



Office for  
Statistics Regulation

Systemic Review Programme

# Review of fraud and computer misuse statistics for England and Wales

April 2025

# Executive Summary

## Why we did this review

- ES.1 The Office for National Statistics (ONS) publishes statistics on fraud and computer misuse in its quarterly [Crime in England and Wales statistical bulletin](#). It also publishes more-detailed annual statistics on the [nature of fraud and computer misuse](#).
- ES.2 The statistics come from the Crime Survey for England and Wales (CSEW) and three administrative data sources: Action Fraud, the national reporting centre for fraud and cybercrime; and two industry bodies, Cifas and UK Finance. Action Fraud is managed by the City of London Police, the national lead police force for fraud in England and Wales.
- ES.3 This review looks in depth at the quality and value of the Action Fraud, Cifas and UK Finance data used to produce the police recorded fraud and computer misuse statistics. It examines the entire data process, from crime recording to data quality management and assurance, to the production of the final statistics.
- ES.4 This review complements our [review of the quality of police recorded crime statistics for England and Wales](#). We reviewed the fraud and computer misuse subset of police recorded crime statistics separately, as the processes for recording these crimes are different from those used to record other crime types – these statistics are derived from victim reports to Action Fraud and industry referrals to the City of London Police rather than reports to territorial police forces.
- ES.5 To gain a full understanding of the fraud and computer misuse statistics landscape, this review also looks at the value of the fraud and computer misuse estimates from the Crime Survey for England and Wales (CSEW). The CSEW is widely seen as the most reliable data source on fraud and computer misuse experienced by individuals. We examine the coherence of the CSEW statistics and police recorded fraud and computer misuse statistics.
- ES.6 The police recorded fraud and computer misuse statistics are published as official statistics, not [accredited official statistics](#), while the CSEW fraud and computer misuse estimates are published as accredited official statistics.

## What we found

- ES.7 Compared to our review of the quality of police recorded crime statistics for England and Wales, it has been more challenging for us to determine the quality of the police recorded fraud and computer misuse data. Unlike other crime types, fraud and computer misuse crime recording by the City of London Police is not inspected by HM Inspectorate of Constabulary and Fire & Rescue Services (HMICFRS), and there are gaps in publicly available quality information. We have concerns about some aspects of data quality, such as the quality assurance arrangements.
- ES.8 Some of our quality concerns are linked to the Action Fraud system. The City of London Police is very aware of the limitations of the current system and is replacing Action Fraud with a new Fraud and Cyber Crime Reporting and

Analysis Service (FCCRAS) in 2025. The FCCRAS rollout is a five-year programme and not all changes will be introduced immediately.

- ES.9 It is not yet fully clear how FCCRAS will operate or enhance data quality, but it is expected to significantly impact the way fraud and computer misuse crimes are recorded, and how data quality is managed by the City of London Police. Ultimately, these changes will affect the quality of the statistics published by ONS. It is likely that some of our recommendations for improvement can be addressed by the new system.

### **There are gaps in the City of London Police's quality assurance of Action Fraud data**

- ES.10 One of the strengths of Action Fraud is that all fraud and computer misuse crimes are recorded centrally by the City of London Police. Such centralised recording of these crimes minimises the scope for discrepancies in interpreting the Counting Rules for Fraud and recording errors, thereby improving data consistency.
- ES.11 However, the Counting Rules for Fraud have not kept pace with the changes in the nature of fraud and computer misuse. The City of London Police and the Home Office are aware that the counting rules are too complex and no longer fit for purpose. We therefore welcome that the City of London Police is working with the National Crime Registrar to refresh the counting rules and outcomes for fraud.
- ES.12 The City of London Police has processes in place to quality-assure Action Fraud data. These include checks on reports submitted via the online reporting tool and the call centre, and regular audits of fraud and computer misuse crime records undertaken by the force's crime registrar. We identified areas where data processes or quality assurance arrangements could be strengthened, such as data extraction and automated checking.

**Recommendation 1: To strengthen the quality assurance of Action Fraud data, City of London Police should, in conjunction with the Home Office, review its quality assurance arrangements and assure itself that these are consistent with its established practices for assuring police recorded crime data.**

- ES.13 The City of London Police told us that FCCRAS will be easily changed and updated compared to their current recording system. We also heard that the new system has been designed to make it easier for victims to report fraud and computer misuse, and that it has enhanced functionality for crime recording. However, the new system will potentially create discontinuities in the Action Fraud data time series.

**Recommendation 2: ONS, the Home Office and City of London Police should work together to review the impact of the new Fraud and Cyber Crime Reporting and Analysis Service (FCCRAS) on data quality and provide public updates on plans for the system.**

- ES.14 HMICFRS carries out regular inspections of the crime data integrity of all police forces in England and Wales, but inspections of the City of London Police have excluded fraud data. HMICFRS has never inspected the force's fraud and computer misuse crime recording. This means that there is no publicly available information about how accurately the City of London Police is recording these

crimes. Regular scrutiny by HMICFRS would support improvements to fraud and computer misuse crime recording.

**Recommendation 3: To inform the public about how well the City of London Police records fraud and computer misuse crimes, HMICFRS should consider inspecting the recording of these crime types.**

### **The industry bodies manage data quality differently**

ES.15 Cifas and UK Finance each maintain central reporting databases for the purposes of sharing information about fraudulent activities with member organisations to prevent further fraud. Cifas' quality assurance arrangements for its National Fraud Database (NFD) appear to be robust and well established. UK Finance carries out extensive quality assurance of its management information but only limited quality assurance of the intelligence data it shares with the City of London Police.

ES.16 Some organisations are members of both Cifas and UK Finance and may report the same fraudulent activity to both industry bodies, which can lead to duplication of fraud offences in the Cifas and UK Finance Intelligence datasets. The offence may also appear in the Action Fraud dataset. The true scale of duplication across datasets is unknown.

**Recommendation 4: To understand the scale of duplication across the Action Fraud, Cifas and UK Finance datasets, the City of London Police should work with Cifas and UK Finance to investigate overlap in fraud offences.**

### **The Home Office should strengthen its oversight of the quality of police recorded fraud and computer misuse data**

ES.17 The Home Office's processes for collating and quality-assuring police recorded fraud and computer misuse data differ from those used for the other police recorded crime data in several ways. The key difference is that the Home Office only receives aggregate-level Action Fraud, Cifas and UK Finance data. As a result, the quality assurance that it can apply to the data is limited to sense and consistency checks.

ES.18 There is no publicly available information about the City of London Police's fraud and computer crime recording because HMICFRS's crime data integrity inspection of the force excludes fraud offences. This lack of quality information, together with the limited scope for quality assurance, means that the Home Office has an incomplete view of the quality of Action Fraud data.

ES.19 Access to record-level Action Fraud data would enable the Home Office to carry out more-thorough quality assurance and more-detailed analysis and bring the process for police recorded fraud and computer misuse data in line with other police recorded crime data. We understand that the new fraud recording system will have enhanced functionality that will allow the City of London Police to extract record-level data for the Home Office.

**Recommendation 5: To enhance the quality of police recorded fraud statistics, the City of London Police should start sending the Home Office record-level Action Fraud data as soon as possible. In the meantime, to support the Home Office's understanding of data quality, the City of London Police should send the Home Office quality indicators as part of its quarterly data submission.**

ES.20 We found that the Home Office has a limited understanding of how the City of London Police quality-assures Action Fraud data. This echoes the findings of our review of the quality of police recorded crime statistics.

**Recommendation 6: To strengthen its oversight of fraud and computer misuse data quality, the Home Office should work with the City of London Police to gain a better understanding of the force's quality assurance arrangements.**

### **The Office for National Statistics should expand its published quality information**

ES.21 ONS's [user guide to crime statistics](#) contains detailed information about the nature of Action Fraud and industry bodies data, including their limitations and data quality issues. Notwithstanding this, we found several gaps in the quality information, including on quality assurance arrangements.

**Recommendation 7: To communicate and assure users about all aspects of the quality of police recorded fraud and computer misuse data, ONS should expand its published information on quality to cover:**

- **the unreliability of the police recorded fraud and computer misuse statistics as a measure of trends in crime, given the low proportion that is referred to Action Fraud**
- **the City of London Police's, Cifas' and UK Finance's quality assurance arrangements**
- **the nature of the UK Finance statistics (they are estimates)**
- **information on the review of the Counting Rules for Fraud and the rollout of FCCRAS, and their impact on the quality of the police recorded fraud and computer data and statistics**

### **There are challenges with the coherence of data sources**

ES.22 The Crime Survey for England and Wales (CSEW) categories are aligned as closely as possible to the Counting Rules for Fraud (Action Fraud) categories at a high level. Some users told us they were frustrated by the lack of coherence between Action Fraud and CSEW fraud data at a more granular level. The review of the counting rules presents a good opportunity to ensure closer alignment between Action Fraud and CSEW categories and to 'future-proof' the categories so that they are robust enough to handle the evolving nature of fraud crimes.

**Recommendation 8: To enhance the coherence of the fraud and computer misuse data, ONS, the Home Office and the City of London Police should work together to ensure that the Counting Rules for Fraud categories and CSEW categories are aligned as closely as possible.**

ES.23 Cifas and UK Finance data are not directly comparable to Action Fraud data because the industry bodies do not record fraud offences in line with the Home Office Counting Rules for Fraud. The City of London Police told us that fewer than 5% of Cifas and UK Finance reports are recorded as crimes. Reports which are not recorded as crimes are logged as information reports. However, ONS presents these data as if they are comparable; Action Fraud, Cifas and UK Finance fraud data are collectively referred to as 'police recorded fraud'.

ES.24 We therefore consider that the term ‘police recorded fraud’ is potentially confusing for users. ONS should better communicate the comparability of fraud statistics.

**Recommendation 9: To improve the communication and understanding of fraud statistics, ONS should clarify the definition of ‘police recorded fraud’.**

### **The Crime Survey for England and Wales is the most reliable data source on fraud and computer misuse**

ES.25 All users that we spoke to emphasised the reliability of the CSEW fraud and computer misuse estimates for understanding the scale and nature of fraud and computer misuse experienced by individuals. Since the fraud and computer misuse module was added to the CSEW in 2017, ONS has added new questions to better capture the nature of fraud and computer misuse.

ES.26 In contrast, users told us that the police recorded fraud and computer statistics are not a reliable indicator of trends in fraud and computer misuse because of the level of under-reporting to Action Fraud. Despite the level of under-reporting, we heard that the Action Fraud data provide a helpful barometer of the fraud and computer misuse crimes that victims do report to Action Fraud.

ES.27 One of the main strengths of Action Fraud (and industry bodies) data is that they capture fraud and computer misuse crimes against businesses. These victims are not covered by the CSEW as it is a household survey. ONS should better articulate the value of police recorded fraud and computer misuse statistics by explaining what insight they add on the scale and nature of these crime types.

ES.28 Users told us that ONS’s statistical bulletins are a good starting point for understanding fraud and computer misuse, but that insight could be enhanced by adding more-detailed commentary and making the most of the richness of the CSEW data. In 2023, ONS temporarily paused the nature of fraud and computer misuse bulletin due to resource constraints.

**Recommendation 10: To continue to add insight on the scale and nature of fraud and computer misuse, ONS should add additional commentary to its bulletins on these crime types.**

ES.29 We found that fraud against businesses is the key data gap in the ONS’s fraud and computer misuse statistics. The Home Office is currently undertaking the [Economic Crime Survey 2024](#) to add further insight on fraud against businesses. We encourage ONS to include the findings from this survey in its statistical bulletin to tell a more complete story of fraud.

### **Next steps**

ES.30 Our previously published [review of the quality of police recorded crime statistics for England and Wales](#) set out a framework for ONS, the Home Office and others to improve the quality of the data and statistics in the areas that we deemed critical to address before we can undertake a reassessment of compliance with the Code of Practice for Statistics.

ES.31 Given the range of quality issues that we identified, and the planned changes to the Action Fraud system, we currently see no credible way for the police recorded fraud and computer misuse statistics to become accredited official

statistics. Nevertheless, users must be assured about the quality of these statistics and therefore ONS, the Home Office and the City of London Police should work together to make necessary quality improvements.

**ONS and the Home Office should develop an action plan that sets out how they are going to address our recommendations.** This should be published by the end of 2025.

# Introduction

## Why we did this review

- 1.1 This review of police recorded fraud and computer misuse statistics produced by the Office for National Statistics (ONS) complements our [existing review of the quality of police recorded crime statistics for England and Wales](#).
- 1.2 We reviewed this subset of police recorded crime statistics separately, as the process for recording fraud and computer misuse is different from that for other crime types – these statistics are derived from victim reports to Action Fraud and industry referrals to the City of London Police, rather than reports to territorial police forces. Action Fraud is managed by the City of London Police, the national lead police force for fraud in England and Wales.
- 1.3 This review looks in depth at the quality and value of the Action Fraud, Cifas and UK Finance data used to produce the police recorded fraud and computer misuse statistics. It examines the entire data process, from crime recording to data quality management and assurance, to the production of the final statistics.
- 1.4 This review also looks at the value of the fraud and computer misuse estimates from the Crime Survey for England and Wales (CSEW). The CSEW is widely seen as the most reliable data source on fraud and computer misuse experienced by individuals. We consider the coherence of the CSEW statistics and police recorded fraud and computer misuse statistics and the insights they bring.

## Fraud and computer misuse crimes

- 1.5 Fraud encompasses a wide variety of deceptive behaviours. The legal definition of fraud in England and Wales is set out in the Fraud Act 2006 as when a person ‘dishonestly makes a false representation, and intends, by making the representation, to make a gain for himself or another, or to cause loss to another or to expose another to risk of loss’. In principle, all fraud offences involve an element of deception that causes a loss to the victim and a possible gain to the offender.
- 1.6 Computer misuse crime, or cyber-enabled crime, includes crimes under the Computer Misuse Act 1990 that can only be committed using a computer or similar technology. These include offences such as hacking, the making of malware and denial of service attacks.
- 1.7 Fraud is often linked to computer misuse crimes, with cybercrimes such as hacking frequently used as a precursor to commit fraud. For example, fraudsters can hack into a company’s database and steal the personal details of its customers, which they can then use to apply for credit cards or loans.
- 1.8 Fraud and computer misuse are complex crimes, and often cross jurisdictional boundaries. Online criminals can target thousands of victims at the same time from anywhere in the world and can therefore be hard to trace and prosecute. Fraud and computer misuse crimes are constantly evolving; as technology rapidly changes, so do the methods used to commit these offences.



## Fraud and computer misuse statistics for England and Wales

- 1.9 ONS publishes statistics on fraud and computer misuse in its quarterly [Crime in England and Wales statistical bulletin](#). These official statistics come from the Crime Survey for England and Wales (CSEW) and three administrative data sources which together comprise the 'police recorded fraud' statistics. The general characteristics of each data source are detailed in Table 1.

**Table 1. Overview of characteristics of the different data sources for fraud and computer misuse official statistics.**

Data source	Data collection method	Crimes covered	Population covered
Crime Survey for England and Wales (CSEW)	Interviewer-administered face-to-face victimisation survey	Wide variety of fraud and computer misuse offences, including some that are rarely reported to police, such as scam emails	A sample of individuals aged 16 and over resident in households
Action Fraud	Fraud and computer misuse incidents recorded as crimes by the police	Offences varying in severity that victims have reported to the police	All reported individuals and businesses
Cifas	Fraud incidents recorded by member organisations	Business-, finance- and banking-related fraud	Individuals and businesses
UK Finance	Fraud incidents recorded by member organisations	Finance- and banking-related fraud	Individuals and businesses

### Action Fraud

- 1.10 In contrast to other crime types, fraud and computer misuse recording in England and Wales is centralised. Action Fraud, the national reporting centre for fraud and cybercrime, is managed by the City of London Police and collects information about fraud and computer misuse offences on behalf of police forces in England, Wales and Northern Ireland.
- 1.11 The National Fraud Intelligence Bureau (NFIB) sits alongside Action Fraud within the City of London Police. NFIB receives and processes reports from Action Fraud. The City of London Police's crime registrar and their team use the [Home Office Counting Rules for Fraud](#) to determine how fraud and computer misuse offences should be recorded. NFIB is also responsible for sending police recorded fraud and computer misuse data to the Home Office. In this report, we refer to the City of London Police when describing NFIB's processes and activities.
- 1.12 There are three main ways fraud or computer misuse can be reported:
- Victims may report the incident directly to Action Fraud via the phone or the online portal. The City of London Police told us that it receives around 40,000 reports per month from Action Fraud, of which 65% come via the online portal and 35% by phone, although these proportions fluctuate from month to month.

- A victim may report the incident to their local police force, who will advise them to report to Action Fraud. However, The City of London Police told us that many victims choose not to report to Action Fraud after reporting it to their local police force. To address this issue forces have been given the ability to bulk upload these reports to Action Fraud.
  - If the fraud involves a victim's bank account, the victim may also choose to report the incident to their bank instead of Action Fraud or the police. The bank would normally refer the incident to Action Fraud.
- 1.13 There are other bodies that investigate fraud and cybercrimes. All crimes reported via these routes should also be reported to Action Fraud, but they are not always. As a result, these crimes are missing from the official statistics:
- Severe cyber incidents, such as a ransomware attack on the National Grid, should be reported to the National Cyber Security Centre. Organisations should also report such crimes to Action Fraud, but the City of London Police has told us that this is often not the case.
  - The Serious Fraud Office accepts reports of fraud from companies or whistleblowers. Some of these reports will be sent to Action Fraud and captured in the official statistics. However, the cases that the Serious Fraud Office investigates itself are not captured in the official statistics.

#### Industry bodies (Cifas and UK Finance)

- 1.14 Since 2015, ONS's police recorded fraud statistics have included data from two industry bodies, Cifas and UK Finance. These industry bodies cover a subset of the fraud types covered by Action Fraud, such as mortgage fraud, or fraud by false representation, cheque, plastic card and online bank accounts. These industry bodies do not record computer misuse offences.
- 1.15 Cifas is a not-for-profit fraud prevention service that gathers intelligence on fraud from over 750 members across public and private sectors in the UK. Its coverage includes all the major banks and around 90% of plastic card providers. Cifas intelligence is shared with both its membership and with the City of London Police for reporting and investigation purposes.
- 1.16 UK Finance is a trade association, representing 300 firms across the UK financial industry. UK Finance provides advocacy, policy and operational services. As part of these services, it releases a fraud report twice a year which provides the value and volume of fraud losses reported by its members. In addition, UK Finance provides its members with intelligence sharing services, with one service facilitating onward sharing to the City of London Police for reporting and investigation purposes.
- 1.17 Not all financial organisations are Cifas or UK Finance members, so the data from these industry bodies present a partial picture of the scale of fraud.
- 1.18 The City of London Police supplies aggregate-level Action Fraud data and UK Finance intelligence data to the Home Office. Cifas sends aggregate-level fraud data directly to the Home Office. The Home Office then sends data from all three sources to ONS, which processes and publishes them as the police recorded fraud and computer misuse statistics for England and Wales.

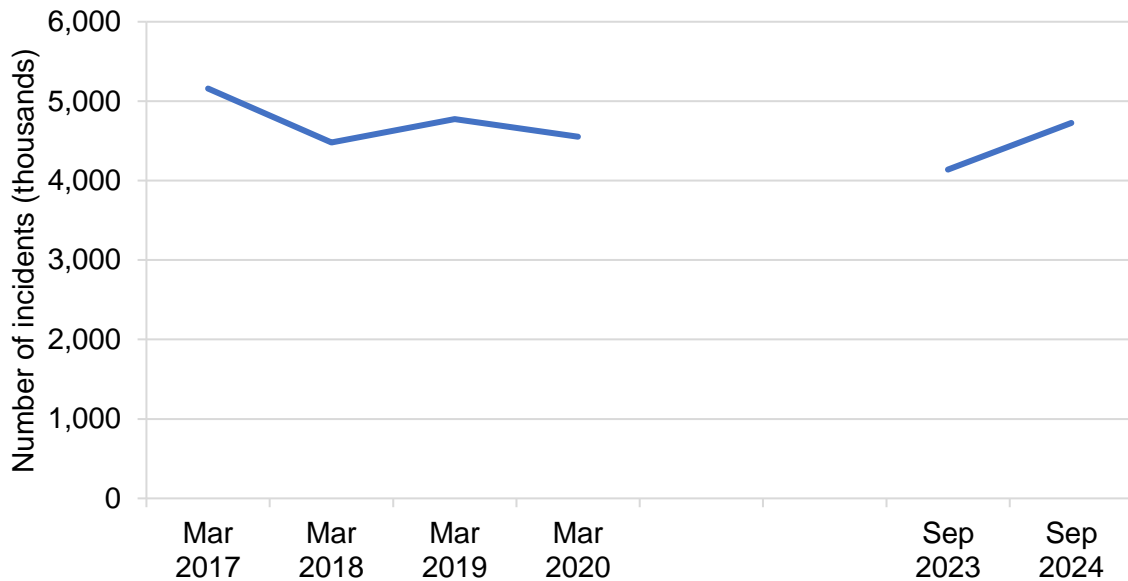
## Crime Survey for England and Wales (CSEW)

- 1.19 The Crime Survey for England and Wales (CSEW) is a face-to-face victimisation survey in which people resident in households in England and Wales are asked about their experiences of a range of crimes in the 12 months prior to the interview. Survey respondents are also asked about their attitudes to different crime-related issues, such as the police and the criminal justice system, and perceptions of crime and anti-social behaviour.
- 1.20 Since April 2015, the CSEW has included questions on victimisation covering the following fraud categories: bank and credit account fraud, advance fee fraud, consumer and retail fraud, and other fraud offences. In addition, it includes the computer misuse offences 'unauthorised access to personal information (including hacking)' and 'computer viruses'.
- 1.21 Fraud and computer misuse have been included in the headline CSEW estimates since the year ending September 2016. Comparisons have been available since the year ending September 2017, when two full years of data first became available.
- 1.22 The CSEW captures fraud and computer misuse crimes that have not been reported to, or recorded by, the authorities. However, as it is a household survey, the CSEW only covers fraud and computer misuse crimes where an individual has been a victim; it does not cover crimes against businesses and organisations.

## The scale of fraud and computer misuse

- 1.23 It is widely acknowledged that fraud and computer misuse are under-reported to Action Fraud by victims. Because the CSEW captures incidents that go unreported to the police, it better indicates long-term trends in the volume of fraud and computer misuse offences in England and Wales.
- 1.24 Since they were first published in 2017, the CSEW fraud and computer misuse estimates have filled a large knowledge gap on the crimes experienced by individuals. Fraud is the most common crime experienced by CSEW respondents, consistently accounting for around two-fifths of all crimes captured by the survey.
- 1.25 In the year ending September 2024, the CSEW estimated 4.7 million fraud and computer misuse incidents in England and Wales, compared with 5.2 million incidents in the year ending March 2017, a decrease of 10% (Figure 1). CSEW estimates for the years ending March 2021 and March 2022 are not available because of the coronavirus (COVID-19) pandemic.

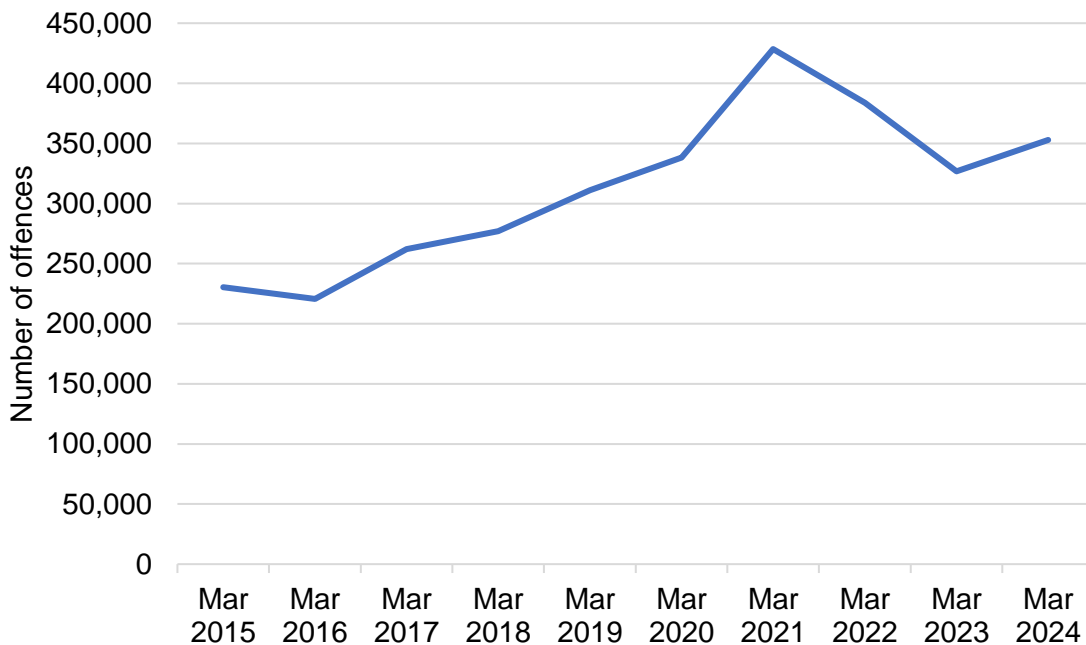
**Figure 1: Incidents of CSEW fraud and computer misuse in England and Wales, year ending (YE) March 2017 to YE September 2024**



Source: [ONS Crime in England and Wales: year ending September 2024](#)

1.26 Police recorded fraud and computer misuse shows a different trend. Between the year ending March 2015, when Action Fraud took over the reporting of fraud and computer misuse from all police forces in England and Wales, and the year ending March 2024, the number of fraud and computer misuse offences recorded by Action Fraud increased in six out of the last ten years (Figure 2). Fraud and computer misuse offences increased by 53% over this period.

**Figure 2: Fraud and computer misuse offences in England and Wales recorded by Action Fraud, year ending (YE) March 2015 to YE March 2024**



Source: [ONS Crime in England and Wales: year ending September 2024](#)

## Accreditation status of ONS's fraud and computer misuse statistics

### Police recorded fraud and computer misuse

1.27 The ONS police recorded fraud and computer misuse statistics are published as official statistics, not [accredited official statistics](#). We removed the accreditation (formerly known as 'National Statistics' status) of the Action Fraud statistics in 2014 following an assessment that found evidence that the quality of the underlying data may not be reliable.

### Crime Survey for England and Wales

1.28 Until recently, the estimates from the ONS Crime Survey for England and Wales (CSEW), including the fraud and computer misuse estimates, were published as official statistics, not accredited official statistics. In July 2022, [ONS requested a temporary suspension of the accreditation](#) due to quality concerns related to resuming face-to-face interviewing after the pandemic, including a substantial drop in response rate.

1.29 To assure itself and users about the quality of the post-pandemic estimates, ONS carried out a [review of the quality of the CSEW estimates](#). It found that the smaller sample size and lower response rate had a limited impact on the quality of the estimates in terms of the precision and representativeness of the estimates. We [reaccredited the statistics](#) in October 2024.

## Our approach to this review

1.30 Our review set out to:

- examine the quality of the Action Fraud and industry bodies data
- understand where responsibility for data and statistical quality lies
- develop recommendations to support quality improvements

1.31 We focused on four key areas of statistical quality:

- Crime recording processes and practices – how the City of London Police records crimes, including its interpretation and application of the Home Office Counting Rules for Fraud.
- Crime recording IT systems – the systems used by the City of London Police to record crimes, and the tools it uses to manage data quality.
- Industry bodies procedures – the practices used by Cifas and UK Finance to record data and manage data quality.
- The end-to-end quality assurance process – how the City of London Police, industry bodies, the Home Office and ONS quality-assure data.

1.32 To understand how the police recorded statistics and CSEW statistics are used and understood, we examined the value of both data sources, focusing on coherence, insight and data gaps.

1.33 We gathered evidence across five key stakeholder groups:

- **City of London Police / National Fraud Intelligence Bureau**

We had detailed meetings with the National Fraud Intelligence Bureau within the City of London Police about its processes and practices for fraud and computer misuse crime recording. We appreciated the force's

openness about its recording practices. We did not have access to raw police recorded crime data for this review, and as such considered only published data and statistics.

- **His Majesty’s Inspectorate of Constabulary and Fire & Rescue Services (HMICFRS)**

We engaged with HMICFRS to understand its work on the police response to fraud.

- **Home Office and ONS analytical teams**

We spoke to several teams in the Home Office to understand different aspects of the quality and value of the police recorded fraud and computer misuse data. We spoke to:

- the Home Office team responsible for collating and quality-assuring recorded crime data from City of London Police and industry bodies
- the Home Office fraud evidence and analysis team, which is a key user of fraud statistics and uses data to evaluate government policy

We also spoke to the ONS crime statistics team to understand how it quality-assures the police recorded fraud data and the process for producing the final statistics.

- **Industry bodies**

We met with Cifas and UK Finance to understand how they collect information on fraud, quality-assure fraud data from their members and send data to the City of London Police and the Home Office.

- **Users of the statistics**

We spoke to a small number of users outside of the Home Office, including academics and a think tank, to understand uses of the statistics and gather views on the quality and value of the statistics.

1.34 We also carried out desk research to support the findings from our engagement. We reviewed:

- [HMICFRS’s thematic inspection of fraud](#) and [follow-up review](#)
- [HM Government’s Fraud Strategy](#)
- ONS’s [statistical bulletins](#)
- UK Finance’s [Annual Fraud Report](#) and Cifas’ [Fraudscape report](#)
- ONS’s [user guide to crime statistics](#) and the [Crime in England and Wales Quality and Methodology Information](#) report
- Academic papers

1.35 Dr Sara Correia’s [academic paper \(2022\)](#)<sup>1</sup> was helpful and relevant to our review as to our knowledge, it is the only publicly available report that examines

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<sup>1</sup>Correia, S.G. (2022). Making the most of cybercrime and fraud crime report data: a case study of UK Action Fraud. *International Journal of Population Data Science*, 7(1). <http://dx.doi.org/10.23889/ijpds.v7i1.1721>

Action Fraud's crime recording processes and data quality in detail. The author undertook two studies using a sample of around 28,000 Action Fraud crime reports from Welsh police forces between 2014 and 2020. The peer-reviewed study examined the crime reports to assess the accuracy and reliability of the crime reports, the consistency of recording and the impact on coherence and comparability.

## The UK Government's position

- 1.36 In May 2023, the UK Government published its [Fraud Strategy](#). It is a cross-government strategy that outlines plans to tackle fraud where the victims are members of the public or businesses. The strategy included a commitment to reduce fraud by 10% by December 2024, based on the levels of fraud reported in the CSEW in 2019, and to replace Action Fraud with a new system for reporting fraud and cybercrime.
- 1.37 In September 2023, the Home Affairs Committee launched an inquiry into fraud, publishing [its key conclusions and recommendations](#) in May 2024. The committee made several recommendations relevant to statistics and data, including the following:
- The replacement of the Action Fraud system should be prioritised and completed by the end of 2024.
  - The replacement system should build on The National Fraud Intelligence Bureau's capability to identify patterns and trends in fraud to better support victim outcomes.
  - The government should clarify the roles and responsibilities of the different bodies involved in fraud to provide more accountability and clear reporting lines.

# What we found – Quality

- 2.1 This chapter sets out our views on the quality of the police recorded fraud and computer misuse statistics for England and Wales. We consider both Action Fraud data, which cover fraud and computer misuse offences, and data from two industry bodies (Cifas and UK Finance), which cover fraud offences only.
- 2.2 We review all aspects of quality, including the way that crimes are recorded, how data are quality-assured, and the level of engagement between the organisations involved in the collection and processing of data. We make several recommendations for quality improvements across all stages of the data process.
- 2.3 Compared to our [review of the quality of police recorded crime statistics for England and Wales](#), it has been more challenging for us to determine the quality of the police recorded fraud and computer misuse data. Unlike other crime types, fraud and computer misuse crime recording by the City of London Police is not inspected by HM Inspectorate of Constabulary and Fire & Rescue Services (HMICFRS), and there are gaps in publicly available quality information. We have concerns about some aspects of data quality, such as the quality assurance arrangements.
- 2.4 Some of our quality concerns are linked to the Action Fraud system. The City of London Police is very aware of the limitations of the current system and is replacing Action Fraud with a new Fraud and Cyber Crime Reporting and Analysis Service (FCCRAS) in 2025. It is not yet fully clear how FCCRAS will operate or enhance data quality, but it is expected to significantly impact the way fraud and computer misuse crimes are recorded, and how data quality is managed by the City of London Police. Ultimately, these changes will affect the quality of the statistics published by ONS. It is likely that some of our recommendations for improvement can be addressed by the new system.

## There are gaps in the City of London Police’s quality assurance of Action Fraud data

### Recording of fraud and computer misuse crimes

- 2.5 The Home Office requires the National Fraud Intelligence Bureau (NFIB), via Action Fraud, to record fraud offences for statistical purposes. NFIB must record fraud and computer misuse offences in accordance with the [Home Office Counting Rules for Fraud](#), which set out when and how these crimes should be recorded. These rules are separate to the Crime Recording Rules for other crime types. The Counting Rules for Fraud are complex and list 62 different categories for fraud offences.
- 2.6 One of the strengths of Action Fraud is that all fraud and computer misuse crimes are recorded centrally by the City of London Police. Other crime types are recorded locally by one of the 44 police forces in England and Wales. Such centralised recording of these crimes minimises the scope for discrepancies in interpreting the counting rules and recording errors, thereby improving data consistency.
- 2.7 The nature of fraud and computer misuse has changed substantially since the counting rules were first developed. Although the Home Office regularly updates the counting rules with new offences and guidance, the current rules have not



kept pace with these changes. This is clearly illustrated by the number of offences recorded as NFIB90 (Other Fraud). The [NFIB Fraud and Cyber Crime Dashboard](#) shows that in the 13 months up to March 2025, NFIB90 (other fraud) was the most reported crime code, accounting for 25% of offences recorded.

- 2.8 The only publicly available study exploring the types of fraud recorded as NFIB90 by Action Fraud was that conducted by [Correia \(2022\)](#). The study found that 'Courier Fraud', where a fraudster contacts victims by telephone purporting to be a police officer or bank official, was the most frequent type of fraud in this 'other' category (36% of coded crimes). This crime is not currently captured in the counting rules.
- 2.9 The City of London Police told us that a team manually reviews NFIB90 fraud crimes, and, where possible, recategorises them. Because a quarter to a third of all fraud crime records are initially categorised as NFIB90, this work is resource intensive.
- 2.10 The City of London Police and the Home Office are aware that the counting rules are too complex and no longer fit for purpose. We therefore welcome that the City of London Police is working with the National Crime Registrar to refresh the counting rules and outcomes for fraud. There is limited information available publicly about plans for the review. Users of police recorded fraud and computer misuse statistics would benefit from greater transparency about the review.

## Fraud reporting systems

- 2.11 When reporting an incident through the Action Fraud online tool, victims must choose an offence from the list of fraud and computer misuse offences in the Counting Rules for Fraud. This approach to crime reporting is problematic because it relies on victims knowing what type of fraud or computer misuse they have been a victim of. Some users of the statistics that we spoke to expressed concern about this aspect of the online tool and its impact on data quality.
- 2.12 The City of London Police highlighted additional issues with the online tool to us. Victim reports sometimes lack the necessary detail for the force to be able to create, cancel or correctly classify the crime. Furthermore, those crimes that are recorded may be difficult to categorise or are incorrectly categorised. Such issues are likely reducing the accuracy of the recorded fraud data.
- 2.13 The City of London Police also told us that the information that Action Fraud collects through its call centres poses a challenge to recording crimes accurately. We heard that the main challenge it faced in recording fraud and computer misuse accurately was inaccurate crime classification from call centres.

## Quality assurance of Action Fraud data

- 2.14 The City of London Police has processes in place to quality-assure the fraud information it receives from all reporting methods (namely, directly from the public via the Action Fraud online tool or the Action Fraud telephone helpline, and from other police forces and financial institutions). For example, the Action Fraud call centre has a quality assurance team that carries out checks on information.
- 2.15 The force told us that the force's crime registrar undertakes regular internal audits of fraud and computer misuse crime records using a similar method to

the audits the force carries out on other types of crime records. These audits are not published.

- 2.16 We identified areas where data processes or quality assurance arrangements could be strengthened. For example, we heard that data must be extracted manually from the system and checked in spreadsheets. This reliance on manual checks creates room for human error, which may negatively impact data quality. We were also told the current system contains no automated checks, though there is manual exception reporting for unusually large amounts of money reported as lost by victims. Without rigorous automated checks, data entry errors could be missed.
- 2.17 Our finding is supported by Correia's (2022) study, which identified a range of issues with the accuracy and completeness of Action Fraud data, using data from Welsh police forces. The author had to undertake extensive data cleansing to make the data suitable for analysis. This may suggest that the level of quality assurance applied to the Action Fraud data is insufficient. Correia's paper included recommendations for additional validation checks to improve data quality.

**Recommendation 1: To strengthen the quality assurance of Action Fraud data, City of London Police should, in conjunction with the Home Office, review its quality assurance arrangements and assure itself that these are consistent with its established practices for assuring police recorded crime data.**

### Fraud and Cyber Crime Reporting and Analysis Service (FCCRAS)

- 2.18 The City of London Police is replacing Action Fraud with a new Fraud and Cyber Crime Reporting and Analysis Service (FCCRAS). This is a key commitment of the UK Government's 2023 Fraud Strategy.
- 2.19 The City of London Police told us that FCCRAS will be easily changed and updated compared to their current recording system. It is difficult and costly to make changes in the current system to reflect changes in the methods used by criminals or to collect new information from victims. For example, during the COVID-19 pandemic, it was not possible to ask victims if their incident was linked to the pandemic.
- 2.20 We also heard that the new system has been designed to make it easier for victims to report fraud and computer misuse. The new reporting system will be question-based rather than victim decision-based (as explained in 'fraud reporting systems'), which will help victims submit more-accurate reports and thus improve the quality of crime records.
- 2.21 The new system is expected have enhanced functionality, such as the ability to add 'flags' to crime records, for example, to indicate whether the crime was cyber-enabled. Flags on crime records will provide more standardised context and detail about how fraud is committed.
- 2.22 The new system is still under development, and it is not yet fully clear how it will operate or enhance data quality. FCCRAS was expected to have been rolled out by the City of London Police by early 2024 but has been delayed for various reasons. We have been told that the new system is due to be launched in 2025. The FCCRAS rollout is a five-year programme and not all changes will be introduced immediately.

- 2.23 The new system will potentially create discontinuities in Action Fraud data. ONS, the Home Office and the City of London Police should work together to understand the impact of the new system on data quality, including the comparability of data over time.

**Recommendation 2: ONS, the Home Office and City of London Police should work together to review the impact of the new Fraud and Cyber Crime Reporting and Analysis Service (FCCRAS) on data quality and provide public updates on plans for the system.**

## The role of HMICFRS

- 2.24 His Majesty's Inspectorate of Constabulary and Fire & Rescue Services (HMICFRS) regularly inspects the crime data integrity of all police forces in England and Wales. These inspections are widely seen as a measure of the extent to which forces are complying with Home Office Counting Rules. HMICFRS examines whether the crimes reported to the police are recorded when they should be (the 'crime recording accuracy'), among other criteria. Our report on [the quality of police recorded crime statistics for England and Wales](#) provides more detail on HMICFRS's methodology to determine crime data integrity.
- 2.25 As we outlined in our police recorded crime report, HMICFRS plays a vital role in holding forces to account for their crime recording standards. HMICFRS's crime data integrity inspections help us understand differences in crime recording standards across police forces and how these change over time. Its inspection reports are the only publicly available source of information about crime recording accuracy in England and Wales. However, crime data integrity inspections exclude fraud and computer misuse, as these crimes are recorded only by the City of London Police. The City of London Police's last [crime data integrity audit in 2019](#) did not include fraud crimes as part of the inspection.
- 2.26 HMICFRS conducted a [thematic inspection in 2018 of the police response to fraud in England and Wales](#), and published an [update in 2021](#), but this inspection did not look at fraud crime recording. HMICFRS has never inspected fraud and computer misuse crime recording by the City of London Police. This means that there is no publicly available information about how accurately the City of London Police is recording these crimes. Regular scrutiny by HMICFRS would support improvements to fraud and computer misuse crime recording.

**Recommendation 3: To inform the public about how well the City of London Police records fraud and computer misuse crimes, HMICFRS should consider inspecting the recording of these crime types.**

## The industry bodies manage data quality differently

- 2.27 ONS's police recorded fraud statistics include data from two industry bodies – Cifas, a fraud prevention service that gathers intelligence on fraud from its members, and UK Finance, a trade association representing firms in the UK financial services sector. These industry bodies only cover a subset of the fraud types covered by Action Fraud and do not cover computer misuse.

## The quality of Cifas data

- 2.28 Cifas collects information on fraud from its members via two central reporting databases:

- National Fraud Database (NFD) – used to share fraud risk information about actual or attempted fraudulent conduct against organisations. NFD data are shared with the City of London Police.
  - Insider Threat Database (ITD) – records instances of dishonest conduct by job applicants and employees in the workforce. ITD holds fraud risk data relating to internal fraud threats, such as bribery and corruption and theft of personal or commercial data.
- 2.29 All members record instances of fraudulent activity by creating a case on the NFD, after they have investigated it. A range of information is recorded, including the product type (the sector) and fraud type, as well as more-granular information on what the fraudster did. This allows other members to search and use the information to reduce their exposure to fraud and financial crime (the primary purpose of the database).
- 2.30 Cifas acknowledged that there may be some degree of under-reporting on the NFD linked to the risk appetite of members and their ability to reach the standard required to record a case. For instance, organisations would not record fraudulent activity if the circumstances of the case did not warrant closing the case, but these incidents likely comprise a small proportion of all incidents.
- 2.31 Both Cifas and its members are responsible for the quality of the data submitted. Cifas explained to us that it is in members' interest to provide accurate information as they are sharing it to help other members. To use the NFD, members must follow the Cifas [National Fraud Database Handbook](#), a guide which sets out the principles of use. The principles outline the standard of proof required to file a case to the NFD, one aspect of which is that the evidence submitted must be clear, relevant and rigorous. Cifas says that adhering to these principles helps members maintain the quality and integrity of the data.
- 2.32 Cifas' quality assurance arrangements seem robust and well established. Cifas has a compliance review process that checks the accuracy of the information recorded and whether the case meets the required standard of proof for a sample of records. Members are asked to verify the information and send the evidence to Cifas, which is then reviewed and validated.
- 2.33 Cifas told us that there are additional layers of quality assurance that help identify inaccuracies and inconsistencies in the data. As an example, Cifas receives thousands of data subject access requests, where individuals request information held about them on the NFD, every month. If the consumer chooses to dispute the information held about them, then this is dealt with by the member organisation in the first instance. But in the event that the consumer is dissatisfied with the outcome, then they are able to escalate to Cifas for review of the case files. Additionally, NFD data go through a validation process as part of the production of Cifas' annual [Fraudscape report](#).

### The quality of UK Finance data

- 2.34 The UK Finance figures presented in ONS's statistics reflect two separate reporting functions:

- Fraud management information – member reporting of values and volumes of all fraud incidents where a financial loss is suffered.
- Fraud intelligence sharing – voluntary member sharing of actionable fraud intelligence with the City of London Police.

### Fraud management information

- 2.35 This information is considered to provide the most complete picture of the scale of fraud experienced by financial institutions in the UK and is published by UK Finance in its [Annual and Half-yearly Fraud Report](#).
- 2.36 The management information goes through an extensive quality assurance process. Members complete monthly preset templates that have automated checks built in, for example, to ensure that there is always a loss associated with a report. UK Finance carries out a range of consistency checks on the data to identify unusual changes between time periods at both the member level and industry level. Before the annual statistics are published, the data go through a reconciliation process, where UK Finance asks members to check and sign off submissions. UK Finance also uses other data sources, such as market share data, to validate the distribution of fraud reports across members.

### Fraud intelligence sharing

- 2.37 UK Finance facilitates a secure data feed of intelligence records between its member firms and the City of London Police. It is primarily the responsibility of the financial institutions to ensure that the information is accurate and actionable. There are some automated data checks built into the reporting system to ensure that the information entered by members is valid, but UK Finance does no further quality assurance of the reports shared with City of London Police.

## Quality challenges of industry bodies data

### Isolating England and Wales fraud reports

- 2.38 Cifas and UK Finance fraud data cover the whole of the UK, but ONS only publishes fraud statistics for England and Wales. It can be challenging to isolate England and Wales reports from UK data. Some fraud reports include multiple addresses, some of which may be located outside England and Wales.
- 2.39 The Cifas statistics published by ONS reflect the number of England and Wales reports on Cifas' database. Cifas excludes reports that do not have an active and permanent address in England and Wales before it sends data to the Home Office and ONS.
- 2.40 In contrast, the UK Finance statistics published by ONS are estimates. To calculate the estimates for England and Wales, the Home Office applies an adjustment to the UK Finance Intelligence data based on the proportion of Cifas reports that cover England and Wales. The conversion factor used for this calculation is supplied by Cifas. Cifas told us that the Home Office has not requested an updated conversion factor since 2021. Although the value is unlikely to change substantially from year to year, the Home Office should work with Cifas to regularly update the conversion factor to ensure that the UK Finance estimates are as accurate as possible.

## Monitoring duplication of fraud offences across datasets

- 2.41 Some organisations are members of both Cifas and UK Finance and may report the same fraudulent activity to both industry bodies, which can lead to duplication of fraud offences in the two datasets. The offence may also appear in the Action Fraud dataset, for example, if the incident has been reported to Action Fraud by the victim or by the financial organisation (such as bank). There is, therefore, the potential for double- or triple-counting crimes, which would artificially inflate the number of fraud offences recorded.
- 2.42 In its user guide to crime statistics, ONS informs users that ‘experts believe the scale of duplication of offences across data sources is likely to be small’. However, the true scale of duplication is unknown. The scale probably depends on the dataset; duplication across the Cifas and UK Finance Intelligence datasets is likely to be larger than duplication across the Action Fraud and Cifas or UK Finance Intelligence datasets. A data match has never been carried out between Cifas and UK Finance Intelligence data.
- 2.43 The City of London Police confirmed to us that it is not possible to cross-reference Action Fraud crime records with Cifas and UK Finance reports in the current system. However, the force said that it should be possible in FCCRAS, and it sees this as an important and necessary piece of work. The City of London Police should investigate the scale of duplication across the Action Fraud, Cifas and UK Finance datasets once the new system has been rolled out, and ONS should report the findings of this data quality work.

**Recommendation 4: To understand the scale of duplication across the Action Fraud, Cifas and UK Finance datasets, the City of London Police should work with Cifas and UK Finance to investigate overlap in fraud offences.**

## The Home Office should strengthen its oversight of the quality of police recorded fraud and computer misuse data

- 2.44 Our review of the [quality of police recorded crime statistics for England and Wales](#) set out the Home Office’s quality assurance arrangements in detail.
- 2.45 The Home Office’s processes for collating and quality-assuring police recorded fraud and computer misuse data differ from those in place for other police recorded crime data in several ways:
- The data are managed by a different analytical team, not the Crime Analysis Unit that is responsible for the Home Office Data Hub.
  - The Action Fraud data that the Home Office receives from the City of London Police are aggregate-level data, not record-level data. The data are shared manually via Excel spreadsheets, not via the Home Office Data Hub.
  - In addition to Action Fraud data, the Home Office receives aggregate-level Cifas and UK Finance fraud data. The City of London Police supplies UK Finance intelligence data, whereas Cifas sends fraud data directly to the Home Office. UK Finance supplies aggregate-level fraud management information directly to the Home Office to provide context on the scale of the fraud landscape.

- 2.46 Below, we outline the Home Office's quality assurance arrangements for Action Fraud and industry bodies data.

### Action Fraud data

- 2.47 The Home Office receives aggregate-level Action Fraud data from the City of London Police. As a result, the quality assurance that it can apply to the data is limited to sense and consistency checks. These checks involve comparisons of data between time periods to look for unusual changes or discrepancies. Data processing and validation is carried out manually, which increases the risk of human error.
- 2.48 As explained earlier, there is no publicly available information about the City of London Police's fraud and computer crime recording because HMICFRS's crime data integrity inspection of the force excludes fraud offences. This lack of quality information, together with the limited scope for quality assurance, means that the Home Office has an incomplete view of the quality of Action Fraud data.
- 2.49 Access to record-level Action Fraud data would enable the Home Office to carry out more-thorough quality assurance and more-detailed analysis and bring the process for police recorded fraud and computer misuse data in line with other police recorded crime data. As we highlighted in our review of the quality of police recorded crime statistics, the provision of record-level data by individual police forces has improved the quality of the statistics.
- 2.50 We understand that the new fraud recording system will have enhanced functionality that will allow the City of London Police to extract record-level data for the Home Office. Once the Home Office receives record-level data, it could then develop a Reproducible Analytical Pipeline (RAP) to automate quality assurance processes and minimise the risk of human error.
- 2.51 While the Home Office waits for record-level data, we recommend that the City of London Police shares quality indicators with the Home Office as part of its quarterly data submission. These indicators should include the accuracy of crime records (whether a fraud offence reported to Action Fraud has been recorded as a crime when it should be). This information should be available from the regular audits of crime records carried out by the force's crime registrar.

**Recommendation 5: To enhance the quality police recorded fraud statistics, the City of London Police should start sending the Home Office record-level Action Fraud data as soon as possible. In the meantime, to support the Home Office's understanding of data quality, the City of London Police should send the Home Office quality indicators as part of its quarterly data submission.**

- 2.52 The Home Office is responsible for understanding how the City of London Police quality-assures Action Fraud data. We found that the Home Office has a limited understanding of the City of London Police's quality assurance arrangements. This echoes the findings of our review of the quality of police recorded crime statistics.

**Recommendation 6: To strengthen its oversight of fraud and computer misuse data quality, the Home Office should work with the City of London Police to gain a better understanding of the force's quality assurance arrangements.**

## Industry bodies data

- 2.53 The Home Office also receives aggregate-level Cifas and UK Finance data. Again, the Home Office's quality assurance of these data is limited to sense and consistency checks. These checks allow the Home Office to identify unusual changes over time. For instance, in 2022, the Home Office noticed a large increase in the monthly UK Finance intelligence data. UK Finance established that the increase was partly due to its efforts to improve the volume of actionable intelligence that members can share with the City of London Police. This information enabled the Home Office to explain the change to ONS, which subsequently added a caveat to the statistical bulletin.
- 2.54 The Home Office understands the limitations of the industry bodies data. As part of its data submission, Cifas sends the Home Office a report that summarises notable increases or decreases in the number of offences since the previous quarter, and discusses possible drivers of the changes, such as changes to a company's reporting. Cifas also sends a list of members that highlights changes to membership. This helps the Home Office (and ONS) contextualise the data.

## The Office for National Statistics should expand its published quality information

- 2.55 As with other police recorded crime data, ONS is two steps removed from the fraud and computer misuse data. It relies on the Home Office to collate and quality-assure data from the City of London Police, Cifas and UK Finance. Like the Home Office, ONS does not have access to record-level Action Fraud data, so the quality assurance it applies to the fraud and computer misuse data is limited to consistency checks. These checks are identical to the checks we described in our [review of the quality of police recorded crime statistics for England and Wales](#).
- 2.56 ONS's [user guide to crime statistics](#) contains detailed information about the nature of Action Fraud and industry bodies data. The sources of administrative data on fraud diagram published in the user guide is particularly helpful, explaining what each organisation does, how it records fraud and how the data are published. The user guide and data tables are transparent about the limitations and data quality issues of each data source, which supports appropriate use of the statistics.
- 2.57 Notwithstanding this, we identified several gaps in the quality information:
- The Crime in England and Wales statistical bulletin does not contain a caveat about the unreliability of the police recorded fraud and computer misuse statistics as a measure of trends in these crime types. The bulletin does, however, include this caveat for other crime types, such as domestic abuse and sexual offences.
  - ONS does not provide sufficient assurance for users about the quality assurance arrangements used by the City of London Police, Cifas and UK Finance. As outlined earlier, we want the Home Office to strengthen its oversight of these areas of data quality.
  - Neither the Crime in England and Wales statistical bulletin nor the data tables mention that the UK Finance statistics are estimates. Only the user guide explains how the estimate is calculated. ONS should clarify that the



figures are estimates and more clearly indicate the uncertainty around the figure, for example, by rounding.

- There is no mention of the planned review of the Counting Rules for Fraud or the City of London Police’s rollout of FCCRAS. ONS should alert users to these forthcoming changes as they will impact the comparability of the statistics over time.

**Recommendation 7: To communicate and assure users about all aspects of quality of police recorded fraud and computer misuse data, ONS should expand its published information on quality to cover:**

- **the unreliability of the police recorded fraud and computer misuse statistics as a measure of trends in crime given the low proportion that is referred to Action Fraud**
- **the City of London Police’s, Cifas’ and UK Finance’s quality assurance arrangements**
- **the nature of the UK Finance statistics (they are estimates)**
- **information on the review of the Counting Rules for Fraud and the rollout of FCCRAS, and their impact on the quality of the police recorded fraud and computer data and statistics**

## There are challenges with the coherence of data sources

2.58 We explored the consistency and comparability of the data sources used to produce fraud and computer misuse statistics and examined how these factors may influence the interpretation of the statistics.

### Action Fraud and Crime Survey for England and Wales data

2.59 There are many different types of fraud, and the nature of fraud is constantly evolving. Due to the complexity of fraud crimes, there are no universally agreed definitions or classifications. The 62 categories in the Counting Rules for Fraud used by the City of London police are based on statute definitions (set out in the Fraud Act 2006). As we discussed earlier, these categories do not accurately capture the nature of modern fraud crimes and are currently being reviewed by the City of London Police and the Home Office.

2.60 The Crime Survey for England and Wales (CSEW) uses four major fraud categories: bank and credit account fraud, advance fee fraud, consumer and retail fraud, and other fraud. The CSEW categories are aligned as closely as possible to the high-level counting rules categories, as show in Table 2.

**Table 2. Alignment between CSEW fraud categories and Counting Rules for Fraud categories (as recorded in Action Fraud).**

CSEW category	Counting Rules category (as recorded in Action Fraud)
Bank and credit account fraud	NFIB5 (Banking and Credit Industry Fraud)
Advance fee fraud	NFIB1 (Advance Fee Payments)
Consumer and retail fraud	NFIB3 (Consumer and Retail Fraud)
Other fraud	NFIB2 (Financial Investments) NFIB4 (Charity Fraud) NFIB6 (Insurance Fraud)

- 2.61 ONS told us it is unable to produce more-granular breakdowns of CSEW fraud incidents (aligned to lower-level NFIB codes) due to survey sample size limitations and because not all counting rules categories are relevant for offences against individuals. Nearly all other NFIB codes cover fraud offences against businesses and organisations, which are not captured by the CSEW.
- 2.62 Computer misuse crimes are more straightforward to categorise and align as there are fewer types of offence.
- 2.63 Some users told us they were frustrated by the lack of coherence between Action Fraud and CSEW fraud statistics at a more granular level. They suggested standardising the definitions and classifications of fraud and computer misuse. To help users understand the coherence of the two datasets, ONS should be clearer about how the CSEW categories map on the counting rules categories.
- 2.64 The rollout of the new fraud reporting and recording system and the refresh of the Counting Rules for Fraud will lead to changes to the way fraud crimes are categorised. We welcome that ONS has been providing input and advice to the City of London Police on the development of the new system. The review of the counting rules presents a good opportunity to ensure closer alignment between Action Fraud and CSEW categories and to ‘future-proof’ the categories so that they are robust enough to handle the evolving nature of fraud crimes. ONS should continue to work with the City of London Police and the Home Office to achieve this.

**Recommendation 8: To enhance the coherence of the fraud and computer misuse data, ONS, the Home Office and the City of London Police should work together to ensure that the Counting Rules for Fraud categories and CSEW categories are aligned as closely as possible.**

### Action Fraud and industry bodies data

- 2.65 Cifas and UK Finance do not record fraud offences in line with the Home Office Counting Rules for Fraud. We found that neither body has set up the process to follow the counting rules. Cifas and UK Finance have their own guidelines for recording fraud; for example, as explained earlier, Cifas members use the National Fraud Database Handbook.
- 2.66 To ensure that Cifas and UK Finance intelligence reports can be used by the City of London Police for operational purposes, and that fraud offences are counted consistently, Cifas and UK Finance reports are assigned to a Counting Rules category. This is done using a mapping ruleset that was developed by City of London Police and Cifas shortly after Action Fraud was established.
- 2.67 To be recorded as a crime on the Action Fraud system, Cifas and UK Finance reports must meet the counting rules threshold of a crime. The City of London Police told us that fewer than 5% of Cifas and UK Finance reports are recorded as crimes. Reports which are not recorded as crimes are logged as information reports. Where relevant, intelligence from Cifas and UK Finance reports is added to existing crime records. This referral process was set up to avoid overburdening UK Finance and Cifas members having to report to Action Fraud and overwhelming Action Fraud.
- 2.68 Given that the majority of Cifas and UK Finance reports are not categorised as crimes by the City of London Police, the number of fraud reports captured by the industry bodies is not directly comparable to number of fraud crimes

recorded by Action Fraud. However, ONS presents these data as if they are comparable. In ONS's statistical bulletins, Action Fraud, Cifas and UK Finance fraud data are collectively referred to as 'police recorded fraud'; total police recorded fraud is the sum of the number of crimes or reports in the three datasets.

- 2.69 We therefore consider that the term 'police recorded fraud' is potentially confusing for users. It suggests that all industry bodies reports are recorded as crimes by the City of London Police, but this is not the case for the current fraud recording system. The force told us that Cifas reports will be handled differently in the new fraud recording system; in FCCRAS, all Cifas reports will be treated as a crime and comply with the Counting Rules for Fraud. As a result, Action Fraud and Cifas data will be directly comparable in the new system.
- 2.70 ONS needs to better communicate the comparability of fraud statistics. In addition, it should develop a better understanding of how City of London Police handles Cifas and UK Finance reports, and of Cifas and UK Finance's recording processes.

**Recommendation 9: To improve the communication and understanding of fraud statistics, ONS should clarify the definition of 'police recorded fraud'.**

## Engagement and collaboration between the City of London Police, the Home Office and ONS could be improved

- 2.71 The Code of Practice for Statistics' Quality pillar requires that statistics producers maintain good relationships with data suppliers. As such, we looked at the relationships between the organisations involved in collecting and publishing police recorded crime fraud and computer misuse data.
- 2.72 We found that the degree of collaboration between the Home Office and the City of London Police varies across Home Office teams. For example, the Home Office fraud evidence and analysis team (which uses Action Fraud data but does not process them) told us it speaks to the City of London Police regularly and has shadowed teams.
- 2.73 We consider that engagement and collaboration between the City of London Police and the Home Office fraud data team (which processes the data) could be improved. We heard that the City of London Police, the Home Office fraud data team and ONS's crime statistics team used to have regular meetings about Action Fraud data, but these meetings were discontinued several years ago. Recent attempts to restart these meetings by the ONS and the Home Office have not been successful. The Home Office should continue to pursue this as regular meetings would enhance its oversight of fraud and computer misuse data quality.
- 2.74 We found that the Home Office fraud data team engages with industry bodies; it receives data and quality information directly from Cifas and UK Finance. The Home Office told us that the main barrier to closer working with the industry bodies is staff turnover, which can lead to uncertainty on whom to contact and gaps in engagement. For instance, we heard that when there is a direct contact the Home Office usually receives regular updates, but when the contact leaves, the Home Office reverts to using the shared mailbox.

2.75 ONS said it has a constructive working relationship with both the Home Office fraud data team and fraud evidence and analysis team. It meets both teams regularly to discuss CSEW developments and police recorded fraud and computer misuse data. ONS's engagement with the industry bodies and the City of London Police is more limited. ONS told us it may contact the industry bodies directly if it has questions about the presentation of the statistics, but questions about data quality tend to go via the Home Office fraud data team.

## What we found – Value

- 3.1 To understand the value of both the police recorded fraud and computer misuse statistics and the Crime Survey for England and Wales (CSEW) fraud and computer misuse estimates, we spoke to a small number of users of the statistics. We focused on their uses of the statistics; how the statistics are understood and interpreted; the insight of the statistics; and known data gaps.

### The Crime Survey for England and Wales is the most reliable data source on fraud and computer misuse

- 3.2 All users that we spoke to said they regularly use the CSEW fraud and computer misuse estimates. They emphasised the reliability of the CSEW estimates for understanding the scale and nature of fraud and computer misuse experienced by individuals. The CSEW is seen as the core source for monitoring changes in the level of fraud and computer misuse over time and is therefore central to the development and monitoring of government fraud policy. Other uses of the CSEW estimates include research into the experiences of fraud victims.
- 3.3 In contrast, users told us that the police recorded fraud and computer statistics are not a reliable indicator of trends in fraud and computer misuse because of the level of under-reporting to Action Fraud. In the year ending September 2024, [ONS estimated](#) that just one in seven fraud offences and one in fifteen computer misuse offences were reported to Action Fraud or the police.
- 3.4 Some users raised concerns about some aspects of the City of London Police's fraud and computer misuse crime recording processes, which we described earlier. And as explained in the Introduction, the Action Fraud statistics do not provide a complete picture of all fraud and computer misuse crimes reported to the police and other bodies such as the National Cyber Security Centre and the Serious Fraud Office; they should also be reported to Action Fraud but are not always reported.
- 3.5 Despite the level of under-reporting, we heard that the Action Fraud data provide a helpful barometer of the fraud and computer misuse crimes that victims do report to Action Fraud. One of the main strengths of Action Fraud (and industry bodies) data is that they capture fraud and computer misuse crimes against businesses. These victims are not covered by the CSEW as it is a household survey. Action Fraud data also give an indication of the demand on the City of London Police.
- 3.6 ONS should better articulate the value of police recorded fraud and computer misuse statistics by explaining what insight they add on the scale and nature of these crime types.

### ONS's statistical bulletins are a good starting point for understanding fraud and computer misuse, but insight could be enhanced

- 3.7 ONS's [Crime in England and Wales statistical bulletin](#) summarises short-term trends in the police recorded fraud and computer misuse figures and the CSEW estimates. Until recently, ONS also published a [Nature of fraud and computer misuse bulletin](#) with more in-depth commentary on trends and data sources.

ONS developed this topic-specific bulletin, which brings the various data sources together and presents simple messages on the trends in these crime types, in response to the recommendation in our [accreditation letter](#) for CSEW fraud and computer misuse estimates.

- 3.8 Most users told us that the bulletins give a clear and helpful high-level view of the scale of fraud and computer misuse, but they also said that ONS could add more insight by providing more-detailed commentary. The nature of fraud and computer misuse data tables contain a wealth of information about these crimes and their impact on victims, highlighting the richness of the CSEW data, but the commentary in the bulletin is typically restricted to trends in the number of offences.
- 3.9 In 2023, ONS temporarily paused the nature of fraud and computer misuse bulletin due to resource constraints. It still updates the fraud and computer misuse data tables annually. We recognise the significant resource pressures that ONS is currently facing, but we question the decision to pause the nature of fraud and computer misuse bulletin. Fraud is the most common crime type experienced by CSEW respondents, and there is substantial user interest in the topic.

**Recommendation 10: To continue to add insight on the scale and nature of fraud and computer misuse, ONS should add additional commentary to its bulletins on these crime types.**

## ONS continuously develops the CSEW questionnaire to ensure it adds insight and provides reliable data on fraud and computer misuse

- 3.10 Since the fraud and computer misuse module was added to the CSEW in 2017, ONS has added new questions to better capture the nature of fraud and computer misuse and refined existing questions to make them simpler to answer for respondents.
- 3.11 For instance, in 2023, ONS introduced questions on phishing, a form of social engineering where criminals use scam emails, text messages or phone calls to trick their victims that has become one of the main methods used to commit fraud. ONS has also added more specific questions, for example, on whether the fraudster acquired the respondent's personal details by accessing their social media, computer or emails.
- 3.12 ONS told us that it can be challenging to simplify the questionnaire as fraud and computer misuse is constantly evolving. One way in which ONS has simplified the questionnaire is to remove questions that double-checked certain aspects of the crime with the respondent; these were originally included to check data quality. ONS said that changes to questions undergo cognitive and user testing to ensure that they can be easily understood by respondents and provide reliable data.
- 3.13 ONS has collected data on fraud and computer misuse victimisation on a consistent basis since the module was introduced. This allows the headline estimates of the number of fraud and computer misuse crimes to be compared over time. However, occasionally, changes to the questionnaire create a discontinuity in the lower-level estimates. For example, the proportion of fraud incidents that were flagged as cyber offences for the year ending March 2023

and onwards cannot be compared to earlier years due to changes to the questionnaire. Although ONS caveats the figures in the data tables, this change means that it has not been possible to see changes in cyber-enabled fraud since 2017.

## It can be challenging to interpret fraud and computer misuse statistics

### Police recorded fraud and computer misuse statistics

- 3.14 As with other police recorded crime statistics, trends in police recorded fraud and computer misuse are affected by changes in the level of reporting by victims and changes in police crime recording practices, which can make them difficult to interpret. For example, the number of UK Finance intelligence reports increased substantially between 2022 and 2024 because of a drive by UK Finance to improve the volume of intelligence that is shared with the City of London Police. It is unlikely that this increase represents a genuine increase in the scale of fraud offences reported to UK Finance.
- 3.15 In addition, the Cifas and UK Finance figures skew patterns of police recorded fraud. All fraud incidents recorded by UK Finance and most fraud incidents recorded by Cifas belong to one fraud type – cheque, plastic card and online bank account fraud. This fraud type makes up a relatively small proportion of all fraud offences reported to Action Fraud (around eight per cent as of March 2025). Given that the Cifas and UK Finance intelligence reports comprise around three quarters of all police recorded fraud each year, this fraud type is overrepresented in the statistics and may not be representative of the nature of fraud experienced across all individuals and businesses in England and Wales. As we recommended earlier, we want ONS to clarify the definition of ‘police recorded fraud’. This should help users interpret trends in the fraud statistics.
- 3.16 The City of London Police’s recording practices for fraud and computer misuse crimes have remained broadly similar since Action Fraud was established. However, the new fraud and computer misuse reporting and recording system that is being rolled out, together with the review of the Counting Rules for Fraud, will significantly impact how these crimes are recorded. The force told us that it expects these changes to increase the number of fraud and computer misuse crimes reported to Action Fraud. As a result, it will be more difficult to determine whether a change in the number of crimes is genuine. The CSEW estimates are not affected by such changes, which partly explains why they are a more reliable measure of trends in fraud and computer misuse.

### Crime Survey for England and Wales statistics

- 3.17 A common misunderstanding about the CSEW fraud and computer misuse statistics, and the CSEW statistics in general, relates to the coverage of the survey. We often see statements like ‘fraud accounts for 40% of all crime’ to describe the scale of fraud in England and Wales, including in the UK Government’s Fraud Strategy and Home Office press releases. However, the CSEW does not measure all crimes. The survey only covers crimes against individuals and households; crimes against businesses and organisations, and crimes against society and the state, are not covered. The scale of fraud in these other populations is not as well understood, and therefore the proportion of all crimes that fraud makes up could be lower or higher than 40%.

- 3.18 It is important that fraud and computer misuse statistics are used accurately. The misunderstanding about the scale of fraud is partly due to ONS's communication of the CSEW statistics. Until recently, ONS used the term 'total crime' to describe the CSEW headline crime estimates, which we consider to be misleading because it implies that the survey measures all crimes. We therefore welcome ONS's recent improvements to the communication of the CSEW statistics. The statistical bulletin now contains clearer information about the limitations of the statistics, in particular, which crime types are and aren't included in the headline estimate, and ONS has replaced 'total crime' with 'headline crime'.
- 3.19 When using CSEW headline crime estimates, it is good practice to state explicitly whether the figure includes or excludes fraud and computer misuse offences. This is particularly relevant for longer-term comparisons, as the headline estimate including fraud and computer misuse only goes back to 2017. Over the last few years, we have [commented publicly](#) on this aspect of the statistics on several occasions. CSEW headline crime estimates excluding fraud and computer misuse can be used to compare the level of crime before and after 2016, but it is helpful to say that the figure excludes fraud and computer misuse offences.

## Fraud against businesses is the key data gap

- 3.20 We found that fraud against businesses is the key data gap in ONS's fraud and computer misuse statistics. As explained earlier, the CSEW cannot measure fraud against businesses. Action Fraud data contain a mixture of fraud against individuals and businesses, but the majority of offences are reported by individual victims (the [NFIB Fraud and Cyber Crime Dashboard](#) provides a breakdown of reports by the type of victim). Cifas and UK Finance data fill a gap, but these industry bodies only capture a subset of fraud crimes experienced by businesses.
- 3.21 The Home Office is currently undertaking the [Economic Crime Survey 2024](#) to add further insight on fraud against businesses. The survey asks a sample of UK businesses about their experiences of economic crime and the approaches they are taking to tackle it. It follows a [similar survey conducted in 2020](#), which found that one in five businesses had been a victim of a known fraud in the last three years.
- 3.22 Several users told us they welcome the latest survey as it will continue to provide information on the scale and nature of fraud against businesses, in the same way that the CSEW does for fraud against individuals. Results from the Economic Crime Survey 2024 will be published as a research and analysis output rather than official statistics. We encourage ONS to include the findings from the survey in its statistical bulletins to tell a more complete story of fraud.



## Next steps

- 4.1 Our previously published [review of the quality of police recorded crime statistics for England and Wales](#) set out a framework for ONS, the Home Office and others to improve the quality of the data and statistics in the areas that we deemed critical to address before we can undertake a reassessment of compliance with the Code of Practice for Statistics.
- 4.2 Given the range of quality issues that we identified, and the planned changes to the Action Fraud system, we currently see no credible way for the police recorded fraud and computer misuse statistics to become accredited official statistics. Nevertheless, users must be assured about the quality of these statistics and therefore ONS, the Home Office and the City of London Police should work together to make necessary quality improvements.

**ONS and the Home Office should develop an action plan that sets out how they are going to address our recommendations.** This should be published by the end of 2025.