Introduction

Aim & Scope
This report’s objective is to provide a national overview of the victims of Cyber Dependant Crime and Cyber Enabled Fraud.

The parameters of this report are:

- Cyber Dependent Crime are those that are captured within the 8 Home Office Counting Codes:
  - NFIB50A – Computer Virus \ Malware \ Spyware;
  - NFIB51A – Denial of Service Attack;
  - NFIB51B – Denial of Service Attack Extortion;
  - NFIB52A – Hacking – Server;
  - NFIB52B – Hacking – Personal;
  - NFIB52C – Hacking – Social Media and Email;
  - NFIB52D – Hacking – PBX / Dial Through;
  - NFIB52E – Hacking Extortion.

- Cyber Enabled Frauds are defined within this report as those where the crime has an element of cyber but the technology was used to facilitate the crime, rather than commit the crime itself.

This report is produced by the City of London Police (CoLP) Economic and Cyber Crime Prevention Centre, (ECPC), and its findings will be used to direct awareness raising and engagement strategies.

Methodology

This report is based on crime data reported to Action Fraud over the twelve month period of November 2014 to October 2015, excluding information reports from the data set for analysis.
Victimology

Who is the ‘victim’ of cybercrime?

- There were 15,994 identified victims of Cyber Dependent Crime and 13,214 identified victims of Cyber Enabled Fraud during 01/11/2014 and 31/10/2015.
  - Individuals account for 85% of victim reporting and businesses account for 13% of cyber crime reporting.
  - Close to a quarter of victims for Cyber Dependent Crime were self-defined as vulnerable, 3,889 victims (24%).
  - Nearly a third of victims for Cyber Enabled Fraud were self-defined as vulnerable, 3,984 victims (30%).

- Victims of Cyber Dependent Crime were more likely to:
  - Be aged between 40 – 49 for both genders, have a severe or significant impact on their health or financial well being and live in the Metropolitan, Greater Manchester and Hampshire police force areas.
  - Be Male with a mean loss of £2,355 and a median loss of £891,547 which equates to males losing 3 times more than females.

- Victims of Cyber Enabled Fraud were more likely to:
  - Be aged between 60 – 69 for both genders and have a severe or significant impact on their health or financial well being and live in the Metropolitan, Sussex and Devon and Cornwall police force areas.
• Female are 6 times more likely to be a victim of ‘Online Shopping and Auction’ fraud than males.

![Image](image.png)

✧ **Social engineering by fraudsters still poses a strong risk to both males and females.** Compromised customer data from cyber attacks on a phone and internet service provider has correlated with increased numbers of ‘Computer Software Service Fraud’ victims reporting to Action Fraud.

Social engineering is an extremely targeted type of scam where fraudsters manipulate their victims into sharing confidential information. This can happen through fake emails, phone calls, texts or posts (and even leaving a malware-infected USB stick lying around), and frequently involves piecing together information from various sources such as social media and intercepted correspondence to appear convincing and trustworthy. The often complex nature of the attack makes it extremely difficult to spot a scam before it is too late.
Impact Data

Impact and Gender Comparison

- There is no significant difference between genders for the perceived impact of Cyber Dependent Crime. The field for Impact is self-defined by victims during the reporting stage and ranges from categories of ‘Severe’ to ‘Minor’.

- The majority of both male and female victims of Cyber Dependent Crime were ‘Concerned’ about the fraud but with no impact on their health or financial well being (37% vs. 35%), 1,642 reports vs. 1,368 reports respectively.

- Female victims of Cyber Dependent Crime are more likely to feel a ‘Significant’ impact on their health and financial well being compared to male victims (30% vs. 25%), 1,154 reports vs. 1,124 reports. However, this category ranked second for both gender.

- There is no significant difference between genders for the perceived impact of Cyber Enabled Fraud.

- The majority of both male and female victims of Cyber Enabled Fraud were also ‘Concerned’ about the fraud but with no impact on their health or financial wellbeing (30% for both genders), 1,245 reports from male victims vs. 1,254 reports from female victims.

- Both genders also felt a ‘Significant’ impact on their health and financial well being however. This category ranked second with females perceiving this marginally more than males (27% vs. 26%), 1,137 reports from female victims vs. 1,062 reports from male victims.

Impact and Age Comparison

- The age group 40 to 49 has the highest volume of impact for Cyber Dependent Crime, with 2,434 victims, ranging from ‘Severe’ to ‘Minor’ on health and financial well being.
  
  o 827 victims stated they had a ‘Severe’ and ‘Significant’ impact on their health and financial well being.
The age group 60 to 69 shows the highest volume of impact for Cyber Enabled Fraud, with 1,991 victims, ranging from ‘Severe’ to ‘Minor’ about the fraud on health and financial wellbeing.

- 777 victims stated they had a ‘Severe’ and ‘Significant’ impact on their health and financial well being.
Census Data

Gender Comparison

Cyber Dependent

- Males were more likely to be a victim of Cyber Dependent Crime when compared to the 2011 census data (54% vs 49%). They are also shown to be Vulnerable Victims (Risk of Losing Money) of Cyber Dependent Crime (51% male / 49% female).

- Females on the other hand are more likely to be a Prior Victim of Cyber Dependent Crime, 1% higher than the national picture for women across the country. They are also more likely to be a Vulnerable Victim (Regular Target) of Cyber Dependent Crime (52% female / 48% male).

Cyber Enabled

- There is no significant difference in gender for the likelihood of becoming a victim of Cyber Enabled Crime. Males are only fractionally more likely to be a Vulnerable Victim (Regular Target) of Cyber Enabled Crime when compared to the census data (51% vs. 49%).

- Females are marginally less likely to be a Vulnerable Victim (Regular Target) of Cyber Enabled Crime, 2% lower than the national picture for women across the country (49% vs. 51%).

Age Comparison

Cyber Dependent

- The majority of Action Fraud reports for Cyber Dependent Crime are for 2,508 victims between 40 to 49 years of age, 6% higher than the population of this age across the country.
This group also shows the highest percentage of Action Fraud reports shown as a Vulnerable Victim (Risks Losing Money) of Cyber Dependent Crime, 7% higher than the population of this age in the country. This age group shows they have the biggest concern of losing further money.

- The majority of Action Fraud reports shown as a previous Victims of Cyber Dependent Crime are for 218 victims aged over 10 years old, between 50 to 59 years of age.
  - This is double the population of this age group nationally, (24% vs. 12%). This age group shows they have been a victim of fraud before. Protect strategies which direct a change in behaviour such as updating anti-virus, updating operating system and updating passwords will ensure they do not become a victim again.

- The 30 to 39 age group shows the most Action Fraud reports for 153 Vulnerable Victims (Regular Target) of Cyber Dependent Crime. This is 9% higher than the population of this age group across the UK.

**Cyber Enabled**

- The majority of Action Fraud reports for Cyber Enabled Fraud are for 2,460 victims between 60 to 69 years of age, 8% higher than the population of this age across the country.

- This age group, 60 to 69, also shows the highest percentage of Action Fraud reports shown as a Vulnerable Victim (Regular Target) of Cyber Enabled Fraud, with 187 victims, 10% higher than the population of this age in the country.

- This is also the age group, 60 to 69, with the most Action Fraud reports for Vulnerable Victim (Risks Losing Money) of Cyber Enabled Fraud, with 415 victims. This is 7% higher than the population of this age group across the UK.

- The majority of Action Fraud reports shown as a Prior Victim of Cyber Enabled Fraud are 145 victims aged 10 years younger, between 50 to 59 years of age, 5% higher than this age group nationally, (17% vs. 12%). This age group is the same for Cyber Dependent Crime too and shows they have been a victim of fraud before.
Victim Data

Total and Vulnerable Victims

Cyber Dependent Crime

- Close to a quarter of victims for Cyber Dependent Crime were self-defined as vulnerable, 3,889 victims (24%).
  - Prior victims for Cyber Dependent Crime accounted for 7% of the total (1,117 reports).

Cyber Enabled Fraud

- Nearly a third of victims for Cyber Enabled Fraud were self-defined as vulnerable, 3,984 victims (30%).
  - Prior victims for Cyber Enabled Fraud accounted for 6% of the total (831 reports).

Age and Gender Comparison

Cyber Dependent Crime

- The majority of victims of Cyber Dependent Crime for both male and female were between the ages of 40 to 49.

- Males aged 60 to 79, are more likely to be a victim of Cyber Dependent Crime compared to females. Females aged 30 to 49, are more likely to be a victim of Cyber Dependent Crime compared to males.
  - The majority of males aged 60 to 79 reported the top three Fraud Types as (1) ‘Computer virus/malware/spyware’ (45%), (2) ‘Hacking-Social Media & Email’ (24%) and (3) ‘Hacking Personal’ (22%).

  - The majority of females aged significantly younger, 30 to 49 also reported the same three Fraud Type categories but in the following order: (1) ‘Hacking-Social Media & Email’ (50%), (2) ‘Computer virus/malware/spyware’ (24%) and (3) ‘Hacking Personal’ (19%).
- The ‘Computer virus/malware/spyware’ category is the most prevalent for males aged 60 to 79 compared to females aged 30 to 49, (45% vs. 24%). Under this category, there is a noted trend of an increase in Police Branded Ransomware shifting from PC’s and laptops towards mobile devices such as mobile phones and tablets.

- The ‘Hacking-Social Media & Email’ category is the most prolific for females aged 30 to 49 compared to males aged 60 to 79 (50% vs. 24%).

**Cyber Enabled Fraud**

- The majority of victims of Cyber Enabled Fraud for both male and female were between the ages of 60 to 69. This age group is twenty years older than the majority of Cyber Dependent victims.

- Males aged 60 to 79 are more likely to be a victim of Cyber Enabled Fraud compared to females. Females are more likely to be a victim of Cyber Enabled Fraud between the ages of 40 to 59 compared to males.

- For both males and females, ‘Computer Software Service Fraud’ ranked number one.

- For males and females, ‘Online Shopping and Auction’ Fraud ranked number two.

- For males the range of total losses for Cyber Dependent Crime was between £17,000 and £3.8 million. The mean loss by number of Action Fraud reports for male victims was £2,355. The median loss for male victims of Cyber Dependent Crime was £891,547.

- For females the range of total losses for Cyber Dependent Crime was between £282 and £1.7 million. The mean loss by number of Action Fraud reports for female victims was £809. The median loss for female victims of Cyber Dependent Crime was £222,027.

- There is a gap of £1,546 between the genders for mean loss by Action Fraud reports.