



Fraud Behaviours Survey 2025

# Understanding How Attitudes to First-Party Fraud are Changing in the UK

## Fighting Fraud and Financial Crime Together

Pioneering intelligence, analysis and statistics to illuminate the fraud and financial crime landscape, and direct our shared strategic response to the threats.



Data



Intelligence



Learning

# Introduction

First-party fraud, when someone knowingly misrepresents their identity or provides false information for financial or material gain, remains a persistent and underestimated threat across the UK.

Despite its significant impact on organisations, public services and individuals, it is frequently minimised or rationalised as low level or victimless behaviour.

Since 2021, Cifas, the UK's fraud prevention service, has monitored public attitudes and behaviours through the annual Fraud Behaviours Survey. This research provides critical insight into how first-party fraud is understood by the public, examining perceptions of legality, acceptability and personal involvement across a range of common scenarios.

Findings from the 2025 survey, based on a nationally representative sample of 2,000 UK adults, indicate that while self-reported participation in first-party fraud has remained broadly consistent across each of our surveys, public attitudes are continuing to shift.

In particular, the research highlights a growing tolerance of first-party fraud, most notably among younger adults, pointing to an increasing risk of social normalisation.

# Key Findings



**Half of UK adults (50%)** believe first-party fraud is 'reasonable' - a 2% rise on 2024's survey results



**1 in 13 (8%)** admit to committing first-party fraud themselves - unchanged since the first survey in 2021



Respondents saying money muling is 'reasonable' has quadrupled from 5% in 2021 **to 21% in 2025**

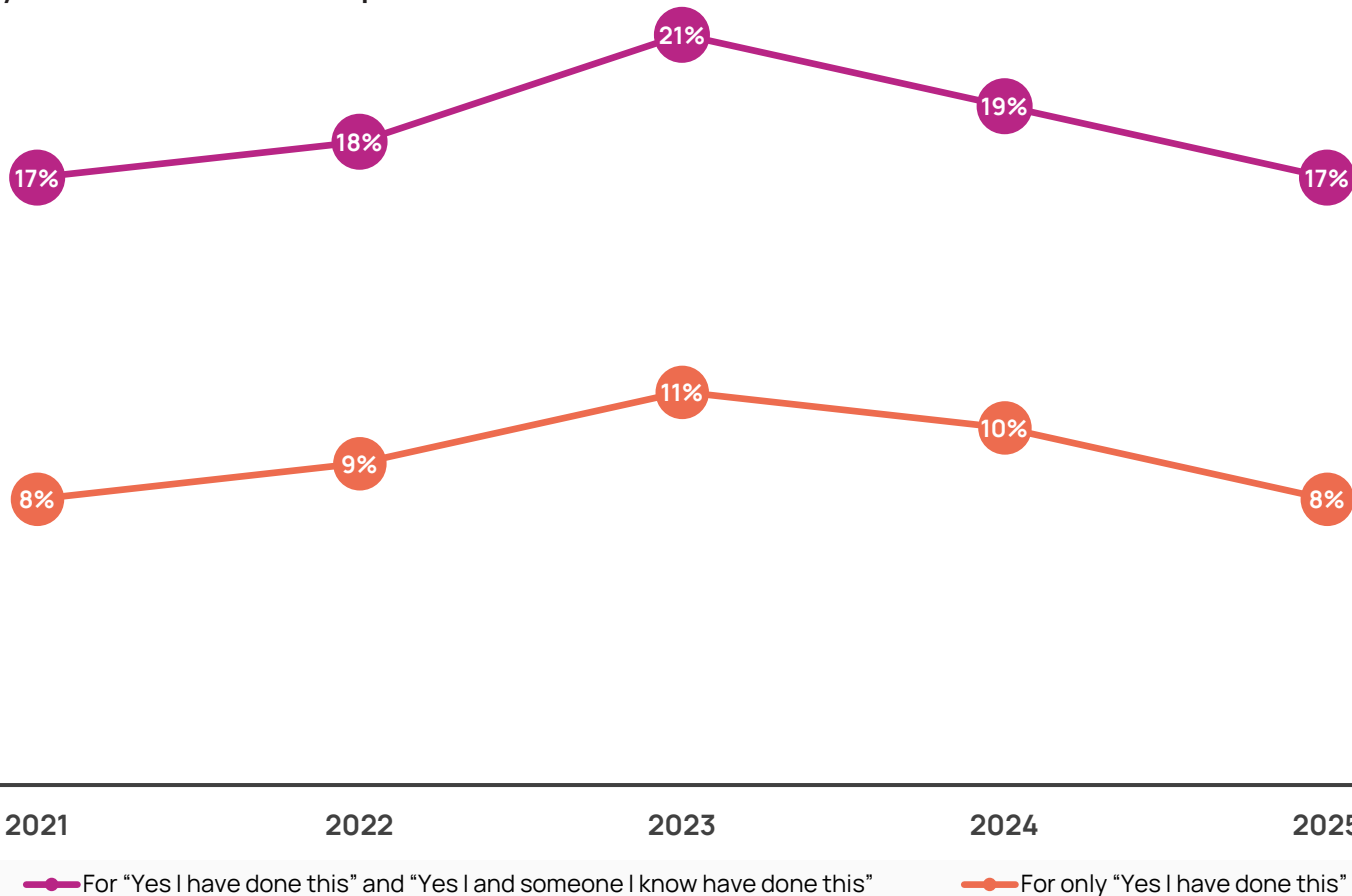


**1 in 3 people aged 25-34** have been involved in first-party fraud

# First-Party Fraud: A Consistent Problem with Shifting Attitudes

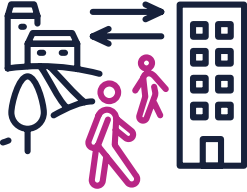
While the proportion of people admitting to committing first-party fraud themselves has remained consistent over time, attitudes towards what is 'acceptable' are changing.

Trends in First-Party Fraud Awareness and Experience  
(2021-2025)

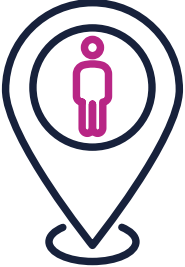


# The Most Common First-Party Frauds

The 2025 survey highlights three fraud types that are most frequently admitted or normalised:



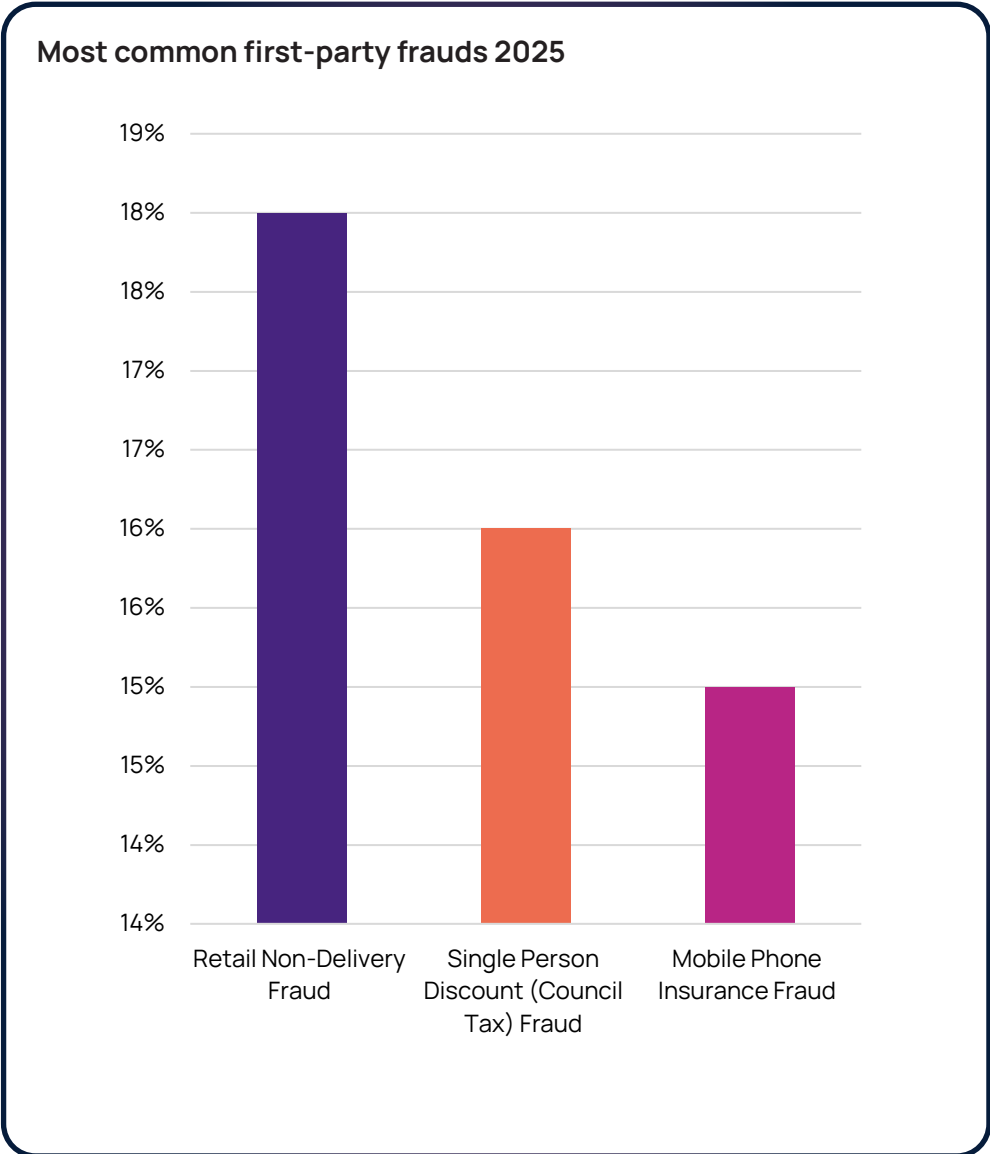
**Retail Non-Delivery Fraud – 18%**  
admit they or someone they know has falsely claimed a package never arrived



**Single Person Discount (Council Tax) Fraud – 1 in 6 (16%)**  
say they or someone they know has committed this



**Mobile Phone Insurance Fraud**  
– continues to rank among the most common behaviours with 15% saying they or someone they know has been involved

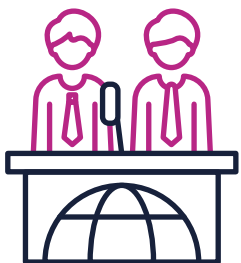


# Who is Driving the Behaviour?

Age remains one of the strongest indicators of involvement:



**1 in 3 people aged 25-34** say they have been involved in first-party fraud - the highest of any age group

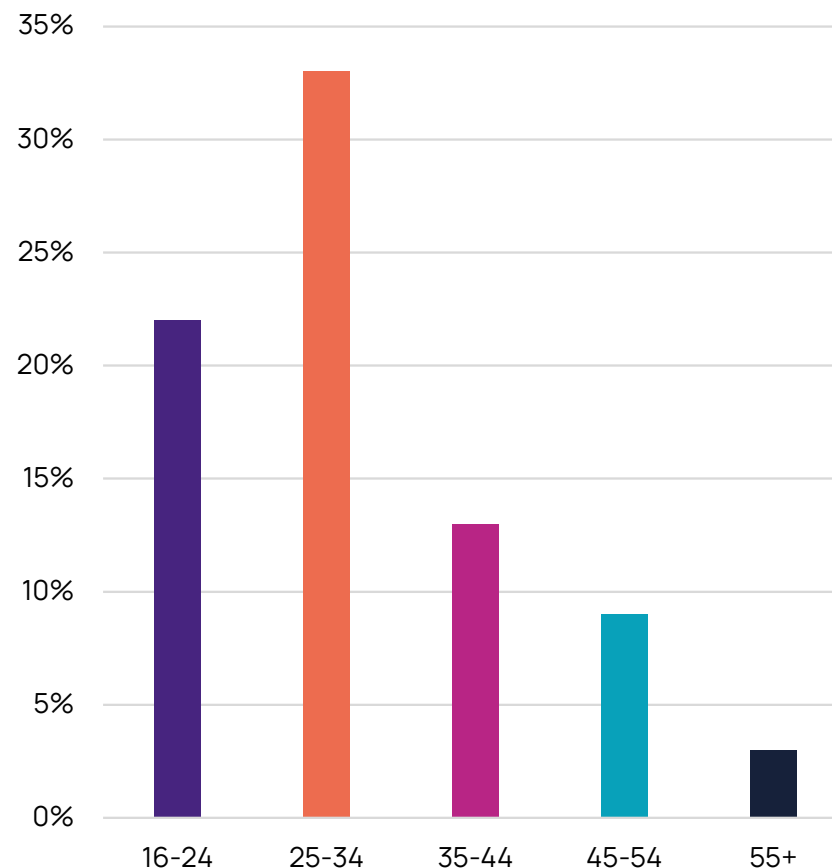


**25-34-year-olds** are also the most likely age group to be involved in money muling



**16-24 year olds** are the most common age group involved in retail non-delivery fraud

Percentage who say they have been involved in first-party fraud ("Yes - I have done this" OR "Yes - I and someone I know have done this")

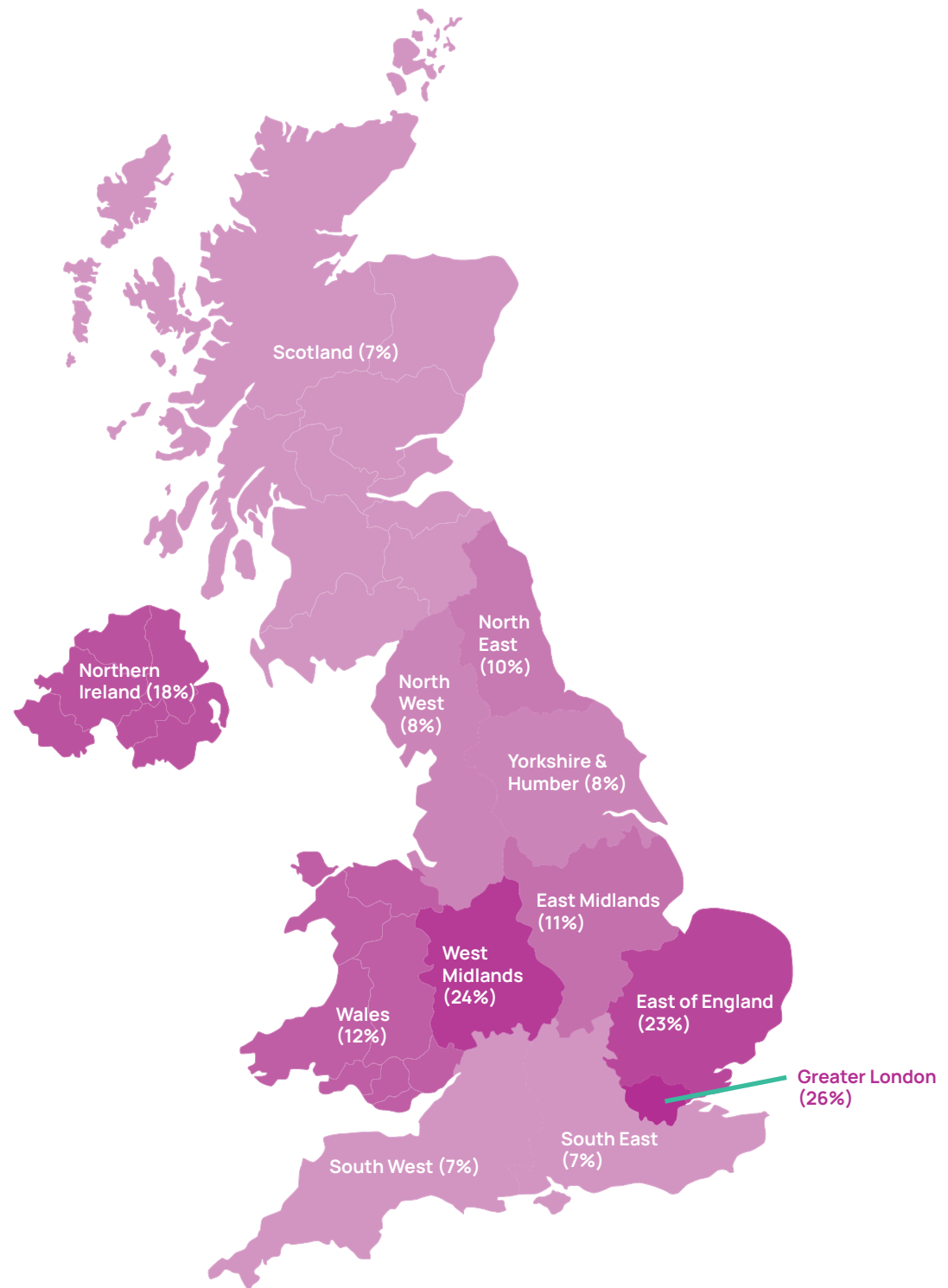


*Involvement in first-party fraud declines sharply with age.*

# Regional Hotspots

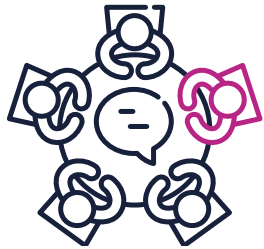
Location also plays a key role in reported behaviour:

- London leads the UK, with 1 in 4 residents (26%) saying they have committed first-party fraud
- Other high-reporting regions include the West Midlands and East of England



# Confusion Over What is – and Isn't – Legal

Across multiple scenarios, a significant proportion of UK adults either do not believe fraudulent behaviour is illegal or are unsure, increasing the risk that fraud becomes normalised and repeated.



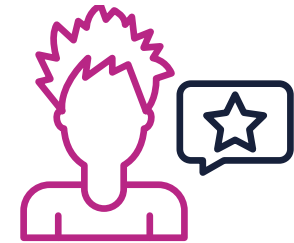
**Between  
6% and 23%**

of respondents believe  
specific first-party fraud  
behaviours are legal



**A further  
5% to 15%**

consistently responded  
“don't know”



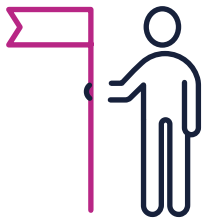
**Younger  
adults**

are more likely to be  
unsure or believe fraud  
is legal across multiple  
scenarios

# Money muling: illegal, but not widely recognised



**22% of respondents** believe money muling is not illegal, or say they are unsure



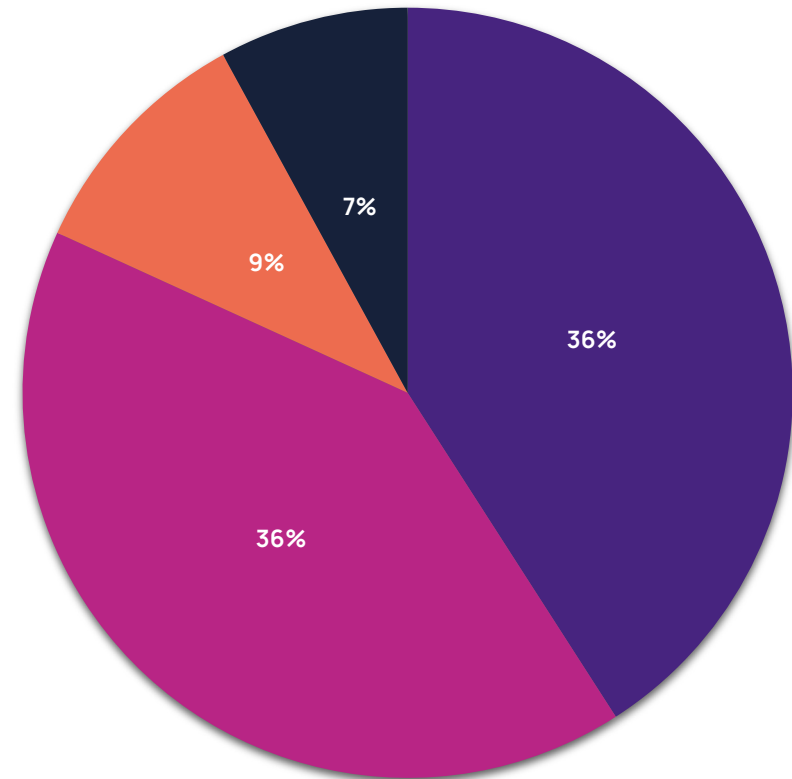
**Only 36% of respondents** say they know for sure that muling is illegal



**Confusion coincides with rising acceptance**  
21% now say muling is 'reasonable' - up from 5% in 2021

*This lack of clarity is particularly concerning given the role money muling plays in organised crime.*

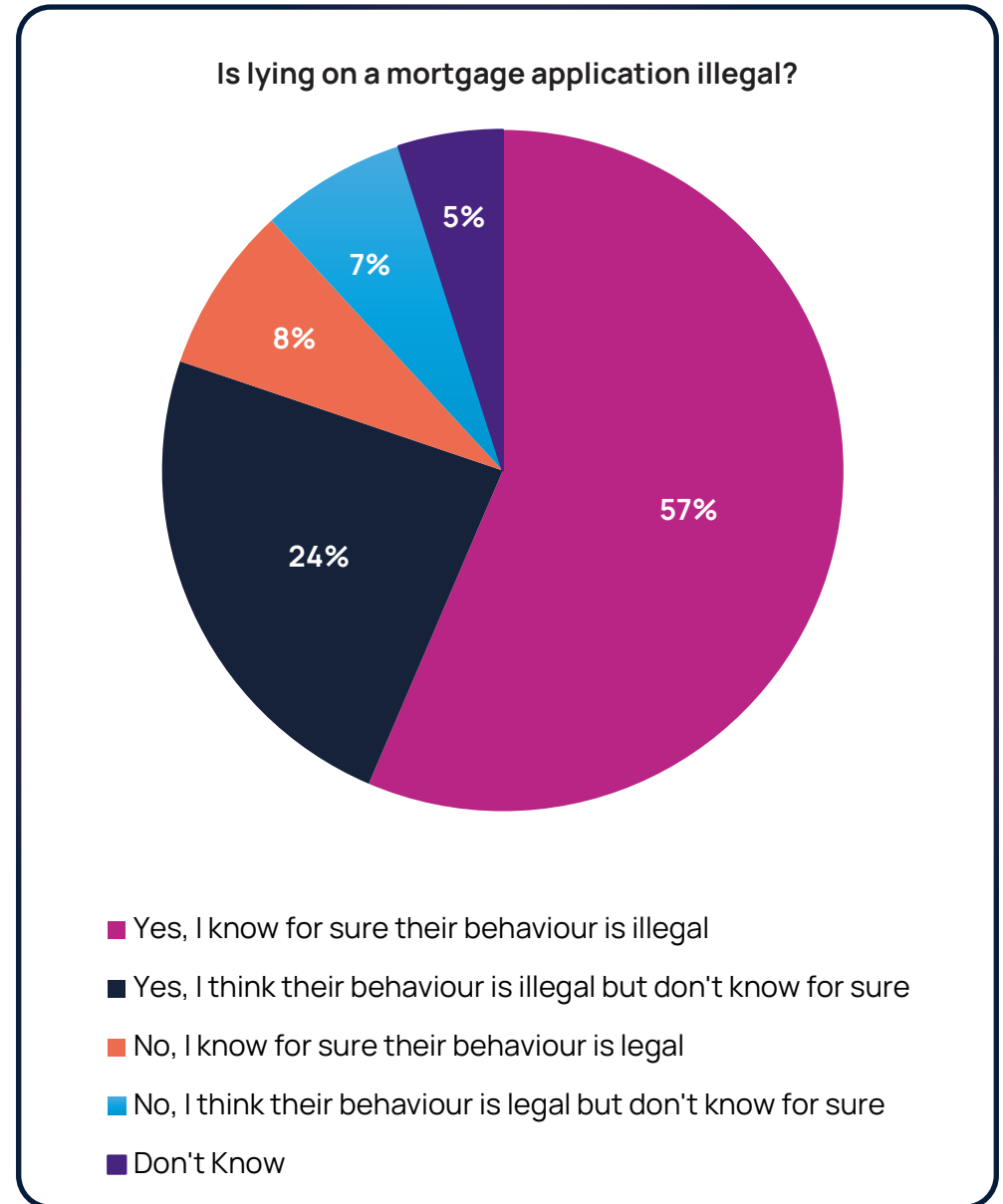
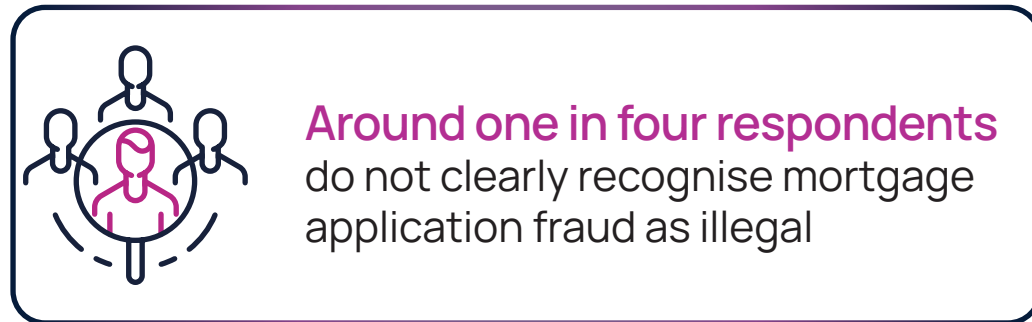
Is money muling illegal?



- Yes, I know for sure their behaviour is illegal
- Yes, I think their behaviour is illegal but don't know for sure
- No, I know for sure their behaviour is legal
- Don't know

# Is lying on a mortgage application illegal?

Despite involving deliberate deception:



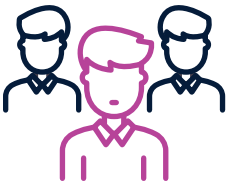
# Retail non-delivery fraud remains the most common first-party fraud behaviour

- and legality is still misunderstood:



**17% of respondents**

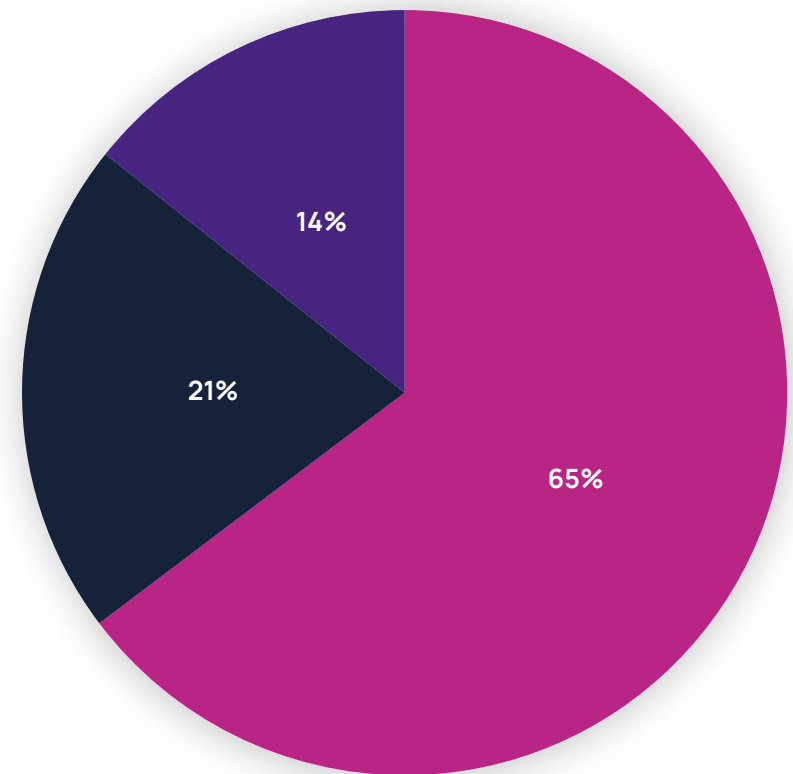
believe falsely claiming an item didn't arrive is not illegal, or are unsure



**16-24-year-olds**

are the most likely age group to misunderstand the legality of this behaviour

Is retail non-delivery fraud illegal?



■ Illegal (know for sure) ■ Illegal (unsure) ■ Not illegal/unsure

**“There is a growing and dangerous misconception that first-party fraud is a victimless crime.**

**Our research shows how easily everyday behaviours are being justified, despite the very real harm they cause, and the consequences people can face if they have committed them.**

**“Education, clear consequences, and cross-sector collaboration are critical if we are to challenge these attitudes and prevent fraud from becoming increasingly normalised.”**

**Mike Haley, CEO, Cifas**

**[Click here to discover more insights from the Fraud Behaviours Survey](#)**



