



EKSISTENZ

# Identity document usage and identity theft in EU

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# Motivation

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- 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?



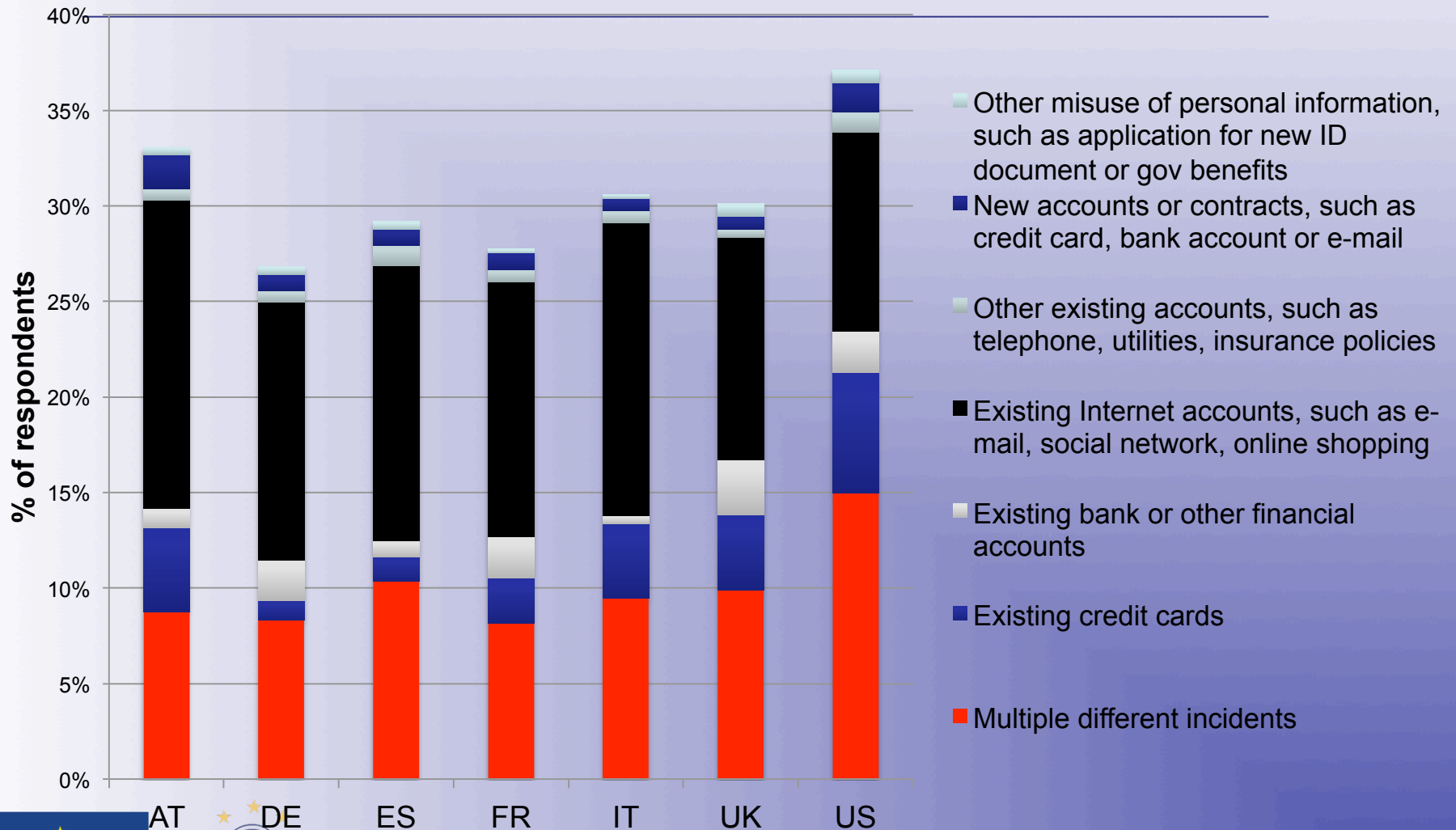
# Unique new data set

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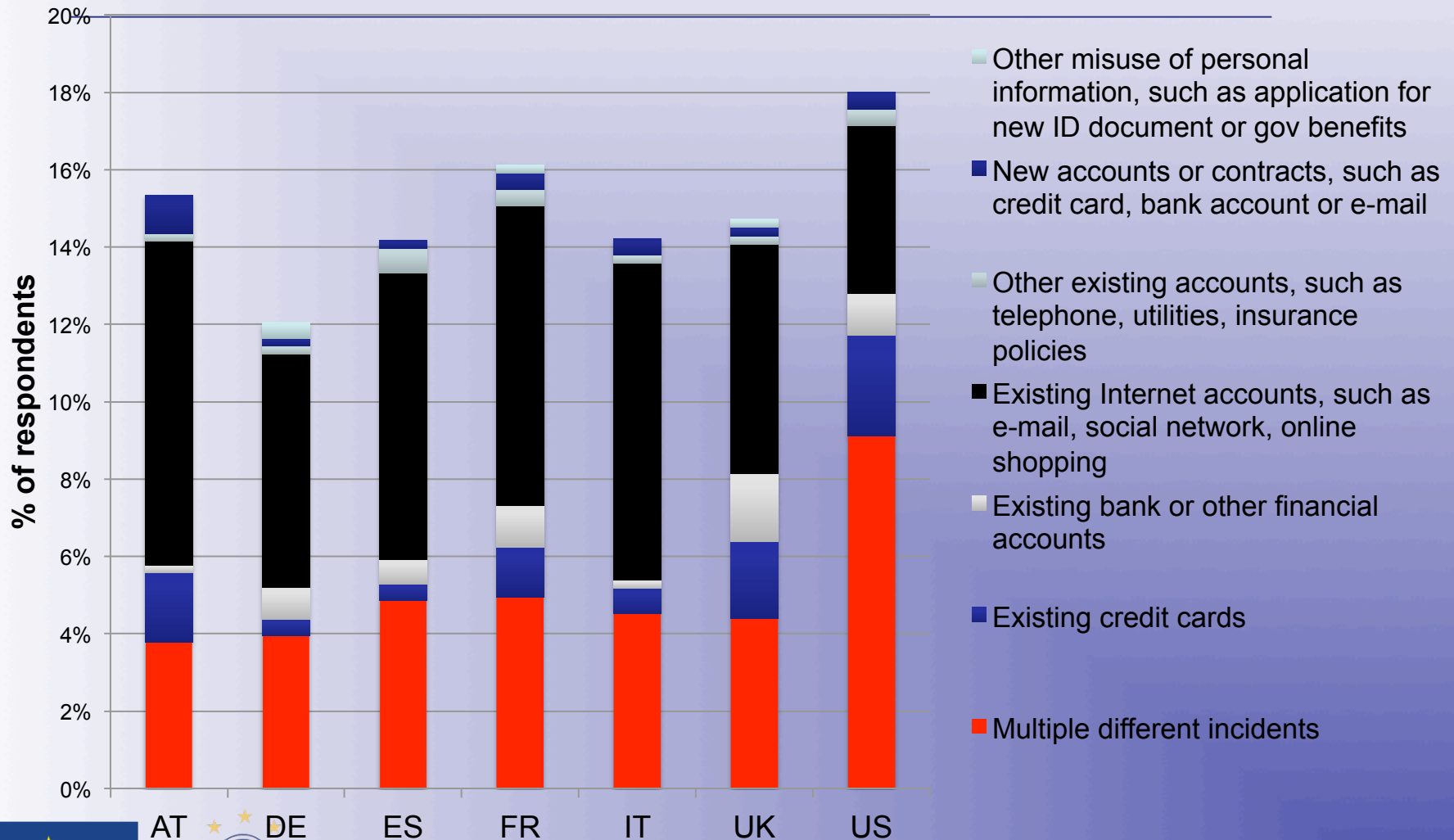
- New data set for analysing ID use patterns, ID theft and acceptability of novel eID solutions
- Six EU member states
  - AT, DE, ES, FR, IT, UK
  - and USA
- Census representative web survey among 16-65 year olds
- 450+ fully completed questionnaires per country



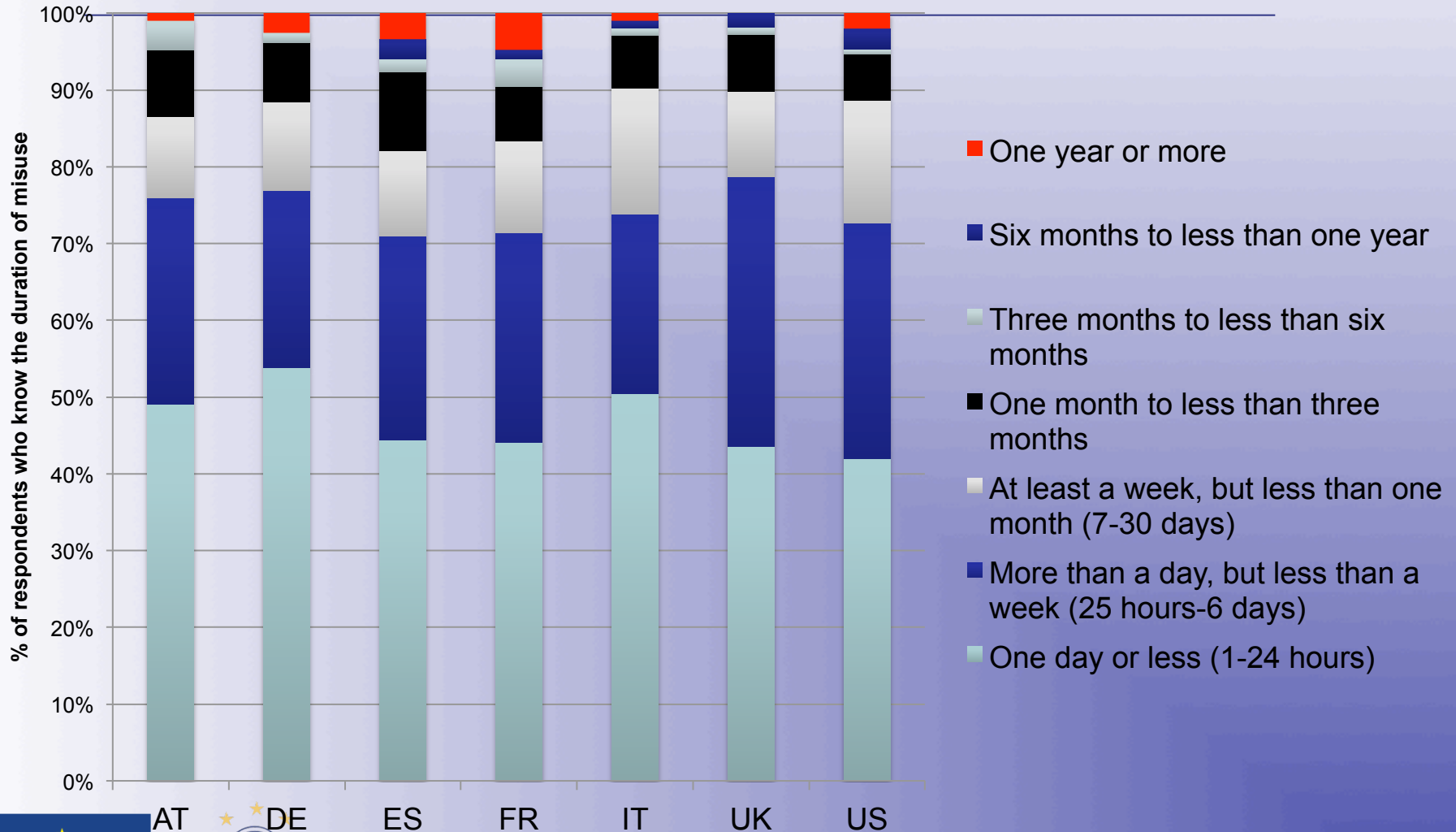
## Misuse or attempted misuse of personal information within the last 36 months



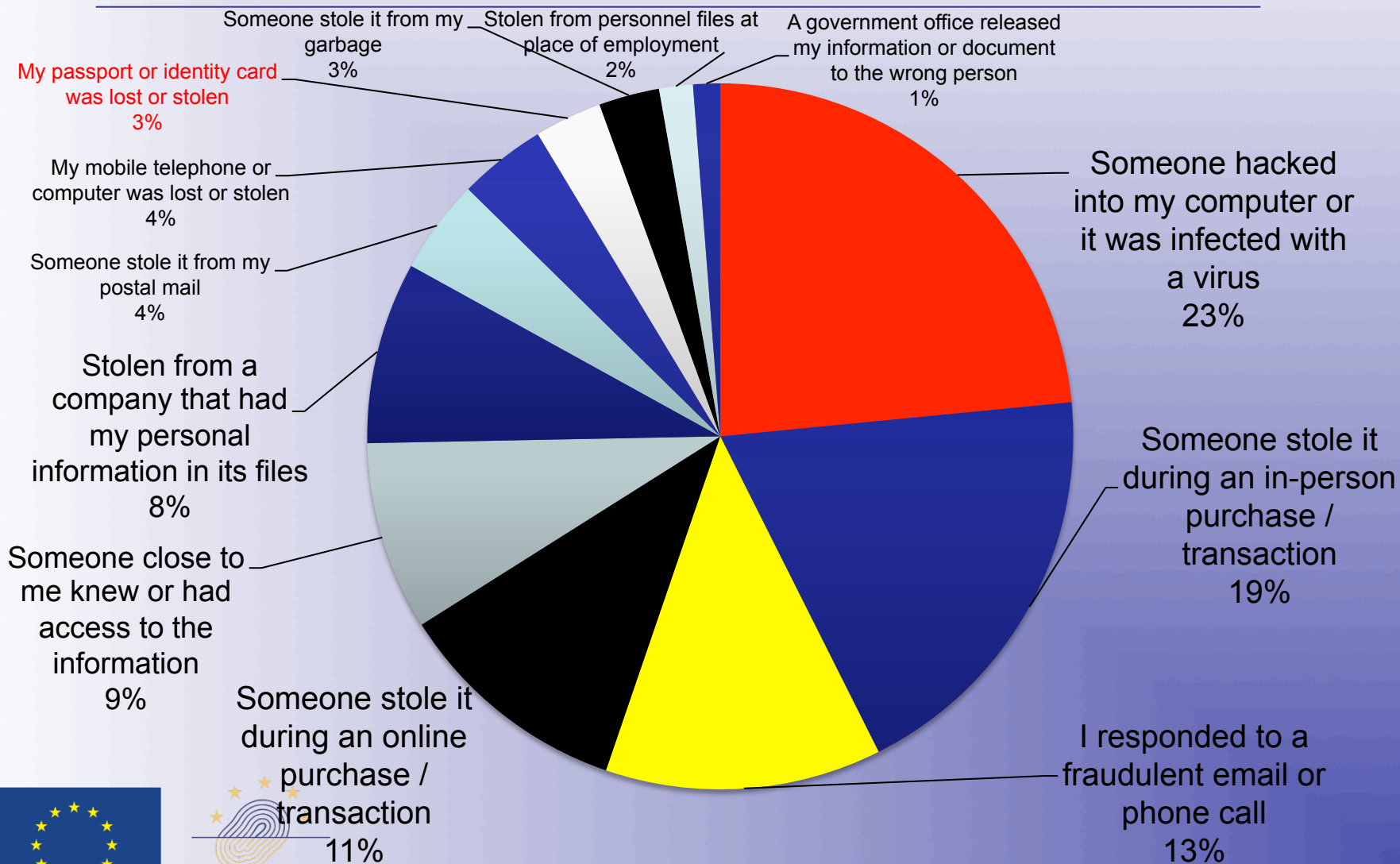
## Misuse or attempted misuse of personal information within the last 12 months



## 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?



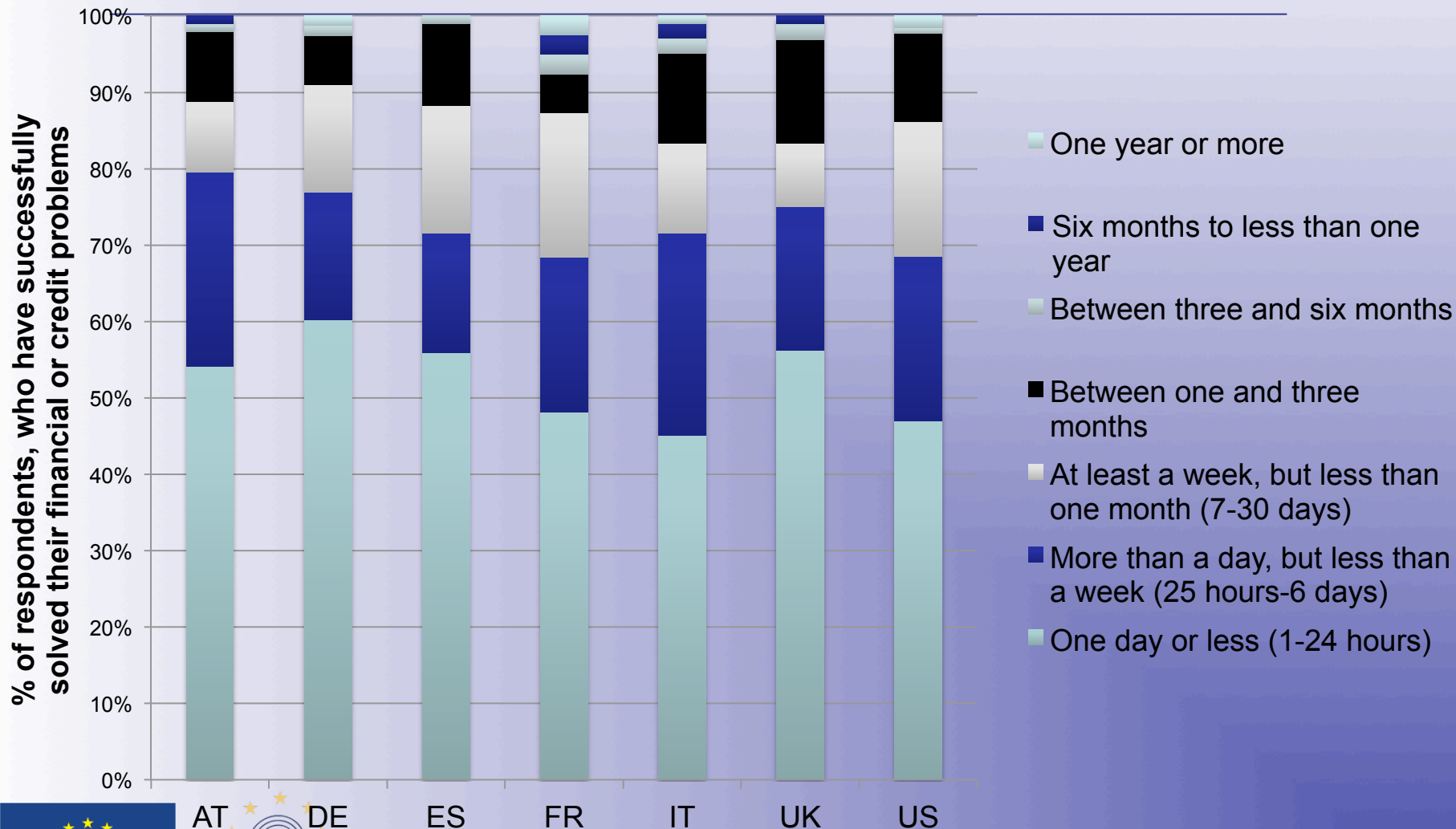
- The value of the money, goods or services obtained by criminals will be ca 12-16 bEUR in 2015 in EU28
  - around 7-9 bEUR in the USA
- 15-20% of the ID theft cases involve direct financial losses
- The euro value obtained by thieves varies from less than 10 euros to tens of thousands of euros per case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

(Lufthansa market cap = 5 bEUR)

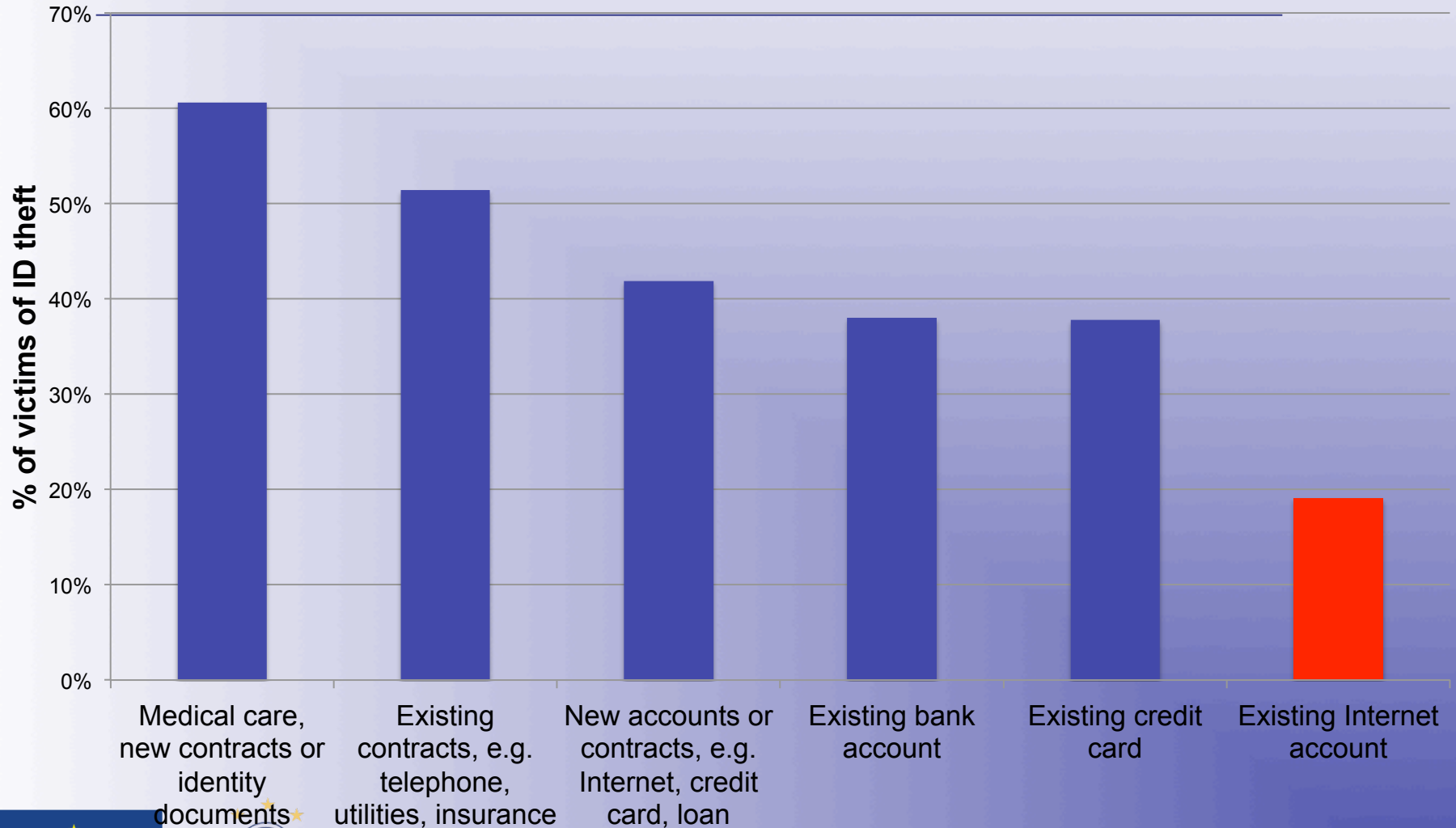




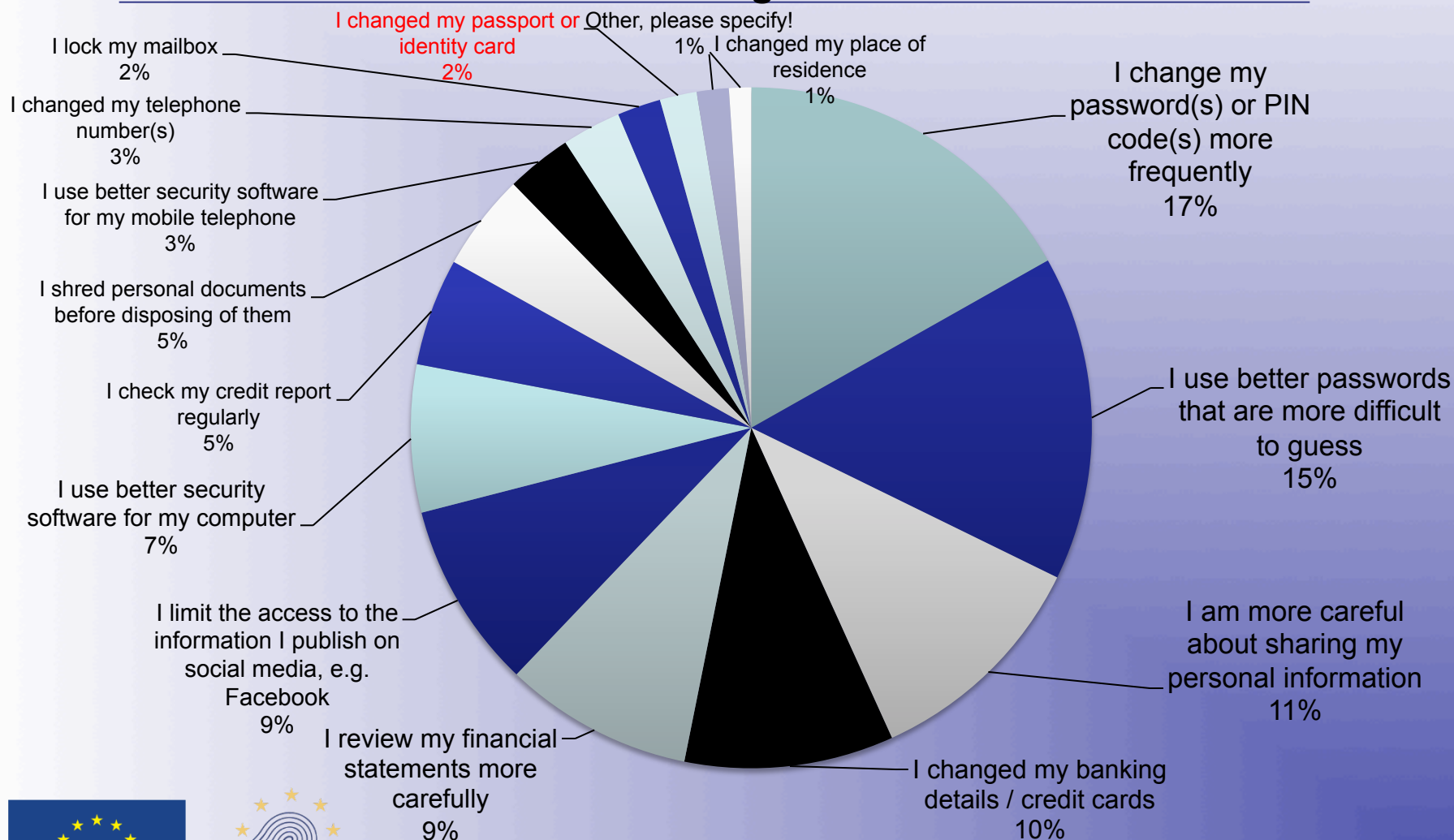
# How long did it take you to clear up all of the financial and credit problems associated with the misuse after you discovered it?



## 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?



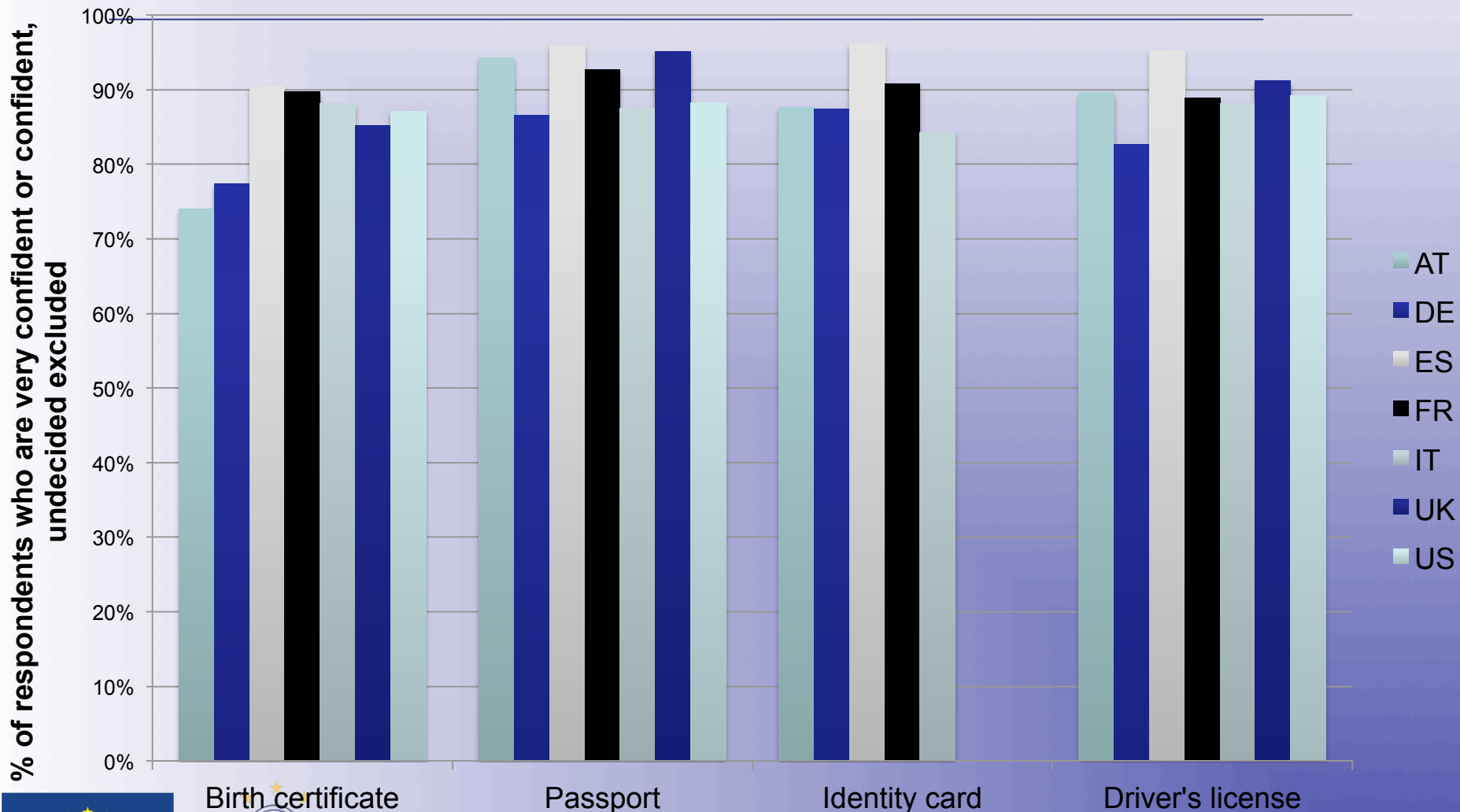
# Identity and security

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- Government issued identity documents
- Private services

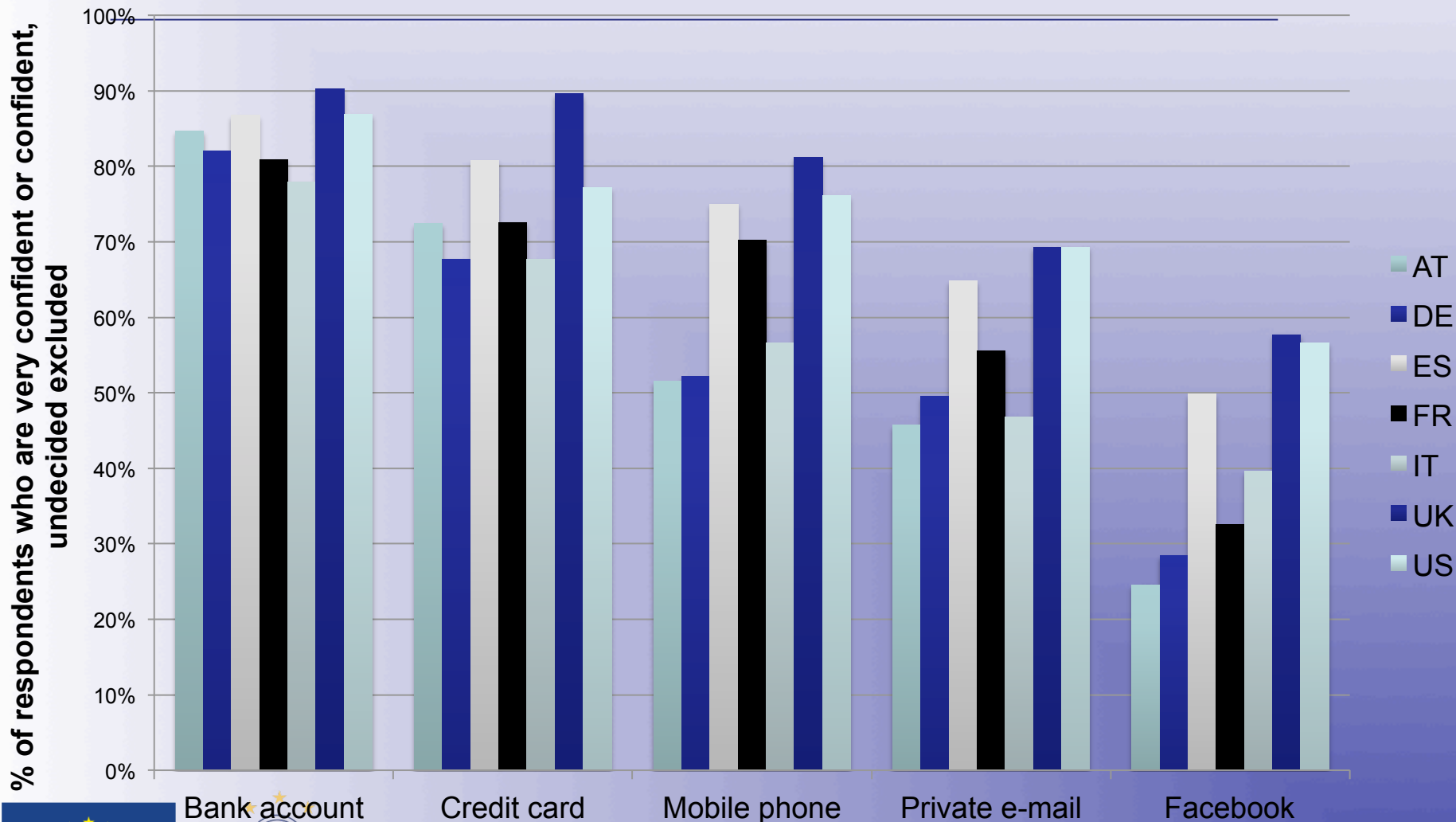


# How confident are you that your current identity documents, which the government has issued to you, are secure both in terms of their design and how they are actually issued?





# 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?



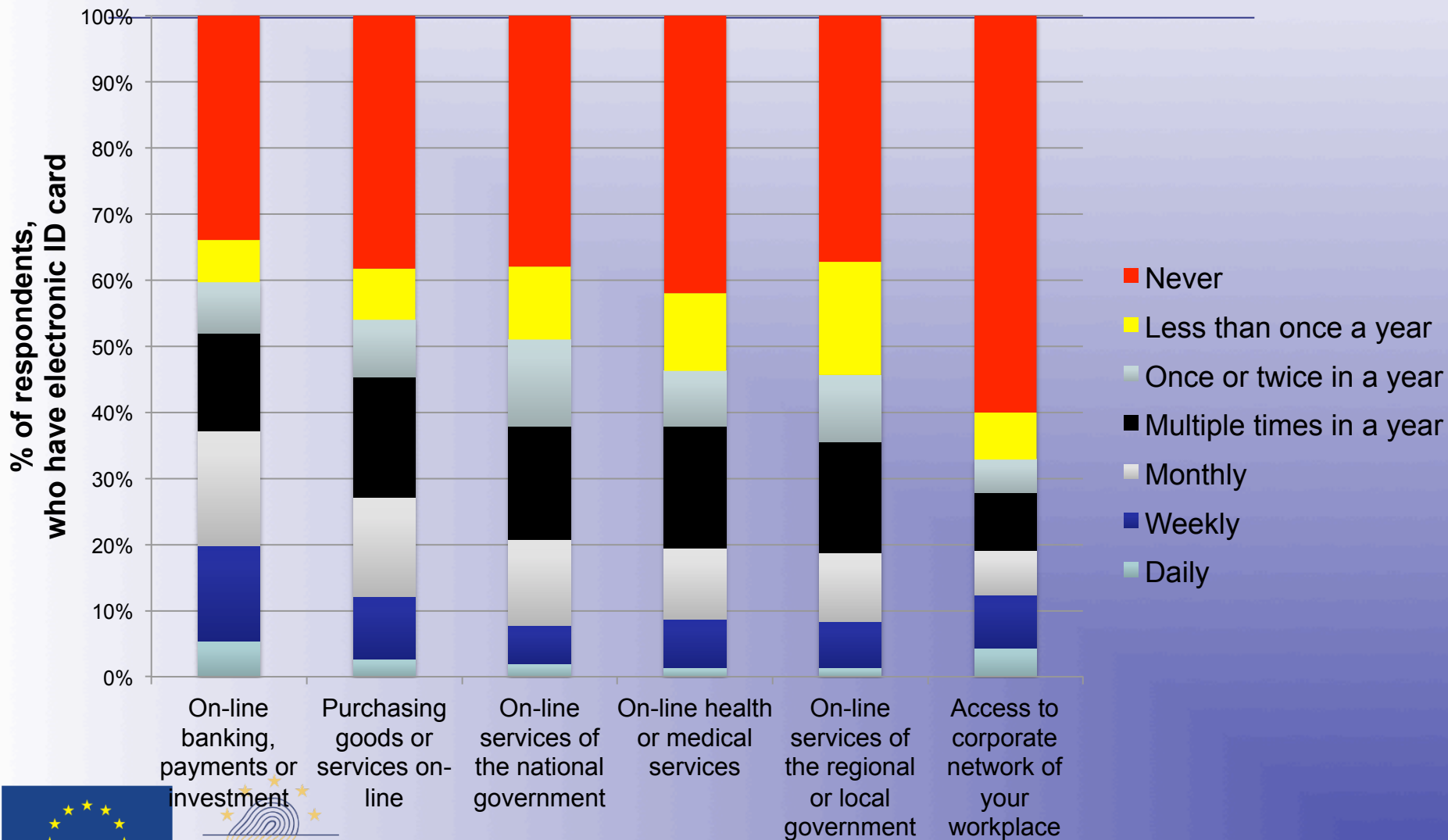
# The adoption of eID remains uneven in EU

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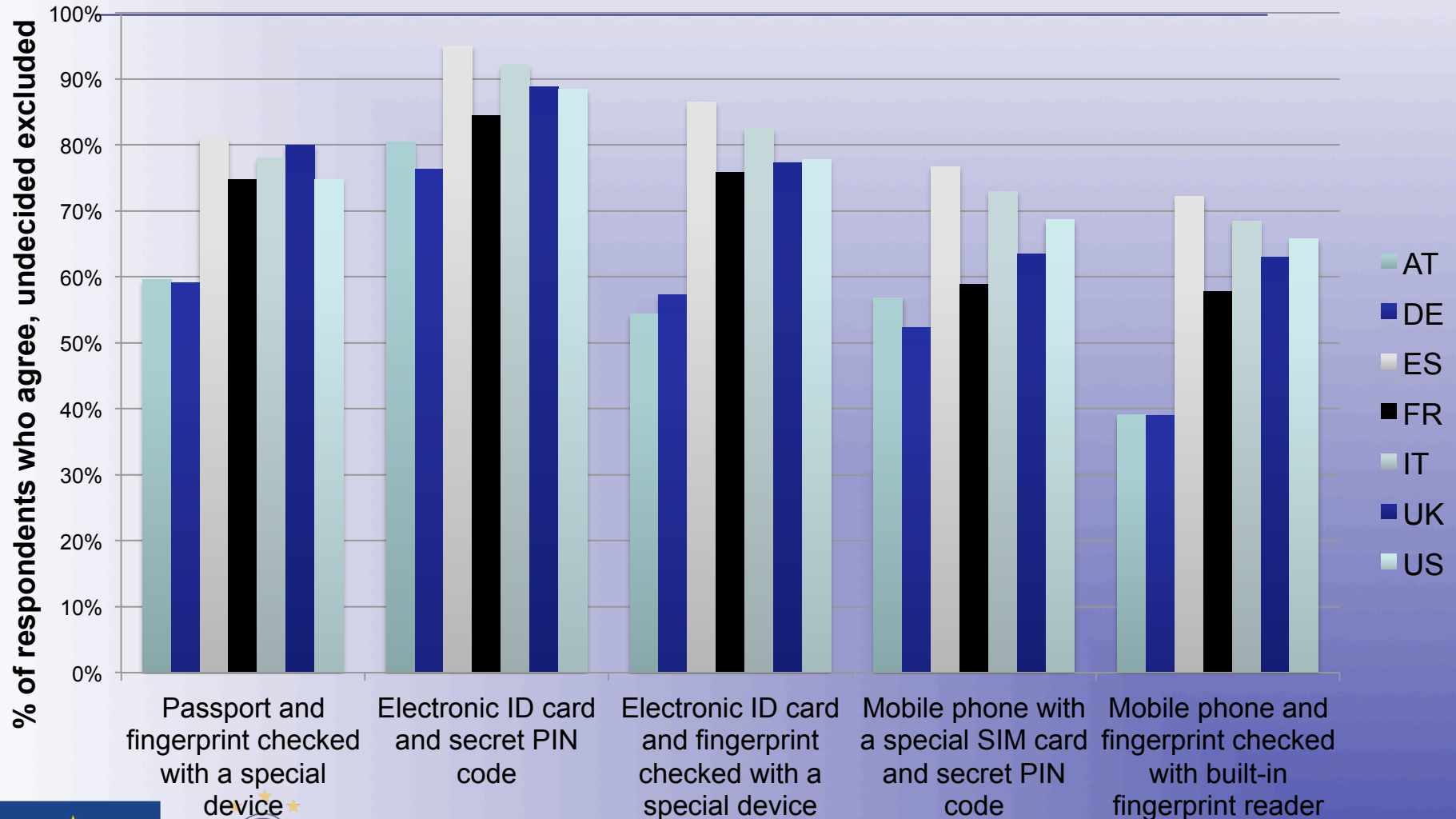
- Spain (65% of population) and Estonia (90%) well ahead
- Slow take-up in Germany (35%) and Italy (12%)
- No eID in a number of member states



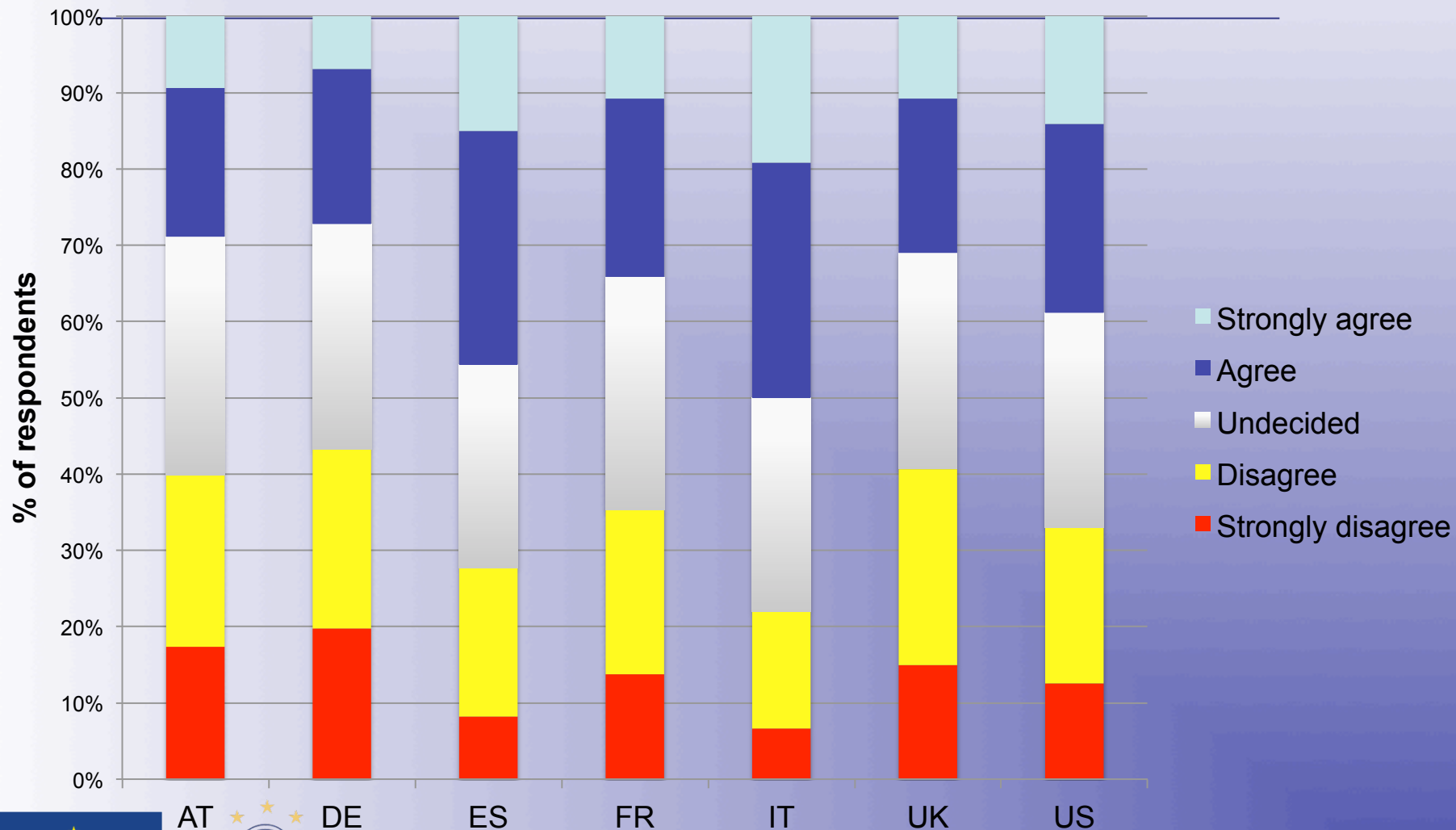
## Spain: How often do you use your identity card to authenticate yourself electronically for the following services?



# I would be willing to use the following to authenticate myself for secure Internet services, e.g. government or bank services



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





# Conclusions

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- 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!



# Government issued eID for foreigners



Introducing e-residency: <http://e-estonia.com/e-residents>