

ID FRAUD: A GENERATION GAME

DON'T LET IT BE YOU, WARNS NATIONAL IDENTITY FRAUD PREVENTION CAMPAIGN

We're far more likely to protect ourselves and our partners from the risk of ID fraud than our parents, grandparents or even our children, according to new independent research¹.

As part of an annual awareness campaign, called 'Don't let it be you', head of households are being urged to be aware of the impact of personal identity fraud on the wider family as National Identity Fraud Prevention Month commences 1st October.

The initiative, set up by a taskforce of organisations from the public and private sector, is embarking on a month-long drive to help combat identity fraud in the UK.

Partners include, [Action Fraud](#), [CIFAS -The UK's Fraud Prevention Service](#), [Equifax](#) , [Norton by Symantec](#), [Get Safe Online](#) and [Fellowes](#).

The new research sought to find out how aware a total family unit is of the ID fraud risks that might affect it. While there's no doubt that the risks for children and teenagers of cybercrime are well known, what seems less of a focus for families is the risk of ID fraud to the whole family - the older generations – parents and grandparents.

Perhaps not surprisingly, the research reveals that 68% of adults will actively take steps to protect their spouse or partner from ID fraud, making sure personal information about them both online or in paper form is kept safe. However, nearly two thirds would not do the same for their parents and only a quarter (25%) will look after their grandparents in this way.

Less than half (49%) will take steps to protect their children by making sure documents containing important family information are kept safe or destroyed securely.

ID Fraud is when a criminal takes someone's personal details and uses them to obtain credit or make a purchase fraudulently.

The impact can be immediate financial loss and a negative credit rating with it sometimes taking many months to resolve the situation. And that's only after the fraud has been detected which, for some groups of society, such as the older generations, may not occur for some time.

The impact of identity fraud can also extend to other members of a family if they have joint finances and are living at the same address. It can therefore have a devastating impact on both the victim and their wider family.

TV presenter Jenny Powell is supporting the campaign. She has been a victim of identity fraud twice in recent years and is now much more aware of the risks, both to her and her wider family.

Jenny said: “Both my business and personal accounts were accessed in two separate attacks by fraudsters who took £4,000 then £6,000 and I have no idea how they did this. I’m not very computer-friendly so I don’t bank online and like many busy working mums, I’m not great at checking or filing my bank statements.

“Before this happened, I would leave my bank statements lying around and I wouldn’t have paid too much attention to my identity information or confidential details that could put myself or other members of my family at risk.”

“I only found out that my bank accounts had been hacked because on each occasion the bank spotted suspicious behaviour on the account and called me. If they hadn’t, I would have had no idea until I went to draw out the money and it was gone.

“Everyone needs to protect their personal information as the consequences can be devastating. As parents we’ve all got to be smarter about protecting important family information and better at mitigating the risk of ID fraud.

“People should be extra careful who they share their details with, online, offline and in person. There are some simple steps that everyone can take, like installing online security software, protecting mobile devices with passwords which are changed regularly and shredding documents which contain sensitive information before throwing them away.”

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Neil Munroe, External Affairs Director of Equifax and a spokesperson for the campaign, explains the risks further: “Every adult member of a family is at risk from ID Fraud. It’s important that head of households take action to protect their wider family, not just themselves, but their partner or spouse, adult children and parents and grandparents too.

“And taking precautions against personal identity fraud shouldn’t just focus on those living in your house right now. Head of households need to think carefully about who in their family still uses the ‘home’ address.

“For example, young adults who may have just moved out to go to work or university, siblings sharing a property and parents and even grandparents who used to live there or have stayed there for any period of time and still use the address as their main residence.”

Credit information for family members with shared financial agreements will be linked by lenders when looking at new credit applications. If one member of a family has been victim to identity fraud and their credit history has been affected as a result, this could affect other members of the family too if they already have joint financial agreements.

Young adults are particularly at risk from ID fraudsters. The 18 to 24 years age group is more likely to live in shared accommodation, like halls of residence, shared houses and flats with communal postal areas which are more vulnerable to opportunistic fraudsters.

Of the 18 to 24 year olds questioned by researchers, only 34% feel their personal information could be vulnerable to ID fraud when items of post get lost and only 41% worry about stolen identity documents. Yet, a whopping 62% of this group admit that they do not take any steps to protect themselves from identity fraud and fewer (43%) see online social sites as a vulnerability.

The research also shows that older generations are neglected by their wider family when it comes to protecting their personal identities despite the fact that those aged 45 and over are more conscious of the ways in which ID fraudsters can target victims.

Over a third of all those surveyed (36%) also admitted that they don't bother to implement basic security measures like shredding confidential documents containing family details.

Women are much more conscious than men when it comes to understanding the ways in which ID fraudsters can target victims and tend to look after members of the family, more so than men, when it comes to taking active steps to protect them.

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People who want to know more about this issue can visit an online resource [‘Don't let it be you’](#) which aims to raise awareness of the threat of the issue of personal identity fraud and to arm all consumers with advice, guidance and support to reduce the levels of attack.

Advice and guidance

When it comes to identity fraud, prevention is always key. The online resource is packed with top tips for individuals to protect themselves such as:

- Always check all financial statements against receipts
- Continuously monitor credit status
- Subscribe to an alerts service to indicate when a financial product is applied for in your name
- Protect all your mobile devices with passwords and regularly change passwords often
- Install online security software
- Shred all document that contain sensitive information using a cross-cut shredder before throwing them away
- Look into any mail that does not arrive when you are expecting it

For more tips and advice on how to prevent identity fraud, plus keep up with campaign highlights and news – then visit www.dontletitbeyou.com

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Notes to editors

1. This research was commissioned by Fellowes and carried out by Dynamic Markets. It presents quantitative research carried out with 2,044 British consumers aged 18+. The fieldwork took place between 23rd and 26th August 2013 using an online consumer omnibus survey. Before and during the interview, respondents were not aware that Fellowes had commissioned the research.

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Interviews and campaign spokespeople:

Dr Cherry Taylor, Dynamic Markets

Dr Taylor has a PhD in science from Durham University. Cherry spent time in the public sector marketing a British-funded science and technology research initiative for NERC. Over 15 years in market research, working with consumer and B2B brands, Dr Taylor is a quant expert, delivering high calibre reports and commentary on research.

Jenny Powell, presenter, mum and victim of identity fraud

Presenter and mum Jenny Powell is now making sure she is extra vigilant about protecting her family's personal information after Jenny was the victim of identity fraud twice in recent years. Both Jenny's business and her personal bank accounts were accessed in two separate attacks by fraudsters who took £4,000 then £6,000.

Neal Munroe, External Affairs Director at Equifax

Neal has a broad understanding of the wide diversity of identity crimes that now appear to threaten the financial stability of consumers and businesses. He's been at the forefront of identifying new

trends in ID fraud and theft, from account take over, corporate identity fraud, to the risks in social networking. On behalf of Equifax, he is involved with various ID fraud prevention initiatives being led by the National Fraud Authority and also plays a primary role in the annual National Identity Fraud Prevention Week.