ‘other fraud’ in the CSEW data) (The Police Foundation, 2018). It is interesting that this high vulnerability group showed the highest propensity to experience ‘other’ fraud and Cluster 9, the lowest.
Chart 16: Consumer and retail fraud by cluster

Cluster 1: 49%
Cluster 2: 52%
Cluster 3: 18%
Cluster 4: 55%
Cluster 5: 20%
Cluster 6: 22%
Cluster 7: 63%
Cluster 8: 63%
Cluster 9: 16%

Chart 17: Other type of fraud by cluster

Cluster 1: 14%
Cluster 2: 11%
Cluster 3: 7%
Cluster 4: 4%
Cluster 5: 3%
Cluster 6: 6%
Cluster 7: 12%
Cluster 8: 5%
Cluster 9: 2%
Conclusion

The scale of fraud and fraud victimisation is hard to comprehend. It now accounts for around 39% of all crime, an estimated 4.6 million incidents per year to March 2021. Evidence suggests that this picture has worsened since the pandemic: fraud incidents increased by 24% in the year to March 2021 compared to 2019 (the latest comparable year)\(^{20}\) and Victim Support saw a 43% increase in fraud victims seeking support between 23 March and 1 November 2020, compared to pre-Covid baseline levels.\(^{21}\) However, fraud spans a very wide scale of severity and harm caused, from a minor inconvenience to the loss of life savings and a sense of profound humiliation at being used by criminals in this way. Against this backdrop, our research sought to map the landscape of fraud victimisation to begin to answer some key questions:

Who are the victims of fraud? What are their respective levels of support need? What types of activity (awareness raising, prevention, support) might work for each group? Can we quantify the groups, to help understand the scale of the demand for publicly funded services, and target those services where they are most needed?

The resulting typology categorised victims of fraud using the 2017/18 and 2018/19 CSEW into nine mutually exclusive groups. The utility of this is that it begins to segment down the huge and ever-growing population of people who fall victim to fraud into meaningful groupings, so we can better understand their relative vulnerabilities. They are quantified by proportion, and their differential needs can begin to be mapped out.

The three groups at the severest end of the vulnerability scale, Clusters 1, 2 and 3, together account for 22% of fraud victims. This equates to roughly 700,000 of the total 3.176 million fraud victims in 2019 (the second of the two years’ data on which the typology is based).\(^{22}\) Within these groups, Cluster 1 (Severely harmed victims), who constitute 6% of the fraud victim population, appeared to suffer the most. The description of this group highlights how profoundly difficult the consequences of falling victim to fraud can be: they were highly likely to experience large financial loss, not be reimbursed, to rate the impact on them as severe and have multiple emotional reactions including psychological impacts like anxiety and loss of sleep. Cluster 1 may also suffer the most victim-blaming, since they were the most likely of all clusters to suffer relationship impacts following the fraud.

It is reassuring that these three ‘high harm’ groups were the most likely to have reported the incident. However, even in Cluster 1 (Severely harmed victims) where

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\(^{22}\) See: [https://committees.parliament.uk/writtenevidence/19131/html/](https://committees.parliament.uk/writtenevidence/19131/html/)
around a quarter had reported, more than three quarters had not done so. More might be done to encourage these groups to report and seek support, particularly Cluster 3 (Younger, high harm victims), who may not be seen as vulnerable in the more traditional sense, but experienced high emotional impacts from the crime.

The second, medium harm segment comprised of three clusters which together accounted for 23% of fraud victims. This equates to around 730,000 of the total 3.176 million fraud victims in 2019. Cluster 4 (Emotionally unaffected victims with risky behaviours) was distinctive in having a higher proportion of males, a younger average age and exhibiting more risky behaviours than other groups. This group was also relatively less likely to be emotionally affected by the fraud. It may be that Cluster 4 may benefit from work which is focused on prevention and reducing risk. Cluster 5 (Younger, urban, less affluent victims), accounting for nearly one in ten, seemed to be atypical of the general fraud victim population, who tend to be more affluent and older than victims of other crimes. This group were younger, more urban, more likely to be Black or foreign born and were also more cash-strapped than other groups. They were also more likely to be repeat victims and to lose money. Messaging around both prevention and seeking support if it does happen may be most appropriate here.

Over half of fraud victims fell into the three least harm groups, with 39% in Cluster 9, Resilient victims with low risk behaviour. The 55% of fraud victims in the low vulnerability group equate to approximately 1.75 million people, of which Cluster 9 accounts for 1.24 million. Cluster 9 had the lowest level of reporting to both the police and Action Fraud, were relatively likely to have had their loss reimbursed and likely to say the crime had no impact on them. On the basis of this research, we might say that this group are least in need of support. It is, perhaps, reassuring to find that while the overall scale of fraud is very large, more than half of its victims need little if any support. That is not to say that this is minor offending behaviour, but it does mean that the individual, rather than aggregate amount of loss and harm caused is relatively minor and that finite resources for victim support might be targeted elsewhere.

Because fraud is often reimbursed, we might assume that those needing support are those who lose money. However, this analysis shows that need for support does not necessarily go hand in hand with amount lost. For example, one of the lowest vulnerability groups, Cluster 8 (Low harm victims with loss) had the highest likelihood of losing money but were not likely to rate the impact as severe or experience a strong emotional reaction. By contrast, one of the highest vulnerability groups, Cluster 3 (Younger, high harm victims) were relatively unlikely to have lost money but were relatively likely to rate the impact as severe and had a high propensity to be emotionally affected (second only to Cluster 1, Severely harmed victims). So some victims are unlikely to need emotional support even if they have lost money, while others may well need support even though they did not actually lose money or any loss was reimbursed.

The third contribution of our work is in helping identify vulnerability to fraud. Our research combined a search of the academic literature with quantitative statistical
techniques to identify the most discriminatory factors which help identify who is, and who isn’t, most susceptible to fraud and most likely to be highly affected. Victims own perceptions of how serious the crime was, on a scale of 1-20 (where 1 is very minor and 20, most serious) and using a cut-off of 10, may be useful way of assessing fraud victims’ need. Having multiple or severe emotional reactions might be used in the same way: for example, the CSEW asks ‘Which of these reactions did you personally have?’ with nine prompted responses (anger, shock, fear, depression, anxiety/panic attacks, loss of confidence/feeling vulnerable, difficulty sleeping, crying/tears, annoyance) and an open text box for ‘other’, and we found that our three high vulnerability groups were distinct from the others in being more likely to experience more than three emotional reactions as a result of the incident. Likewise, level of contact and co-operation with the offender went hand in hand with high emotional impact for some (though not all) of our groups. Rather than being blamed for co-operating, many victims may need extra, non-judgemental support if they have done so.

The fourth contribution is inclusivity. This is not the first ever categorisation of fraud victims, but to the best of our knowledge it is the first one which uses Crime Survey for England and Wales data (which has only included fraud as a crime since 2015). This is important because it is our best source of crime data: a large-scale, nationally representative survey which can accurately estimate the scale of both reported and unreported crime and victimisation. This makes our typology as complete as it can be. It helps us to understand not only the experiences of the 15% or so of victims who report to Action Fraud or the police, but also the 84% who do not do this. However, that is not to say that more could not be done. As discussed in earlier in the report, in our literature review we found many factors relating to fraud vulnerability that were not reflected in the Crime Survey for England and Wales. For example, social isolation is only crudely captured in the survey and nor are a raft of psychological or personality traits that might be associated with vulnerability not only to fraud, but to other crimes e.g. lack of thinking ahead. In the future, we would hope that the ONS might consider including more of these types of variables to make the survey yet more useful in helping us understand who falls victim to fraud, and how and why.

Next steps

This analysis has presented a bird’s eye view of fraud victimisation, which we hope will help support services and criminal justice agencies to further map out the needs of this group.

The 2021 HMICFRS inspection has shown that the police response to fraud is still lacking and victims are still going ignored and unsupported. However, the fraud reporting, investigation and victim support landscapes are changing: A new Fraud Action Plan is forthcoming, and the government’s Beating Crime Plan stated that Action Fraud, the central hub for reporting fraud incidents will be replaced with an improved national fraud and cybercrime reporting system. The same crime plan

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23 Economic Crime Strategic Board 17 February 2021 agenda and minutes - GOV.UK (www.gov.uk)
promises to increase investigative capacity and promises better support for victims of fraud by expanding the National Economic Crime Victim Care Unit which looks after vulnerable victims and is currently available across only a small number of forces.²⁴

We will monitor these developments closely and next year we will carry out further research into what works in supporting victims of this ubiquitous but also very particular crime.

## Annex 1: Description and examples of different types of fraud

<table>
<thead>
<tr>
<th>CSEW fraud category</th>
<th>Longer descriptions</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank and credit card fraud</td>
<td>This includes fraudulent access to bank, building society or credit card accounts or fraudulent use of plastic card details.</td>
<td>‘Plastic card’ means: credit card, debit card, prepayment card and store card. There are a myriad of ways in which frauds involving plastic cards and account details can happen, including: a stolen credit card being used to obtain goods; a stolen cash card being used to obtain money from cash machines; using stolen credit card details, an offender transfers money from the victims account into theirs; a cloned card is used to obtain goods; a prepayment card is cloned or stolen and then used.</td>
</tr>
</tbody>
</table>
| Advance fee fraud           | This includes lottery scams, romance fraud, inheritance fraud and 419 advance fee fraud. | **Romance fraud**: The intended victim is befriended on the Internet and eventually convinced to assist their new love financially by sending them money for a variety of emotive reasons.  
**Lottery scam**: A fraud which involves the victim being informed they have won a non-existent lottery and required to send an advance to release their winnings.  
**Lender loan fraud**: A fraud in which the victim is contacted and told they can have a loan for a fee. The fees is paid and no loan forthcoming.  
**Inheritance scam**: Contact is made with victims as part of a mass mailing to people who share the same surname. Each one is told there is cash from inheritances that have been located in their names. For a relatively small fee, the fraudsters supply an estate report that includes information on where the inheritances are located and how they can be claimed. They may also propose to administer any inheritance claim for an additional fee, which, if claimed, will probably be less than the fee that was paid to the people promoting this scam.  
**419 advance fee fraud**: The name arises from a reference to the violation of Section 419 of the Nigerian Criminal Code. Payment is solicited by fraudsters who claim to be in a position of authority, such as a foreign government official, for a promise of employment, wealth or gifts.  
**Other examples** may include tenants paying advance fees for properties which don’t exist or are not available, or sellers of cars being contacted by fraudsters who claim to have a buyer and will introduce them for a fee. |

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25 The descriptions are taken from the CSEW user guide, although when using the weighted data advance fee fraud and other fraud are grouped together by ONS. ([https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/methodologies/userguidetocrimestatisticsforenglandandwales#appendix-2-crime-survey-for-england-and-wales-offences](https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/methodologies/userguidetocrimestatisticsforenglandandwales#appendix-2-crime-survey-for-england-and-wales-offences)); the examples are taken from the Home Office counting rules for fraud, see [Counting rules for fraud (publishing.service.gov.uk)](https://publishing.service.gov.uk); for a description of how the counting rules map across to the CSEW data, please see: [Overview of fraud statistics - Office for National Statistics (ons.gov.uk)](https://ons.gov.uk)
<table>
<thead>
<tr>
<th>Consumer and retail fraud</th>
<th>This includes bogus callers, ticketing fraud, phone scams and computer software fraud.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Shopping and auction fraud</strong>:</td>
<td>A fraud involving the misrepresentation of a product advertised for sale through an internet auction site or the non-delivery of a product bought on such a site.</td>
</tr>
<tr>
<td><strong>Phone scams</strong>:</td>
<td>Caller hangs up quickly and ring backs are charged at a premium rate, or people with new phones are targeted by fraudsters claiming to the phone company selling bogus insurance. This category also includes fraudulent door to door sales and bogus tradespeople.</td>
</tr>
<tr>
<td><strong>Computer software fraud</strong>:</td>
<td>A fraud which involves the victim being contacted and told that there is a problem with their computer and for a fee this can be fixed. No fix actually occurs.</td>
</tr>
<tr>
<td><strong>Ticket fraud</strong>:</td>
<td>Victims purchase tickets for concerts, events, flights or similar remotely. The tickets are never supplied or turn out not to be valid or worthless.</td>
</tr>
<tr>
<td>Other fraud</td>
<td>This includes investment fraud and charity fraud.</td>
</tr>
<tr>
<td><strong>Investment frauds include: pyramid schemes</strong>:</td>
<td>A non-sustainable business model using cross selling in which early investors are paid returns with the money received from later investors but the system usually collapses and later investors do not receive any dividends; and <strong>boiler room frauds</strong> – victims are cold called by fake stockbrokers and encouraged to buy shares or bonds in worthless, non-existent or near bankrupt companies.</td>
</tr>
<tr>
<td><strong>Charity fraud</strong>:</td>
<td>fraudulently soliciting donations to a non-existing charity or the organised fraudulent collection of funds from genuine charities.</td>
</tr>
</tbody>
</table>
## Annex 2: Summary of Crime Survey variables used for the typology

<table>
<thead>
<tr>
<th>Variable name</th>
<th>Full description from CSEW</th>
<th>Vulnerability dimension</th>
<th>Harm or victim or incident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Money problems</td>
<td>Stated it would be a problem to find £100 to meet an unexpected expense (impossible to find or a bit of a problem).</td>
<td>Income, financial hardship.</td>
<td>Risk-victim.</td>
</tr>
<tr>
<td>Over65</td>
<td>Aged over 65.</td>
<td>Age, statutory definition of vulnerability.</td>
<td>Risk-victim.</td>
</tr>
<tr>
<td>IMD</td>
<td>Lives in 30% most deprived Lower Layer Super Output Areas.</td>
<td>Geography, exposure to deprivation.</td>
<td>Risk-victim.</td>
</tr>
<tr>
<td>Severity</td>
<td>Stated seriousness of crime was 10 or more (on scale of 1 to 20).</td>
<td>Overall perception of harm.</td>
<td>Harm.</td>
</tr>
<tr>
<td>Multiple victim</td>
<td>Had more than one fraud incident in the last 12 months or had been a victim of more than one type of crime (fraud and non-fraud) in last 12 months.</td>
<td>Repeat victimisation, statutory definition of vulnerability.</td>
<td>Risk-victim.</td>
</tr>
<tr>
<td>Severe emotional reaction</td>
<td>Had one of the following emotional reactions after incident: fear or depression or anxiety/panic attacks or difficulty sleeping.</td>
<td>Psychological impact.</td>
<td>Harm.</td>
</tr>
<tr>
<td>Widowed divorced</td>
<td>Marital status is divorced/legally dissolved partnership or widowed or separated.</td>
<td>Life event.</td>
<td>Risk-victim.</td>
</tr>
<tr>
<td>Disability</td>
<td>Has physical or mental health conditions or illnesses lasting or expected to last for 12 months.</td>
<td>Poor physical/mental health, statutory definition of vulnerability.</td>
<td>Risk-victim.</td>
</tr>
<tr>
<td>Offender contact</td>
<td>Offender(s) had contacted or try to contact the victim in any way.</td>
<td>Contact/relationship with offender.</td>
<td>Risk-incident.</td>
</tr>
<tr>
<td>Money or property taken</td>
<td>Money or property stolen or taken without permission (irrespective of whether it was partially or fully reimbursed).</td>
<td>Risk of financial loss.</td>
<td>Harm.</td>
</tr>
<tr>
<td>Internet use</td>
<td>Incident involved the internet, or any type of online activity or internet-enabled device.</td>
<td>Use of technology.</td>
<td>Risk-incident.</td>
</tr>
</tbody>
</table>

38
<table>
<thead>
<tr>
<th>Fraud with loss</th>
<th>Advance fee fraud with loss, non-investment fraud with loss, other fraud with loss.</th>
<th>Actual loss.</th>
<th>Harm.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cooperation</td>
<td>Replied or responded to communication after being contacted by the offender.</td>
<td>Level of co-operation.</td>
<td>Risk-incident.</td>
</tr>
<tr>
<td>Affected a lot</td>
<td>Incident affected victim ‘very much’ or ‘quite a lot’ (versus a little/not at all).</td>
<td>Level of overall impact.</td>
<td>Harm.</td>
</tr>
<tr>
<td>Impact relationships</td>
<td>Stated as a result of incident had relationship breakdown or avoided social situations or had loss of trust in other people/the public, or effect on personal confidence.</td>
<td>Relationship impact.</td>
<td>Harm.</td>
</tr>
<tr>
<td>No impact</td>
<td>Stated no impact as a result of the incident.</td>
<td>Level of overall impact.</td>
<td>Harm.</td>
</tr>
<tr>
<td>Multiple emotional reaction</td>
<td>Had more than 3 emotional reactions following the incident (anger, shock, fear, depression, anxiety/panic attacks, Loss of confidence/feeling vulnerable, difficulty sleeping, crying/tears, annoyance, other)</td>
<td>Emotional impact.</td>
<td>Harm.</td>
</tr>
</tbody>
</table>

**Annex 3: Methodology and results**

The research draws on data from the 2017/18 and 2018/19 Crime Survey for England and Wales (CSEW) which is an annual survey consisting of a sample size of approximately 35,000 households. The survey measures the extent of crime in England and Wales by asking people whether they have experienced any crime in the past year. The dataset used for this analysis drew on two files – the adult victim form (VF) and the non-victim form (NVF) for each year. The sample size for this analysis was 3,289 respondents. The main CSEW questionnaire has a complex structure consisting of a core set of modules asked of the whole sample, a set of modules asked only of different sub-samples, and self-completion modules asked of all respondents. The VF includes offence-level data on the nature and circumstances of incidents; details of offenders; security measures; costs; emotional reactions; contact with the CJS; and outcomes where known. The NVF was mainly used to identify demographic, socio-economic and attitudinal characteristics of victims, repeat and multiple victimisation.

Where multiple incidents corresponded to the same victim, the characteristics of the most serious incident was selected based on self-reported severity score. In instances where multiple incidents corresponding to the same victim had the same severity score, the most recent incident was recorded using month of incident, and the victim form number.
Latent Class Analysis (LCA) was used to identify patterns of responses to the indicator variables to create a set of mutually exclusive clusters of homogenous groups of fraud victims with similar response patterns to the variables included in the analysis.

LCA is model-based clustering approach, whereby the data are assumed to be generated from a mixture of distributions with different parameters, and the relevant objective criterion for the classification process is one of maximizing likelihood (Brusco et al., 2017). In contrast, (non-model based) traditional cluster analysis techniques such as hierarchical cluster analysis and K-means clustering are not grounded by an underlying statistical model and typically correspond to discrete optimization algorithms that may seek to optimize a diverse range of objective criteria (Brusco et al., 2017). Both model and non-model-based approaches involve inspection of a series of cluster solutions, with the optimal number of clusters determined on the basis of statistical and theoretical criteria that are evaluated alongside interpretability (Nylund et al., 2007). Substantive, logical or pragmatic considerations can be used to adjust the cluster solutions obtained on the basis of statistical criteria (Jackson and Kuha, 2014).

An advantage of LCA is that there are formal criteria for choosing the optimal number of classes (see Vermunt & Magidson, 2002) unlike non-model based approaches which tend to be heuristic in nature. Latent Class Analysis is also more appropriate for analysis of multidimensional and complex concepts such as vulnerability, which are difficult to measure directly using single indicators. Instead, different indicators are used to capture different aspects or dimensions of the latent concept of vulnerability (Whelan and Maitre, 2005).

Using stepwise addition, ten clusters were examined until the best solution for the data was reached (Lanza & Rhoades, 2013). These models were assessed on the basis of four indicators of model fit: the Akaike Information Criterion (AIC), the Bayesian Information Criterion (BIC), and the Likelihood Ratio Statistic (G2). The optimal number of clusters was also based on considerations about how well a solution could be interpreted and its usability in terms of identifying meaningful subgroups of victims of fraud, and its ability to explain the implications of class membership for practice (Weller et al., 2020).

To aid the description of the subgroups determined by latent class analysis, class-specific descriptive statistics for a range of victim socio-demographic and attitudinal and fraud characteristics were tabulated.

The analyses were performed in R (R Foundation for Statistical Computing), version 4.0.4.

The report was peer-reviewed.

Results

Table 3 shows the model fit indices which were used to determine the optimal number of clusters. The Akaike Information Criterion (AIC) and the Bayesian
Information Criterion (BIC) can be used to compare models with different numbers of latent clusters with the model with the lowest AIC and BIC preferred as the best-fitting model (Lanza & Rhoades, 2013). There are additional statistics such as the Likelihood ratio ($G^2$) goodness of fit shown in the table, that can be used to determine the best solution, with lower values indicating a better model fit. As shown the AIC and Likelihood ratio values decrease with each successive model suggesting an improvement of the model fit, while the BIC for the 10 class model increases indicating the 10-class model has a poorer model fit that the 9 class model. The BIC is often preferred to other model fit indicators because it provides a relative measure of overall model fit while taking into account the complexity of the model (Nylund, Bellmore, Nishina, & Graham, 2007).

The Entropy statistic is a measure of how distinct the classes are from one another based on posterior class membership probabilities. Although researchers do not rely on the value of entropy to select a final model, entropy values between 0.8 and 1 tend to suggest relatively well-separated classes The table shows the 3-class model had slightly higher entropy (0.81) than the other classes, but a 3-class solution was not deemed useful in terms of identifying vulnerable groups of fraud victims with distinct support needs. Following inspection of the model fit and diagnostic statistics and interpretability, the 9-class solution was preferred.

Table 3: Model fit and diagnostic statistics for one to ten class model

<table>
<thead>
<tr>
<th>No of classes</th>
<th>AIC</th>
<th>BIC</th>
<th>$G^2$</th>
<th>Entropy</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>66007</td>
<td>66117</td>
<td>18387.4</td>
<td>—</td>
</tr>
<tr>
<td>2</td>
<td>62736</td>
<td>62961</td>
<td>15077.7</td>
<td>0.73</td>
</tr>
<tr>
<td>3</td>
<td>61847</td>
<td>62188</td>
<td>14150.7</td>
<td>0.81</td>
</tr>
<tr>
<td>4</td>
<td>61271</td>
<td>61729</td>
<td>13537.5</td>
<td>0.77</td>
</tr>
<tr>
<td>5</td>
<td>60807</td>
<td>61380</td>
<td>13034.8</td>
<td>0.74</td>
</tr>
<tr>
<td>6</td>
<td>60422</td>
<td>61111</td>
<td>12611.8</td>
<td>0.78</td>
</tr>
<tr>
<td>7</td>
<td>60156</td>
<td>60961</td>
<td>12308.2</td>
<td>0.77</td>
</tr>
<tr>
<td>8</td>
<td>59969</td>
<td>60890</td>
<td>12082.8</td>
<td>0.78</td>
</tr>
<tr>
<td>9</td>
<td>59802</td>
<td>60838</td>
<td>11877.8</td>
<td>0.78</td>
</tr>
<tr>
<td>10</td>
<td>59712</td>
<td>60865</td>
<td>11750.1</td>
<td>0.77</td>
</tr>
</tbody>
</table>

Figure 1 and Table 4 show the conditional response probabilities, by each variable, for each of the 9 clusters. Conditional probabilities represent the likelihood that a victim within a cluster will exhibit a risk or harm characteristic.

Tables 5 and 6 show the cross-cluster comparison of victim socio-demographic, attitudinal victim and fraud characteristics that were used to describe each of the nine sub-groups.
Table 4: Conditional probabilities for each variable in the typology, by cluster

<table>
<thead>
<tr>
<th>Class</th>
<th>Money problems</th>
<th>Over 65</th>
<th>IMD</th>
<th>Severity</th>
<th>Multiple victim</th>
<th>Lives alone</th>
<th>Severe emotional reaction</th>
<th>Widowed</th>
<th>Divorced</th>
<th>Disability</th>
<th>Offender contact</th>
<th>Risk of financial loss</th>
<th>Internet use</th>
<th>Money or property taken</th>
<th>Co-operation</th>
<th>Affected a lot</th>
<th>Impact relationships</th>
<th>No impact</th>
<th>Multiple emotional reactions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (6%)</td>
<td>0.5</td>
<td>0.2</td>
<td>0.4</td>
<td>0.8</td>
<td>0.5</td>
<td>0.4</td>
<td>0.7</td>
<td>0.2</td>
<td>0.6</td>
<td>0.6</td>
<td>0.7</td>
<td>0.8</td>
<td>0.6</td>
<td>0.7</td>
<td>0.6</td>
<td>0.5</td>
<td>1.0</td>
<td>0.6</td>
<td>0.0</td>
</tr>
<tr>
<td>2 (6%)</td>
<td>0.2</td>
<td>0.7</td>
<td>0.2</td>
<td>0.6</td>
<td>0.3</td>
<td>1.0</td>
<td>0.3</td>
<td>1.0</td>
<td>0.6</td>
<td>0.6</td>
<td>0.6</td>
<td>0.7</td>
<td>0.5</td>
<td>0.5</td>
<td>0.7</td>
<td>0.5</td>
<td>0.7</td>
<td>0.5</td>
<td>0.1</td>
</tr>
<tr>
<td>3 (10%)</td>
<td>0.3</td>
<td>0.1</td>
<td>0.3</td>
<td>0.6</td>
<td>0.5</td>
<td>0.3</td>
<td>0.4</td>
<td>0.1</td>
<td>0.3</td>
<td>0.1</td>
<td>0.1</td>
<td>0.8</td>
<td>0.6</td>
<td>0.1</td>
<td>0.1</td>
<td>0.8</td>
<td>0.1</td>
<td>0.2</td>
<td>0.7</td>
</tr>
<tr>
<td>4 (6%)</td>
<td>0.1</td>
<td>0.3</td>
<td>0.1</td>
<td>0.4</td>
<td>0.3</td>
<td>0.1</td>
<td>0.1</td>
<td>0.0</td>
<td>0.3</td>
<td>0.4</td>
<td>0.4</td>
<td>0.4</td>
<td>0.7</td>
<td>0.1</td>
<td>0.7</td>
<td>0.3</td>
<td>0.5</td>
<td>0.0</td>
<td>0.1</td>
</tr>
<tr>
<td>5 (9%)</td>
<td>0.7</td>
<td>0.0</td>
<td>0.6</td>
<td>0.4</td>
<td>0.6</td>
<td>0.5</td>
<td>0.1</td>
<td>0.2</td>
<td>0.4</td>
<td>0.1</td>
<td>0.1</td>
<td>0.8</td>
<td>0.4</td>
<td>0.1</td>
<td>0.0</td>
<td>0.3</td>
<td>0.0</td>
<td>0.5</td>
<td>0.1</td>
</tr>
<tr>
<td>6 (8%)</td>
<td>0.1</td>
<td>0.4</td>
<td>0.2</td>
<td>0.3</td>
<td>0.3</td>
<td>1.0</td>
<td>0.1</td>
<td>1.0</td>
<td>0.3</td>
<td>0.1</td>
<td>0.6</td>
<td>0.4</td>
<td>0.1</td>
<td>0.1</td>
<td>0.2</td>
<td>0.0</td>
<td>0.6</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>7 (8%)</td>
<td>0.2</td>
<td>0.3</td>
<td>0.2</td>
<td>0.3</td>
<td>0.4</td>
<td>0.2</td>
<td>0.1</td>
<td>0.1</td>
<td>0.3</td>
<td>0.4</td>
<td>0.2</td>
<td>0.6</td>
<td>0.0</td>
<td>0.6</td>
<td>0.2</td>
<td>0.0</td>
<td>1.0</td>
<td>1.0</td>
<td>0.1</td>
</tr>
<tr>
<td>8 (8%)</td>
<td>0.2</td>
<td>0.2</td>
<td>0.3</td>
<td>0.3</td>
<td>0.4</td>
<td>0.2</td>
<td>0.1</td>
<td>0.1</td>
<td>0.3</td>
<td>0.4</td>
<td>1.0</td>
<td>0.5</td>
<td>0.1</td>
<td>0.4</td>
<td>0.3</td>
<td>0.1</td>
<td>0.1</td>
<td>0.1</td>
<td>0.0</td>
</tr>
<tr>
<td>9 (39%)</td>
<td>0.1</td>
<td>0.1</td>
<td>0.2</td>
<td>0.2</td>
<td>0.3</td>
<td>0.1</td>
<td>0.1</td>
<td>0.0</td>
<td>0.2</td>
<td>0.0</td>
<td>0.7</td>
<td>0.5</td>
<td>0.0</td>
<td>0.0</td>
<td>0.1</td>
<td>0.0</td>
<td>0.7</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td>Gender</td>
<td>Age Mean</td>
<td>95% CI Mean</td>
<td>Age SD</td>
<td>95% CI SD</td>
<td>Female Mean</td>
<td>95% CI Mean</td>
<td>Female SD</td>
<td>95% CI SD</td>
<td></td>
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</tr>
<tr>
<td>Male</td>
<td>12.4</td>
<td>7.4</td>
<td>40.0</td>
<td>20.9</td>
<td>40.1</td>
<td>90.2</td>
<td>54.2</td>
<td>20.9</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>13.6</td>
<td>3.7</td>
<td>38.3</td>
<td>11.6</td>
<td>13.2</td>
<td>38.3</td>
<td>7.8</td>
<td>66.5</td>
<td></td>
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### Table 6: Cross-cluster comparison by incident-related factors

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Note: Weighted percentages and 95% confidence intervals (upper and lower values) are shown. Unweighted n = 3,289. Categories are as specified in the CSEW questionnaire, see section 3: Crime and justice methodology. Where sample sizes are too low to give population estimates, groups have been amalgamated e.g. Mixed ethnicity is incorporated into Other.
References


26) National Fraud Authority (2011) A quantitative segmentation of the UK population: Helping to determine how, why and when citizens become victims of fraud.


Who suffers fraud? Understanding the fraud victim landscape

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