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Identity document usage and identity theft in EU

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Institute
of Baltic
Studies

Motivation

- Identity theft is a big issue, but how big exactly?
- What are the financial and societal consequences of ID theft?
- How people change their behaviour, when they have experienced ID theft?
- Does it help to fight ID theft, if we know what people use their identity documents for?



Unique new data set

- New data set for analysing ID use patterns, ID theft and acceptability of novel eID solutions
- Six EU member states
 - AT, DE, ES, FR, IT, UK
 - and USA
- Census representative web survey among 16-65 year olds
- 450+ fully completed questionnaires per country

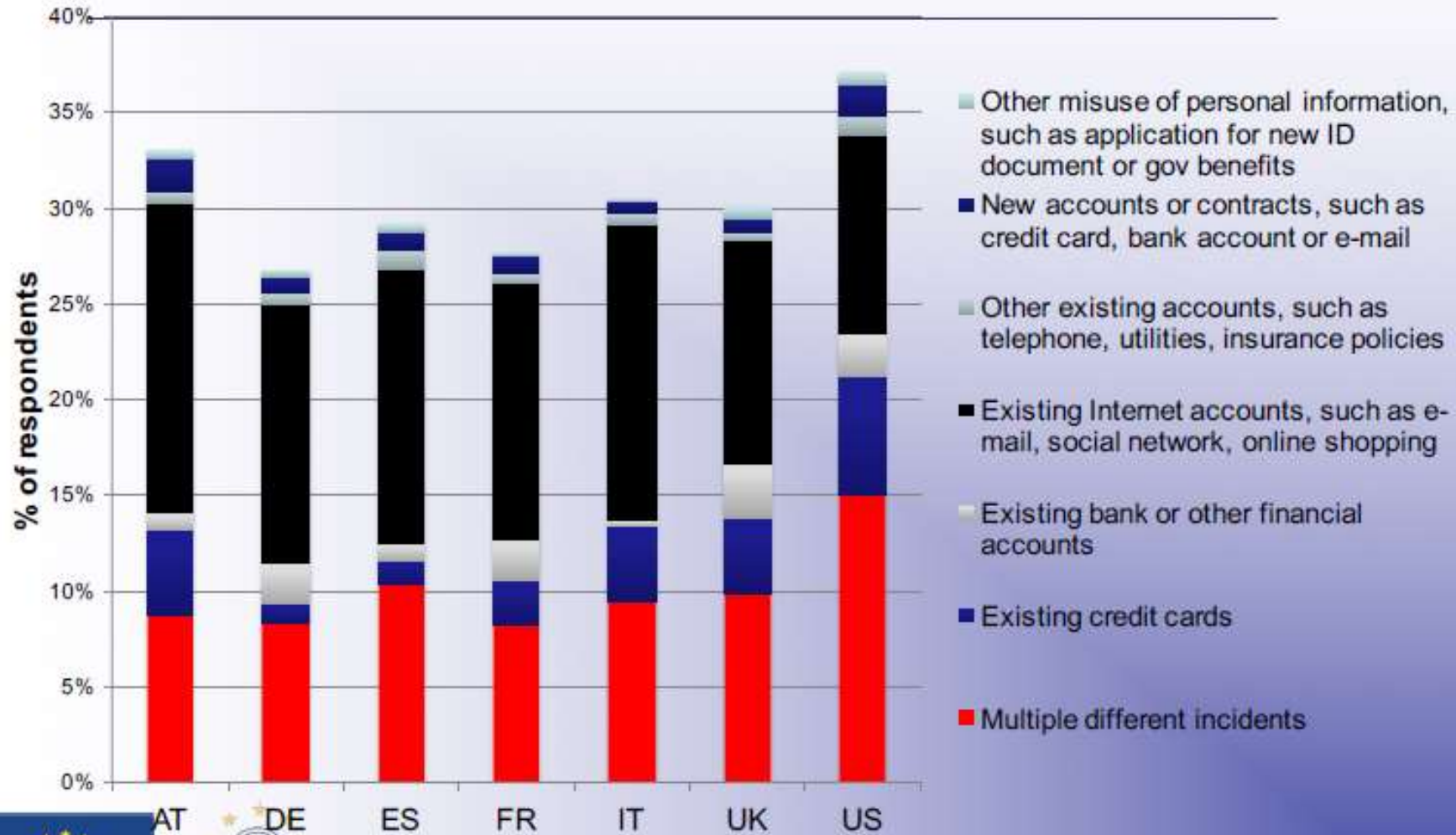


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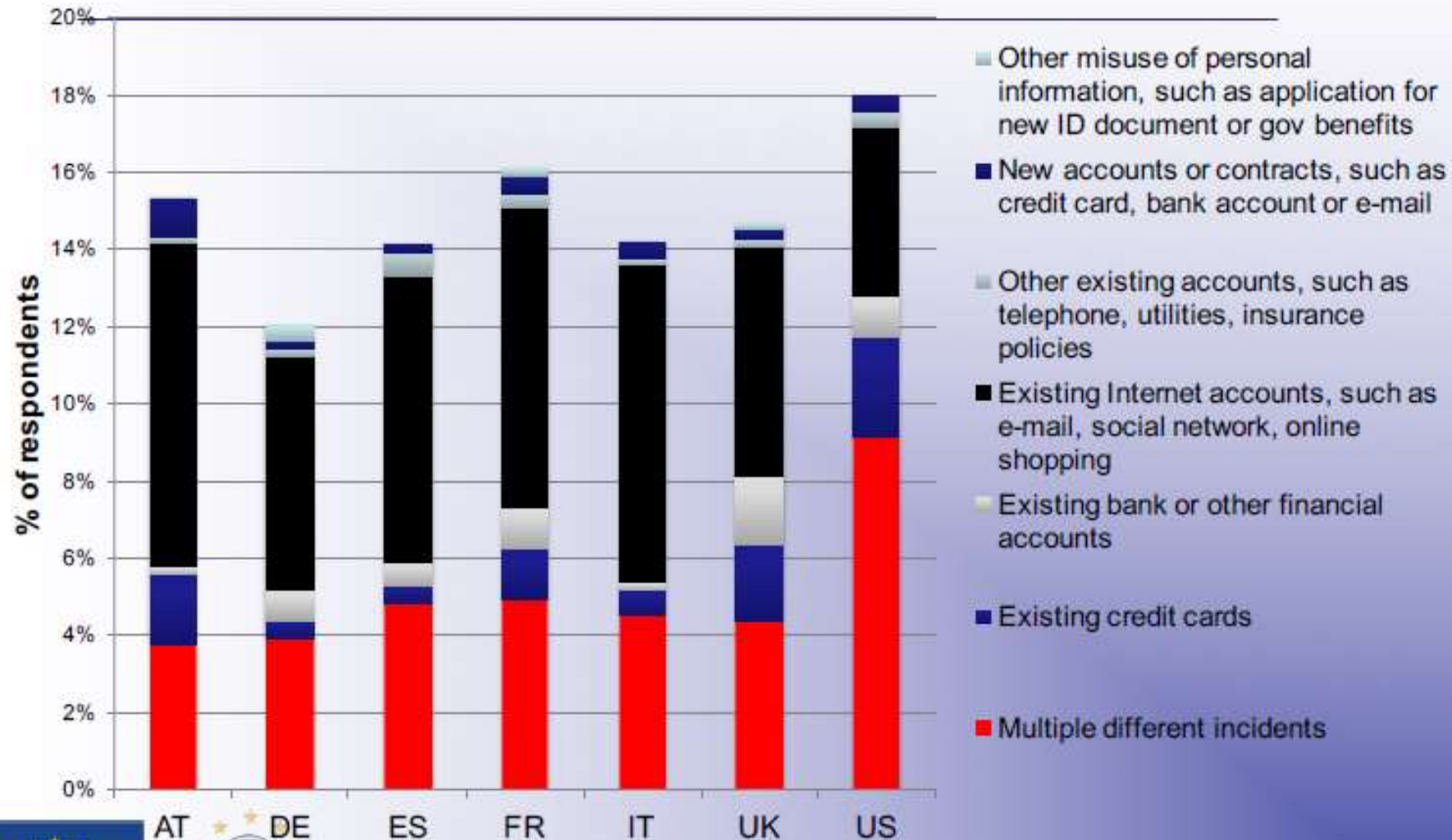
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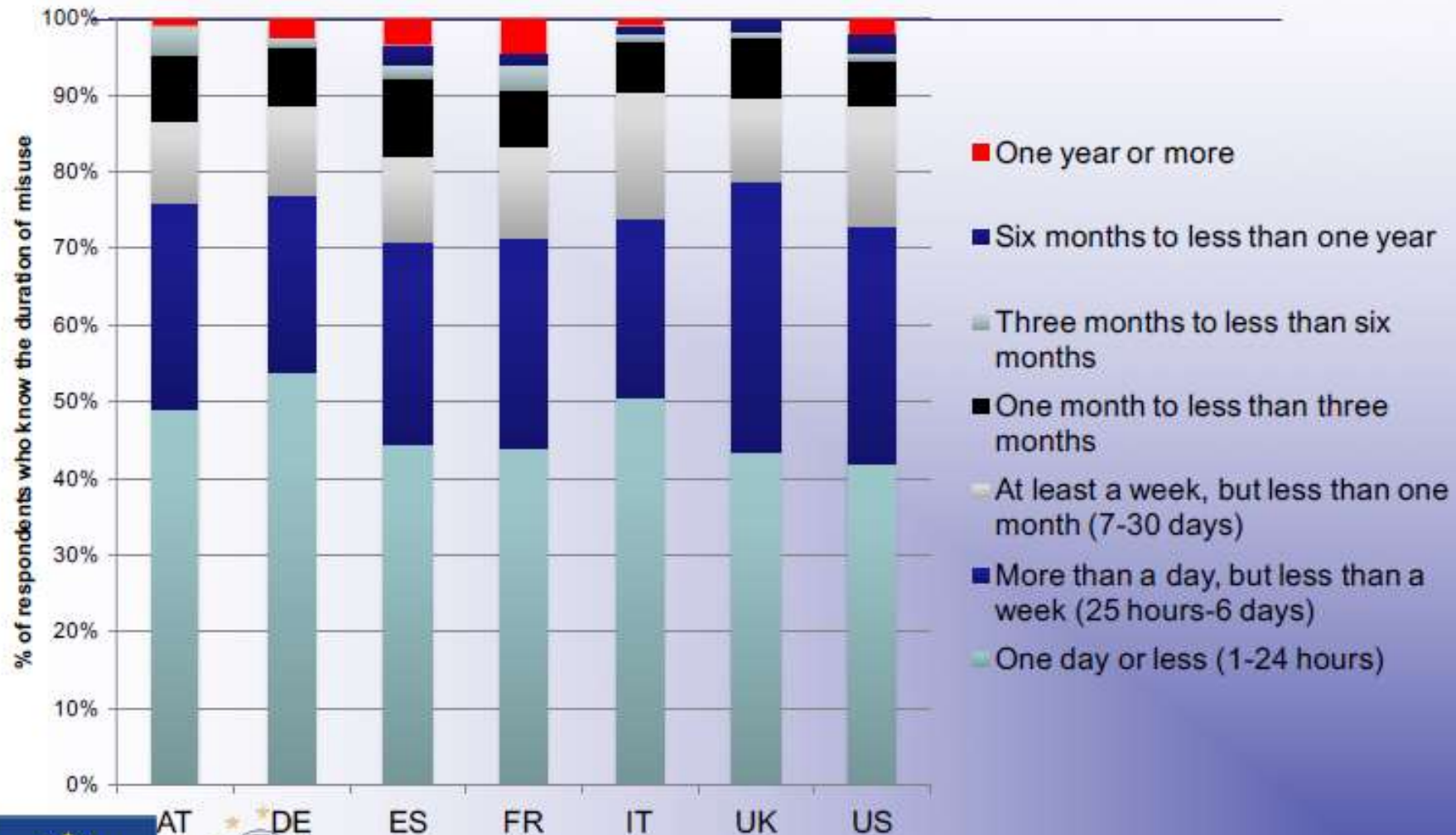
Misuse or attempted misuse of personal information within the last 36 months



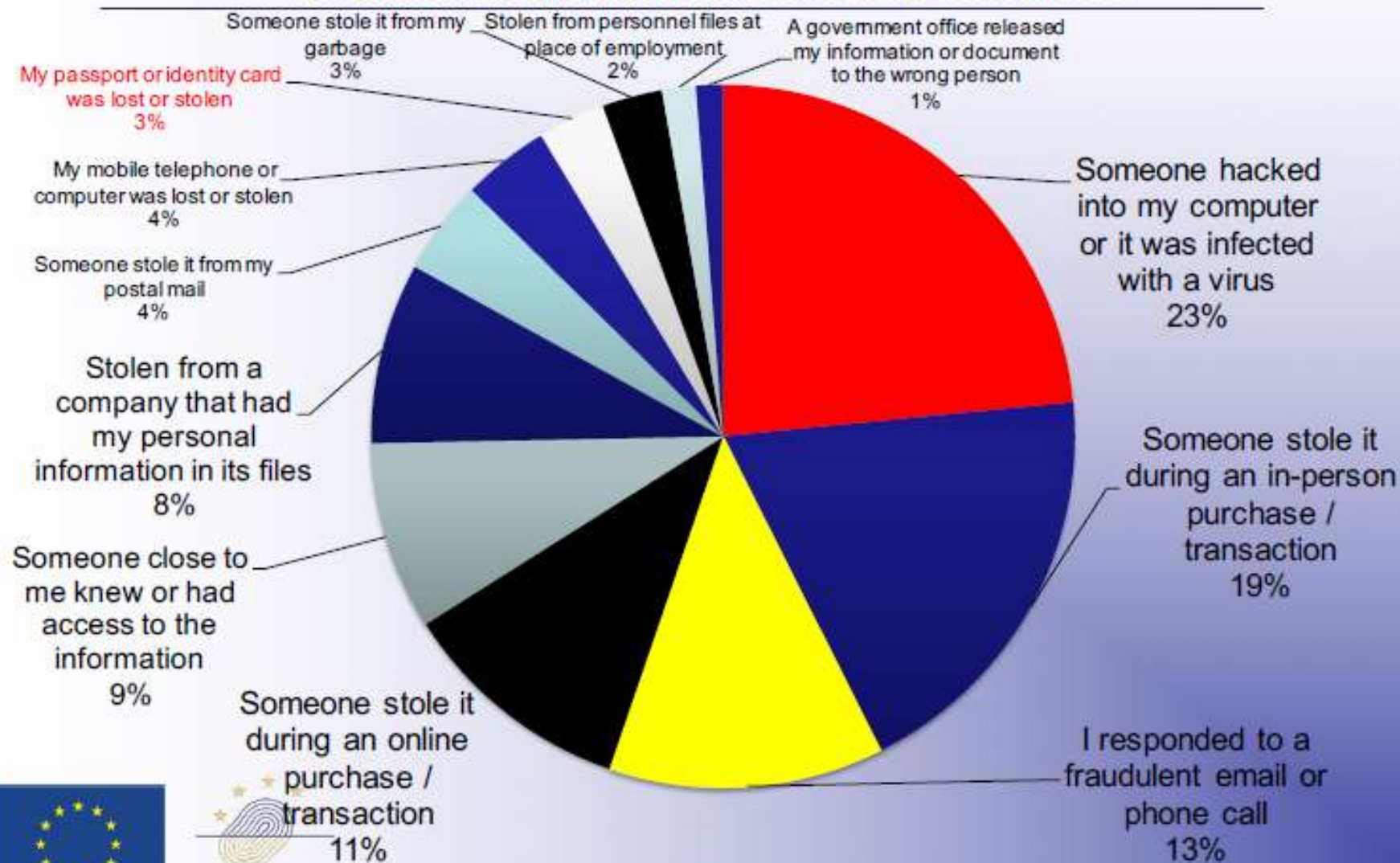
Misuse or attempted misuse of personal information within the last 12 months



How long had your personal information been misused before you discovered it?



How do you think your identity document or personal information was accessed or taken?



How big issue is ID theft financially?

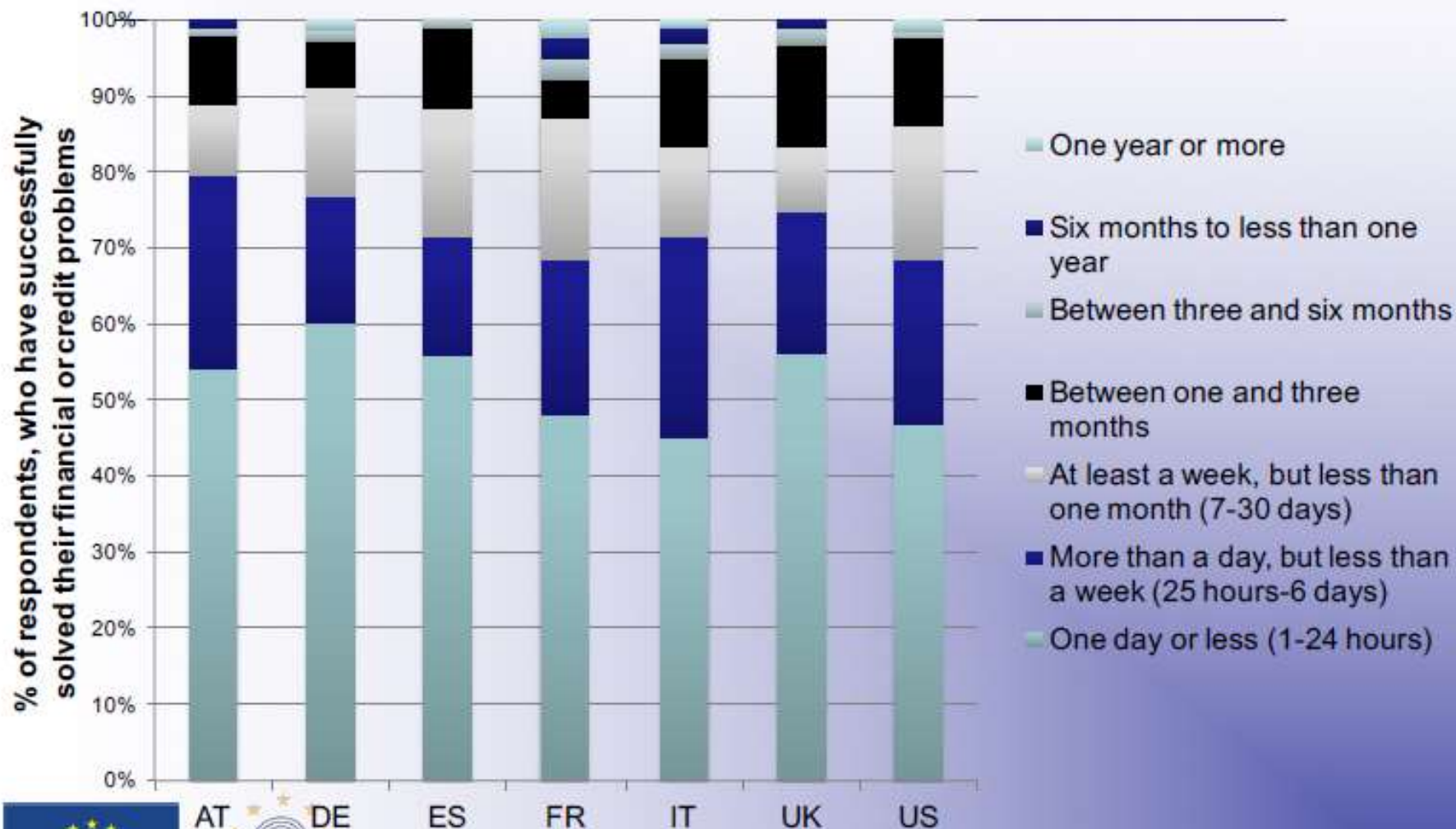


- The value of the money, goods or services obtained by criminals will be ca 12-16 bEUR in 2015 in EU28
 - around 7-9 bEUR in the USA
- 15-20% of the ID theft cases involve direct financial losses
- The euro value obtained by thieves varies from less than 10 euros to tens of thousands of euros per case
 - average > 1000 euros
 - median < 500 euros

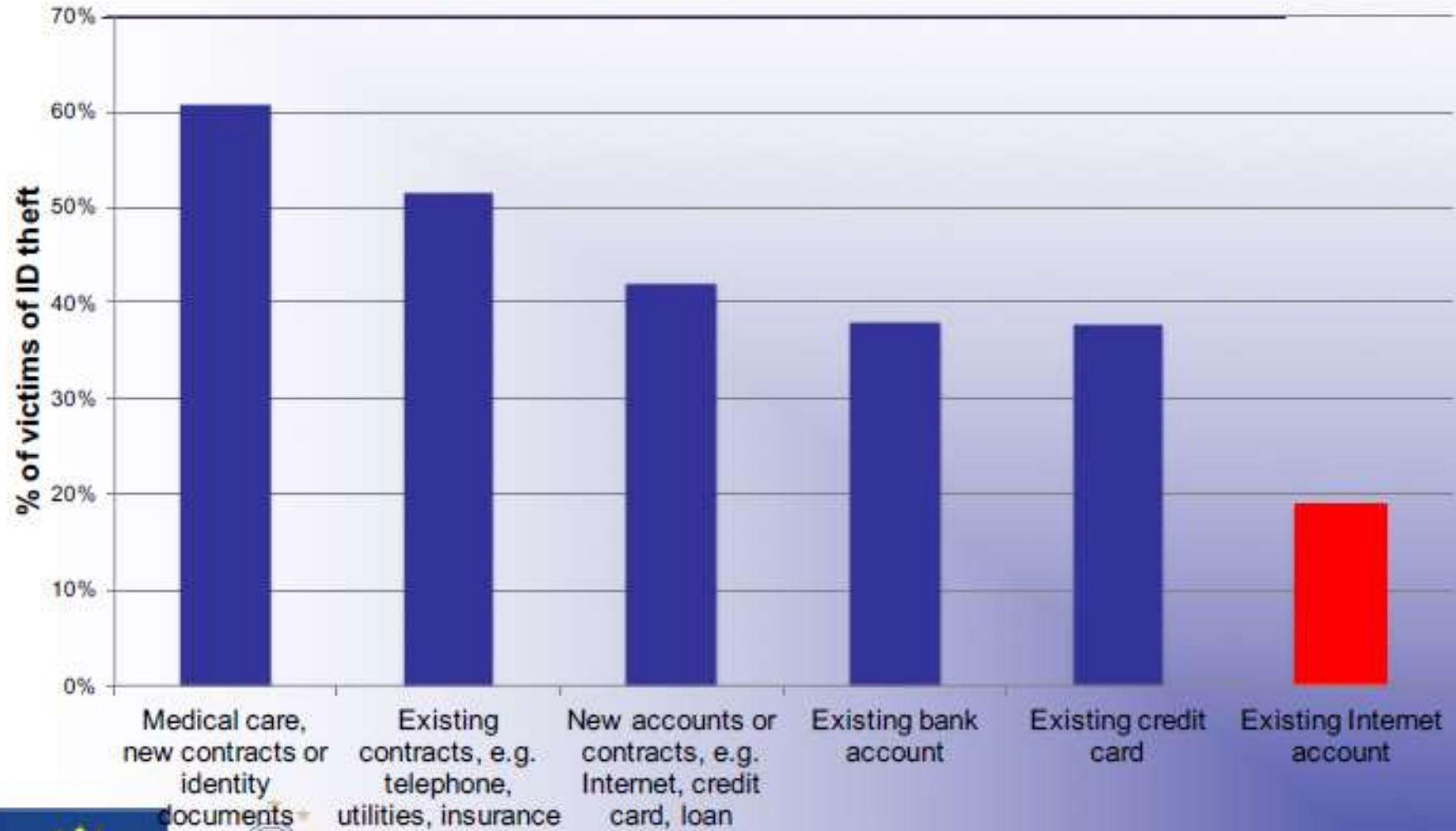
(Lufthansa market cap = 5 bEUR)



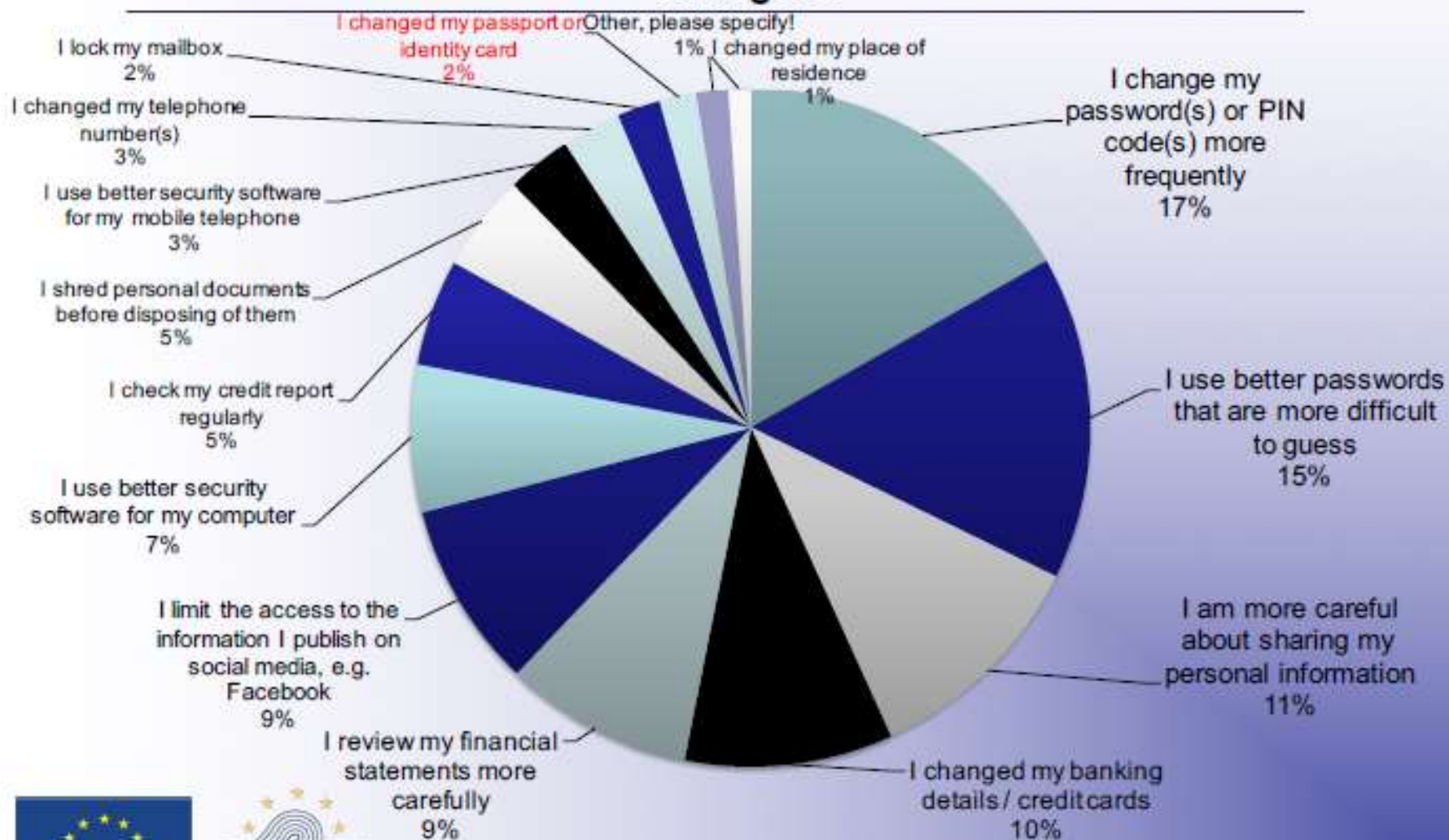
How long did it take you to clear up all of the financial and credit problems associated with the misuse after you discovered it?



Did you file a police report about the misuse of your personal information? Yes



As a direct result of the misuse or attempted misuse of your personal information, in what ways has your behaviour changed?



Identity and security

- Government issued identity documents
- Private services

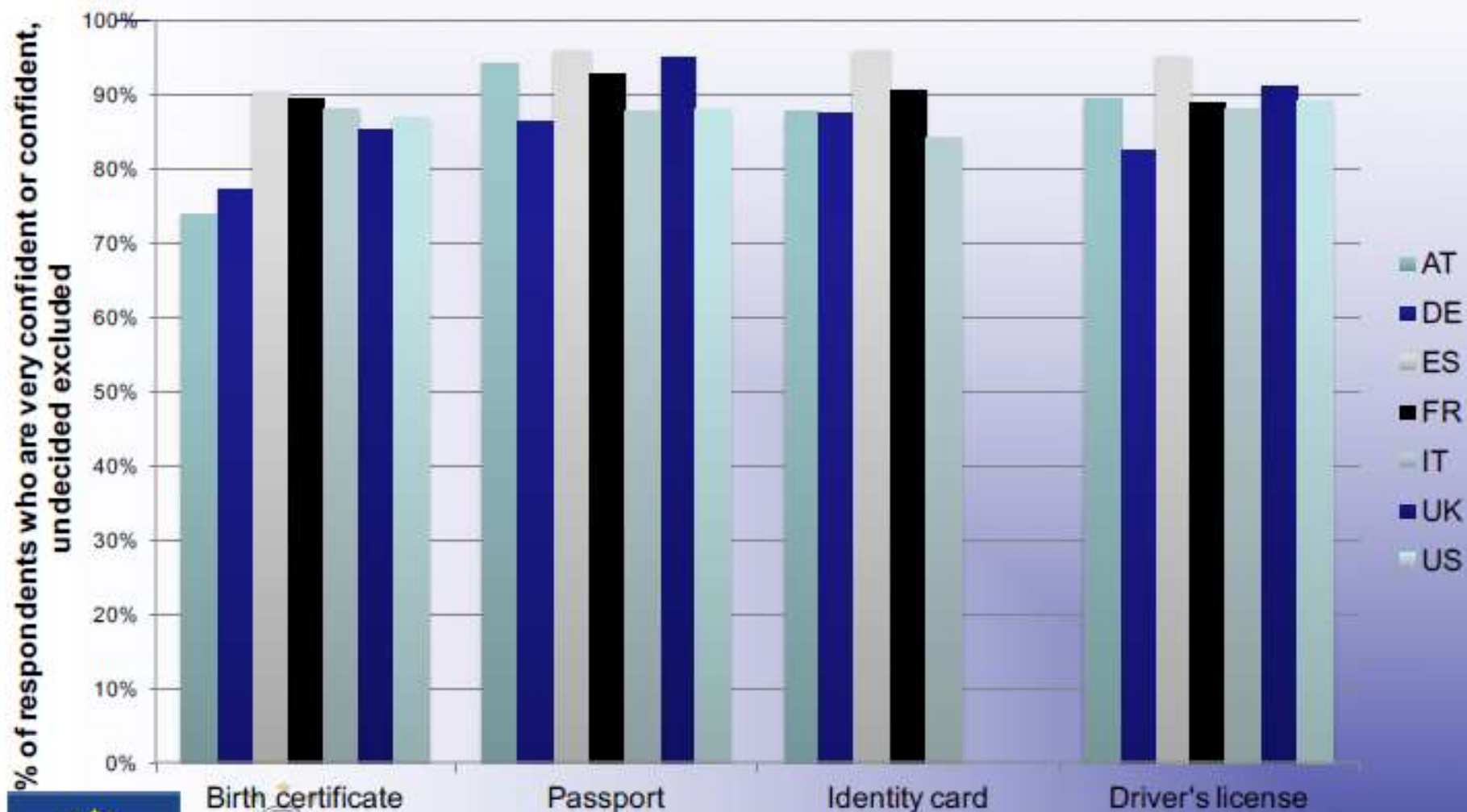


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How confident are you that your current identity documents, which the government has issued to you, are secure both in terms of their design and how they are actually issued?



Birth certificate



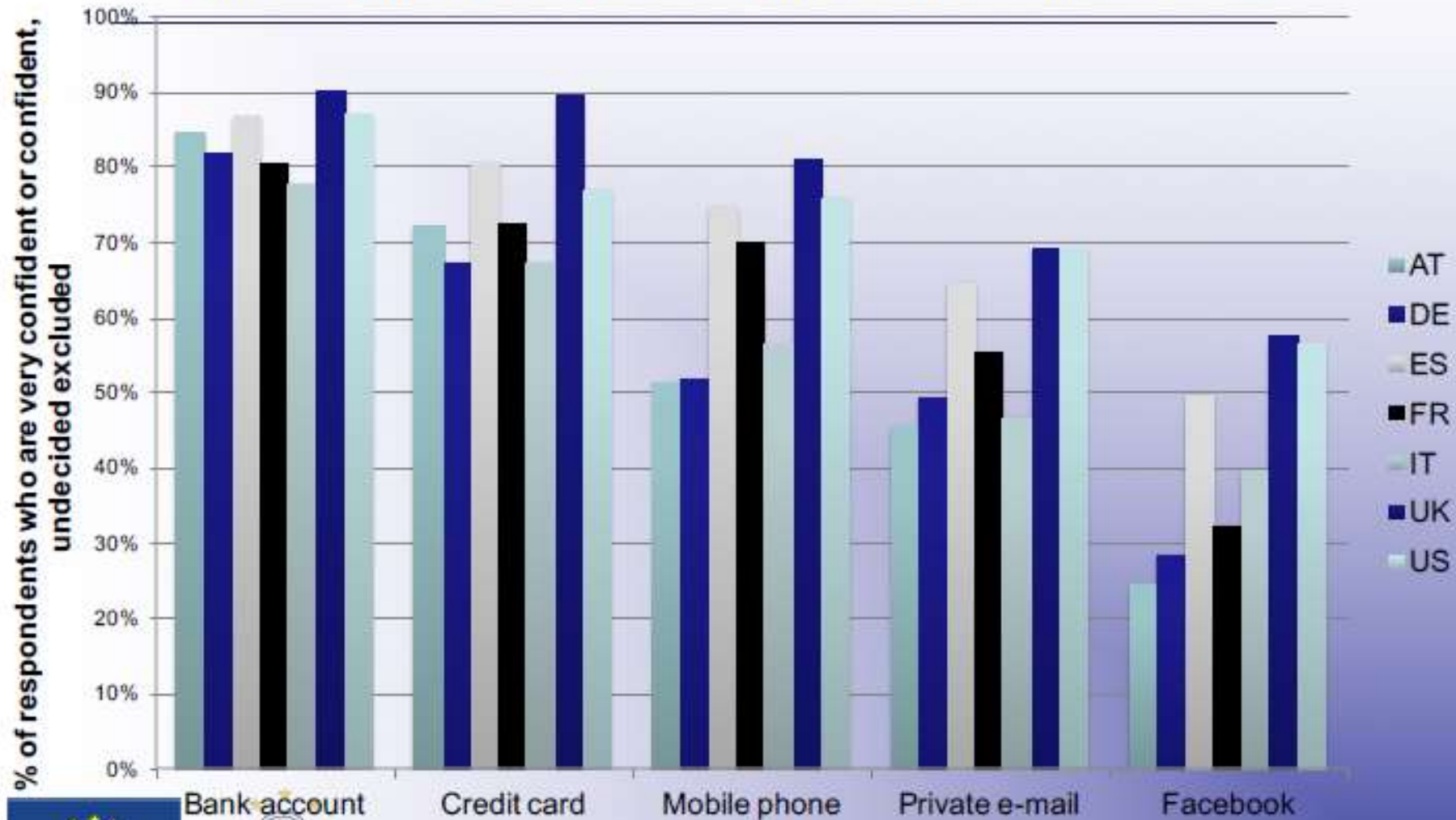
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Passport

Identity card

Driver's license

How confident are you that the following services, which you have yourself signed up for, are provided in a secure manner so that you are protected from any potential misuses?



The adoption of eID remains uneven in EU

- Spain (65% of population) and Estonia (90%) well ahead
- Slow take-up in Germany (35%) and Italy (12%)
- No eID in a number of member states

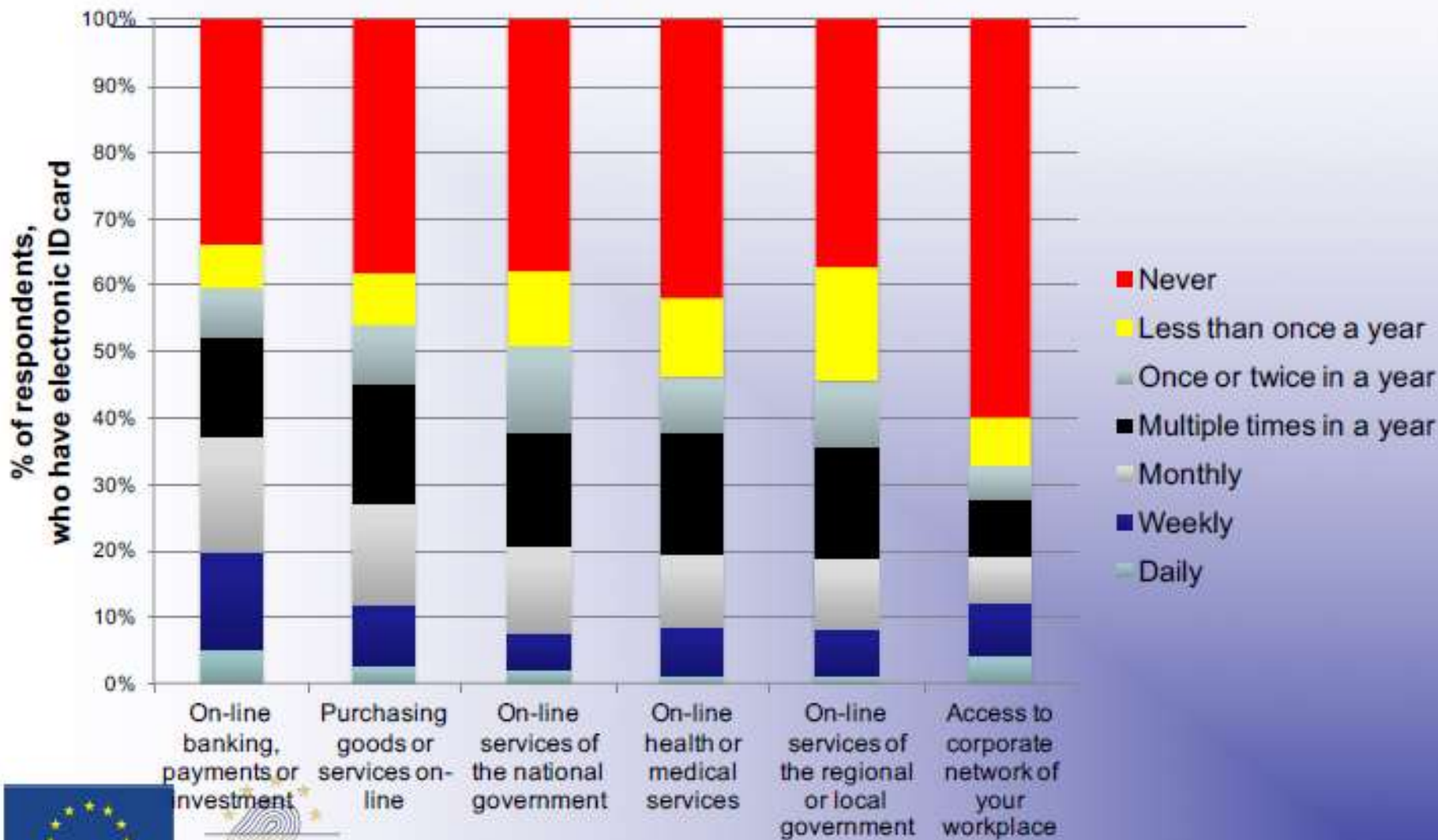


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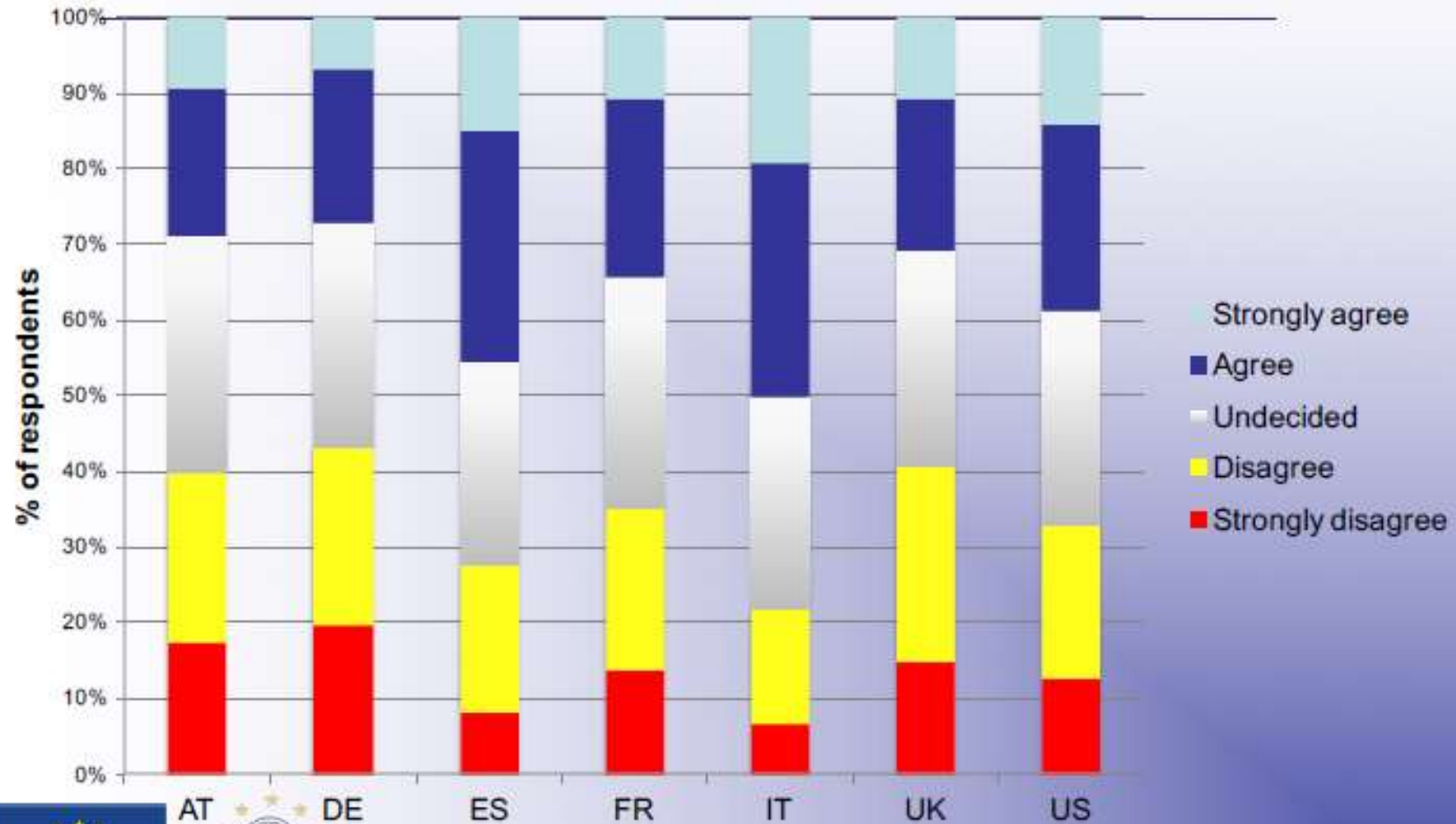
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Spain: How often do you use your identity card to authenticate yourself electronically for the following services?



I prefer to sign documents electronically rather than on paper, if both options are available



Conclusions

- Direct financial value obtained by ID thieves will total at 12..16 bEUR in 2015 in EU28
- Main targets of ID theft: existing Internet accounts and credit cards
- ID theft involving government issued identity documents is relatively rare
 - However, such ID theft may potentially lead to severe and long-lasting consequences for the individuals involved
- Ease of use, and trust in government issued IDs are the key to widespread adoption of eID!

