



# Fraud Behaviours Survey 2024



## Fighting Fraud and Financial Crime Together

Protecting organisations and individuals from fraud and financial crime through the sharing of data, intelligence, and learning.



Data



Intelligence



Learning

## Introduction

First party fraud negatively contributes to society in a way that many people might not even realise. Defined as someone knowingly misrepresenting themselves or providing false information for financial or material gain, first party fraud is often seen as 'harmless'.

However, it is anything but.

Since 2021, Cifas – the UK's leading fraud prevention service – has run a 'Fraud Behaviours' research series to understand individual attitudes to first party fraud. Working with Opinion Matters, our latest survey was conducted with a nationally representative sample of 2,000 UK people, between 22–28 May 2024.

The Fraud Behaviours survey outlined ten different scenarios of an individual committing first party fraud. We asked respondents to answer:

- ▲ Are the individual's actions reasonable/unreasonable?
- ▲ Do you believe these actions are legal/illegal?
- ▲ Have you, or someone you know, committed this type of fraud in the last 12 months?

Here are some key findings:-



Nearly half (48%) of those surveyed felt first party fraud was 'reasonable' to commit



10% of respondents (1 in 10) admit to participating in 1 or more first party frauds in the last 12 months (same as 2022)

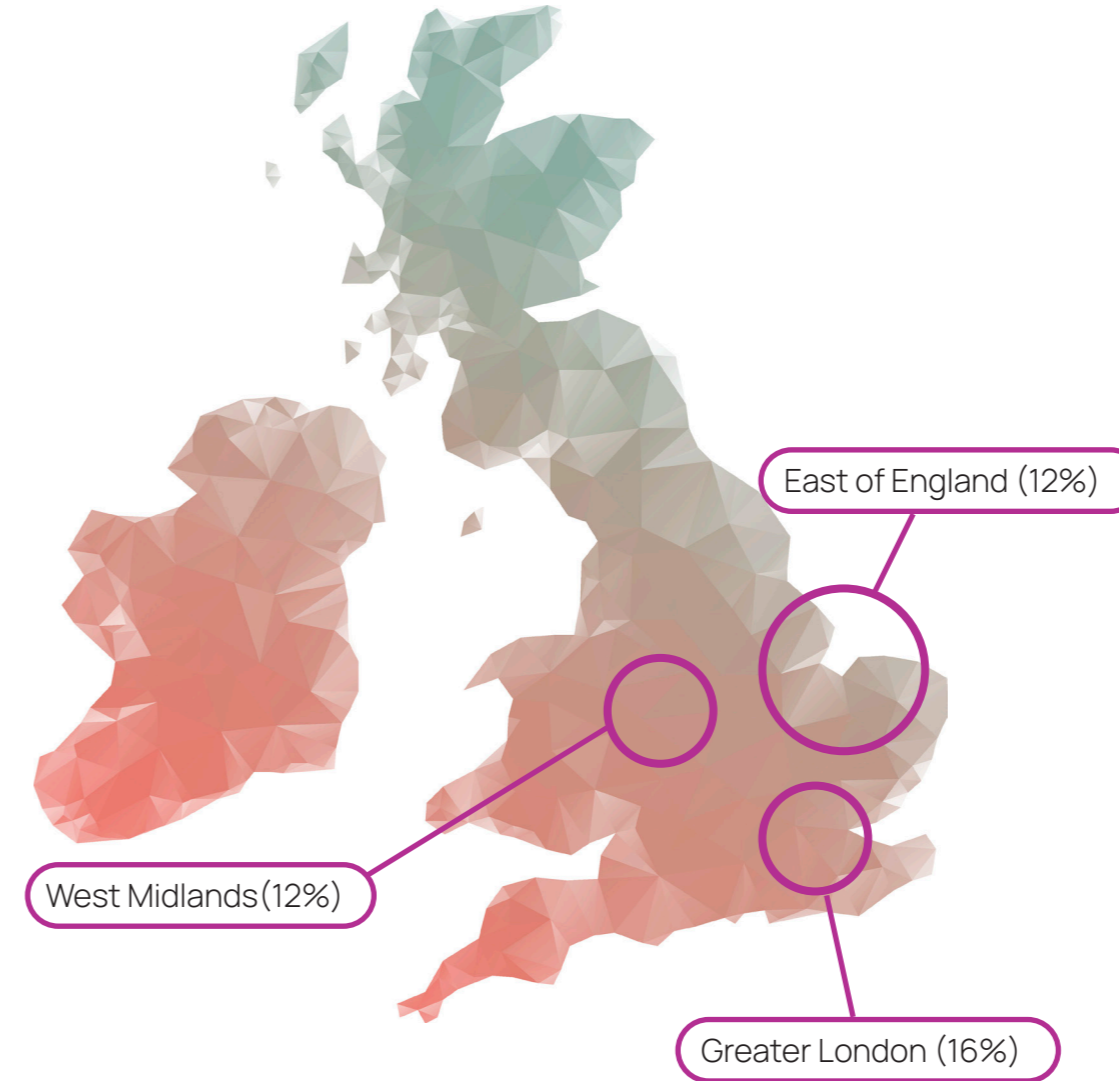


1 in 6 (16%) higher & intermediate managerial, administrative professional respondents are the most likely socio-economic group to commit first party fraud)

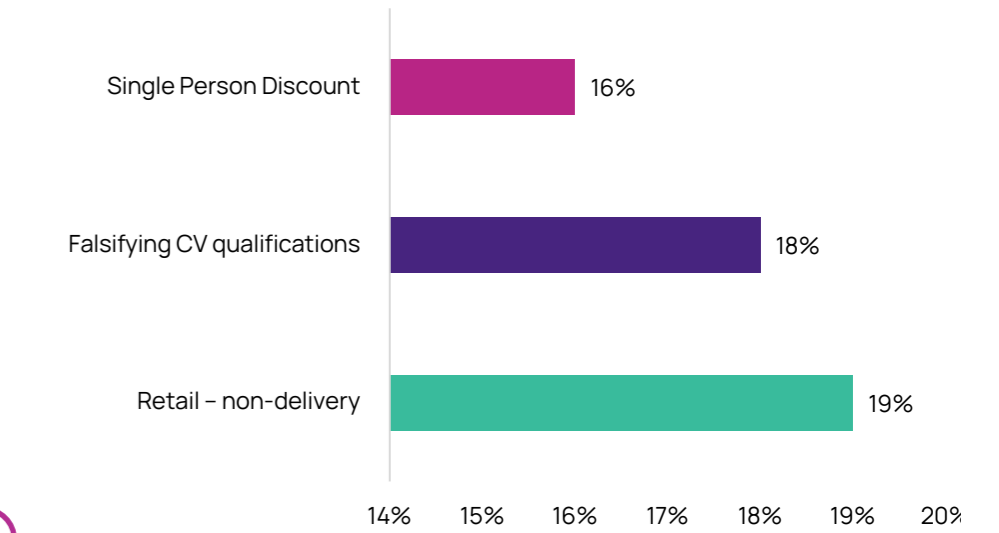


People aged 25-34 (19%) are the age group most likely to be involved in first party fraud

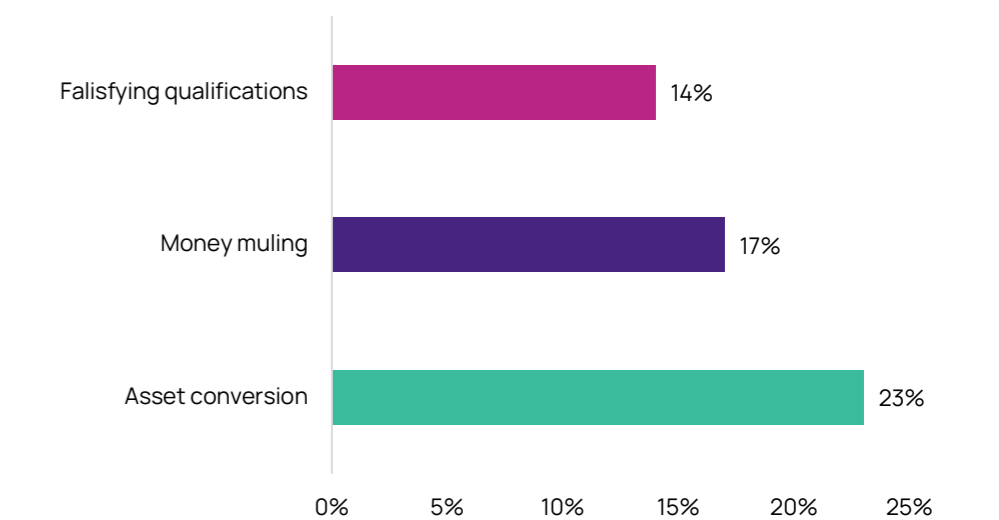
## Top 3 regions where individuals admit to committing first party fraud



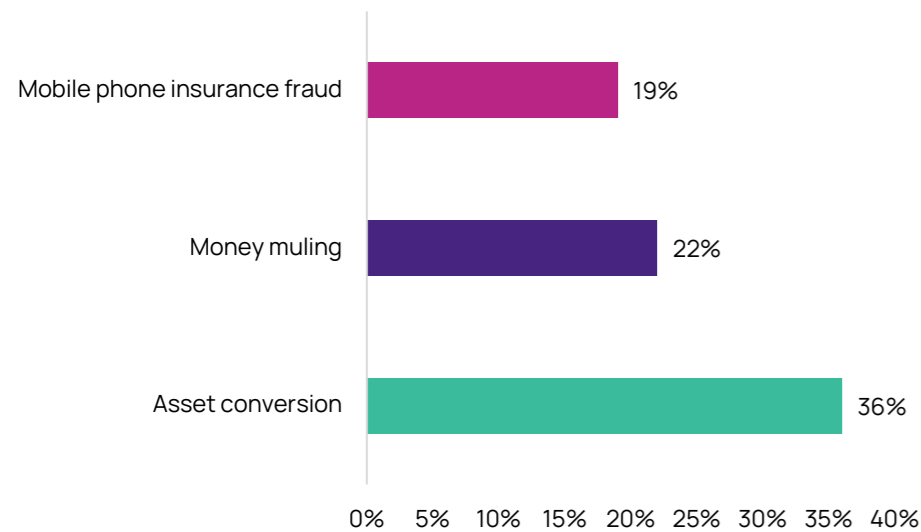
## Top 3 'most common' first party frauds



## Top 3 'most reasonable' scenarios



## Top 3 first party frauds individuals didn't think were illegal



**'First party fraud is all too often seen as a victimless crime. But the truth is very different. It causes significant harm to individuals, businesses, and communities, and results in severe consequences for perpetrators.'**

**'It shouldn't be treated as a harmless, everyday occurrence. First party fraud is a growing threat and known to facilitate wider organised crime such as drug dealing and people trafficking.'**

**'Through effective, cross-sector collaboration and education, we can collectively improve public awareness and ensure consumers have a greater understanding of the true dangers of first party fraud and its long-lasting impact.'**



Mike Haley  
CEO, Cifas