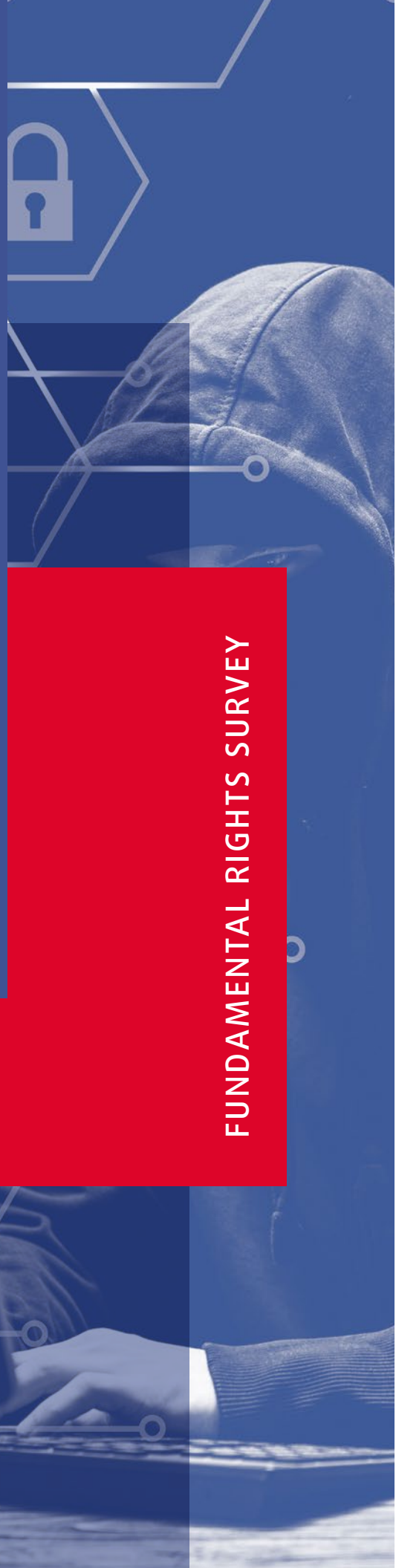




EUROPEAN UNION AGENCY
FOR FUNDAMENTAL RIGHTS

YOUR RIGHTS MATTER: SECURITY CONCERNS AND EXPERIENCES

FUNDAMENTAL RIGHTS SURVEY



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This paper is the third output from the Fundamental Rights Survey. The first – **Your rights matter: Data protection and privacy** – presented selected survey results on sharing data online, awareness of location and privacy settings on apps, and awareness of the General Data Protection Regulation (GDPR). The second output – **What do fundamental rights mean for people in the EU?** – focused on people’s views on human rights, the functioning of society, public services and corruption. That report provides more background information about the survey.

The current paper is published to coincide with the launch of the European Commission’s new Security Union Strategy 2020-2024. It was prepared to support the Commission in the roll-out of the Strategy. The paper presents selected results from FRA’s Fundamental Rights Survey that are relevant to the Strategy, and which relate to the agency’s work on:

- victims of crime and access to justice; and
- information society and, in particular, respect for private life and protection of personal data.

These areas encompass two of the eight key thematic areas covered by the agency’s **Multi-Annual Framework 2018-2022**.

The new Security Union Strategy sets out the areas where the EU can support Member States in ensuring security and dealing with threats that require an effective and coordinated response at European level. These include terrorism, organised crime and cybercrime.

FRA will publish a further report from the survey at the end of 2020, focusing on people’s personal experiences of everyday crime victimisation. That report will serve to support the work of the Commission, and other institutions, on the new Victims’ Rights Strategy 2020-2025.

The current document should be cited as European Union Agency for Fundamental Rights (FRA) (2020), **Your rights matter: Security concerns and experiences, Fundamental Rights Survey**, Luxembourg, Publications Office.

This paper presents results from the Fundamental Rights Survey regarding:

Worry about crime – including terrorism and online fraud

- Degree to which people worry about experiencing certain crimes
- Focusing on degree to which people worry about terrorism, or about having their online bank account or credit or debit card details misused

Experience of online fraud

- Experiencing online banking or payment card fraud in the five years before the survey
- Reporting the most recent incident of online banking or payment card fraud, by type of authority contacted
- Reasons for not reporting online banking or payment card fraud to any authority

Experience of cyberharassment

- Experiencing cyberharassment and in-person harassment in the five years before the survey

Concern about illegal access to data

- Concern about various groups accessing, without one’s knowledge or permission, information one has shared on the internet – including access to one’s data by criminals and fraudsters, and foreign governments

The full question wording, as used in the survey, is indicated under each figure.

About the survey

The **Fundamental Rights Survey** provides for the first time a comprehensive set of comparable data on people’s experiences and opinions concerning their fundamental rights. The survey focuses on everyday situations in areas including data protection, equal treatment, access to justice, consumer rights, crime victimisation, good administration and the importance of protecting rights.

This document only covers selected results from the survey regarding security, focusing on people’s concerns and experiences.

The Fundamental Rights Survey interviewed just under **35,000 people** aged 16 years and older in all EU Member States, North Macedonia and the United Kingdom. The survey design involves a combination of face-to-face and online data collection, as appropriate in each country, to reach a representative sample of the total population. Fieldwork took place from January 2019 to October 2019.

Data collection was carried out by Ipsos MORI on behalf of FRA, and in cooperation with Statistics Netherlands (CBS) in the Netherlands, the Centre des Technologies de l’information de l’Etat (CTIE) in Luxembourg, and Statistics Austria in Austria.

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WORRY ABOUT CRIME – INCLUDING TERRORISM AND ONLINE FRAUD

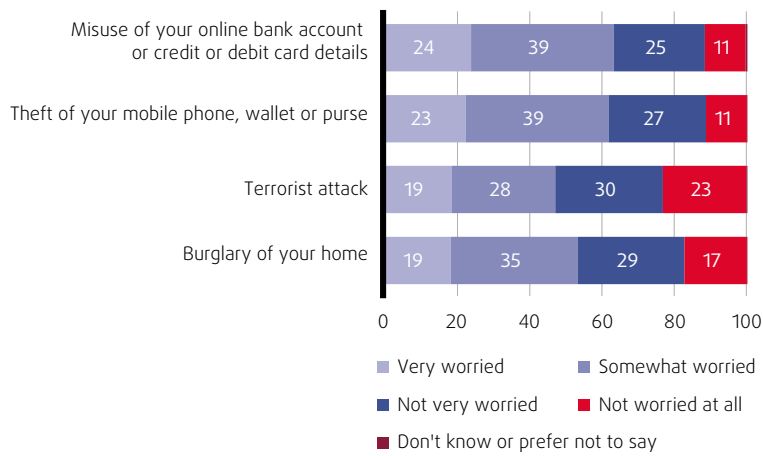
DEGREE TO WHICH PEOPLE WORRY ABOUT EXPERIENCING CERTAIN CRIMES – INCLUDING TERRORISM AND ONLINE ACCOUNT MISUSE

MAIN RESULTS – WORRY ABOUT TERRORISM

- ★ One in five people in the EU (19 %) are very worried about experiencing a terrorist attack in the 12 months following the survey.
- ★ Socio-demographic characteristics associated with a higher percentage of people being ‘very worried’ about experiencing terrorism include lower education, being unemployed, and having difficulties to make ends meet with your household income.



FIGURE 1: DEGREE TO WHICH PEOPLE WORRY ABOUT EXPERIENCING SELECTED CRIMES IN THE NEXT 12 MONTHS (EU-27, %)^{a, b}



Notes: ^a Out of all respondents in EU-27 (n=32,537), excluding those who answered 'Does not apply to me'.

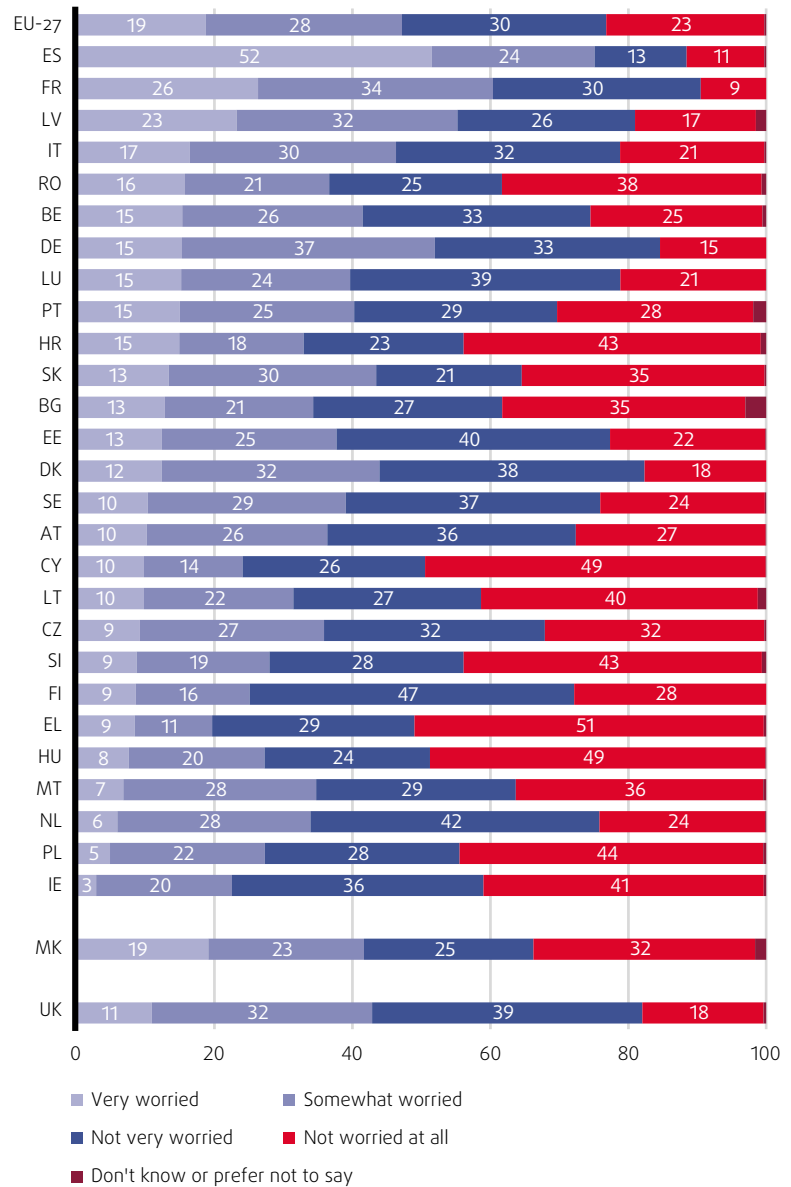
^b The question asked in the survey was 'How worried are you that in the next 12 months you could experience any of the following? A) Burglary of your home, B) Terrorist attack, C) Misuse of your online bank account or credit or debit card details. This could involve someone making purchases online using your card or account details without your permission, D) Theft of your mobile phone, wallet or purse.' The answer categories used in the survey were as shown in the figure above.

Source: FRA, Fundamental Rights Survey 2019 [Data collection in cooperation with CBS (NL), CTIE (LU) and Statistics Austria (AT)]





FIGURE 2: DEGREE TO WHICH PEOPLE WORRY ABOUT EXPERIENCING A TERRORIST ATTACK IN THE NEXT 12 MONTHS, BY COUNTRY (%)^{a,b}

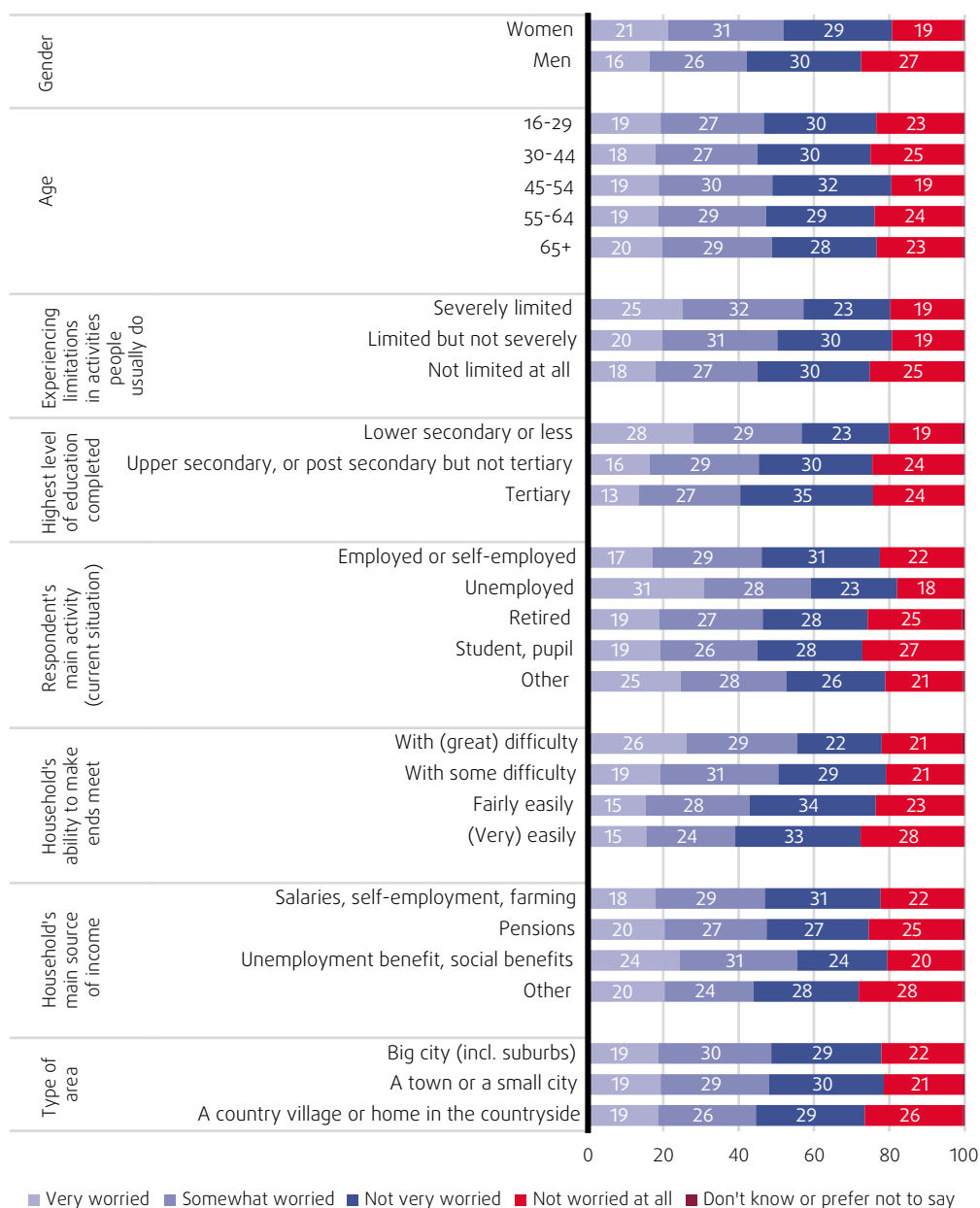


Notes: ^a Out of all respondents in EU-27, North Macedonia and the United Kingdom (n=34,948), excluding those who answered 'Does not apply to me'.

^b The question asked in the survey was 'How worried are you that in the next 12 months you could experience any of the following? B) Terrorist attack.' The answer categories used in the survey were as shown in the figure above.

Source: FRA, Fundamental Rights Survey 2019 [Data collection in cooperation with CBS (NL), CTIE (LU) and Statistics Austria (AT)]

FIGURE 3: DEGREE TO WHICH PEOPLE WORRY ABOUT EXPERIENCING A TERRORIST ATTACK IN THE NEXT 12 MONTHS, BY SELECTED SOCIO-DEMOGRAPHIC CHARACTERISTICS (EU-27, %)^{a,b}



Notes: ^a Out of all respondents in EU-27 (n=32,537), excluding those who answered 'Does not apply to me'.

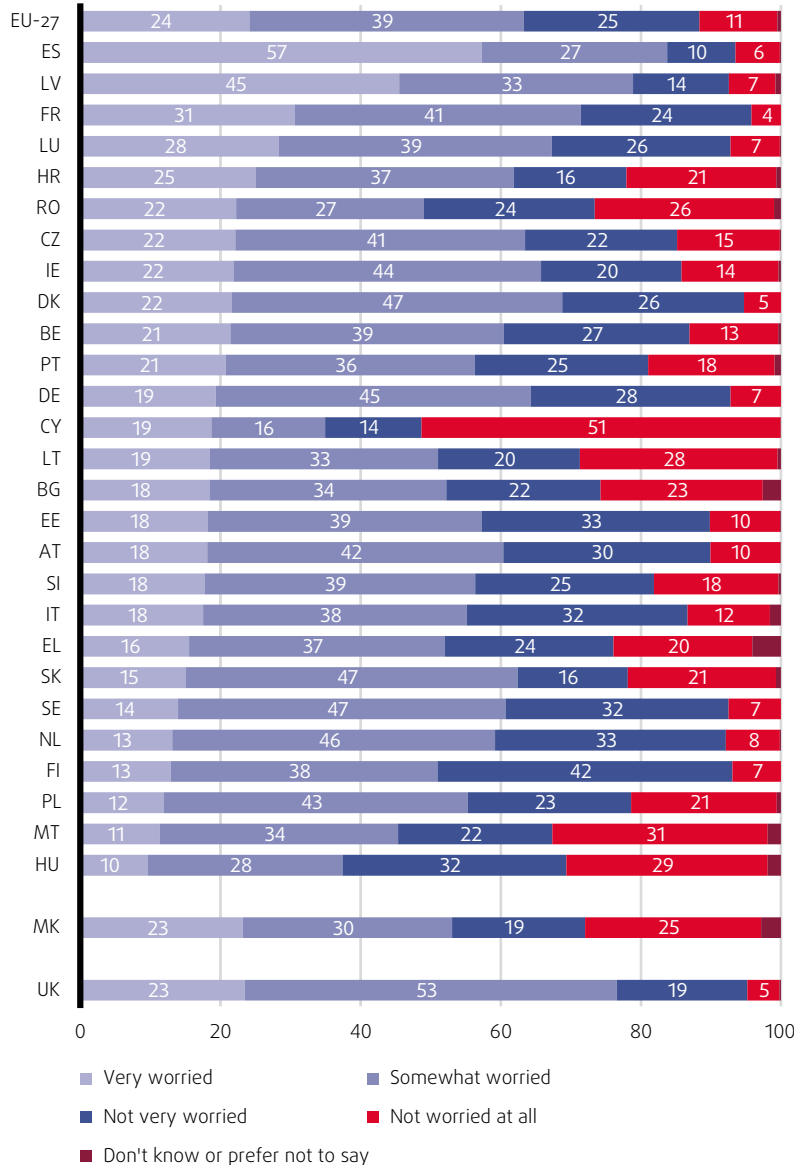
^b The question asked in the survey was 'How worried are you that in the next 12 months you could experience any of the following? B) Terrorist attack.' The answer categories used in the survey were as shown in the figure above.

Source: FRA, Fundamental Rights Survey 2019 [Data collection in cooperation with CBS (NL), CTIE (LU) and Statistics Austria (AT)]

MAIN RESULTS – WORRY ABOUT ONLINE BANK ACCOUNT OR CREDIT/DEBIT CARD MISUSE

- ★ One in four people in the EU (24 %) are very worried about unauthorised use of their online bank account or credit or debit card details in the 12 months following the survey.
- ★ Socio-demographic characteristics associated with a higher percentage of people being ‘very worried’ about unauthorised use of their online bank account, or credit or debit card details include lower education, being unemployed, and having difficulties to make ends meet with your household income.

FIGURE 4: DEGREE TO WHICH PEOPLE WORRY ABOUT HAVING THEIR ONLINE BANK ACCOUNT OR CREDIT OR DEBIT CARD DETAILS MISUSED IN THE NEXT 12 MONTHS, BY COUNTRY (%)^{a,b}



Notes: ^a Out of all respondents in EU-27, North Macedonia and the United Kingdom (n=34,948), excluding those who answered ‘Does not apply to me’.

^b The question asked in the survey was ‘How worried are you that in the next 12 months you could experience any of the following? C) Misuse of your online bank account or credit or debit card details. This could involve someone making purchases online using your card or account details without your permission.’ The answer categories used in the survey were as shown in the figure.

Source: FRA, Fundamental Rights Survey 2019 [Data collection in cooperation with CBS (NL), CTIE (LU) and Statistics Austria (AT)]

FIGURE 5: DEGREE TO WHICH PEOPLE WORRY ABOUT HAVING THEIR ONLINE BANK ACCOUNT OR CREDIT OR DEBIT CARD DETAILS MISUSED IN THE NEXT 12 MONTHS, BY SELECTED SOCIO-DEMOGRAPHIC CHARACTERISTICS (EU-27, %)^{a,b}



Notes: ^a Out of all respondents in EU-27 (n=32,537), excluding those who answered 'Does not apply to me'.

^b The question asked in the survey was 'How worried are you that in the next 12 months you could experience any of the following? C) Misuse of your online bank account or credit or debit card details. This could involve someone making purchases online using your card or account details without your permission.' The answer categories used in the survey were as shown in the figure above.

Source: FRA, Fundamental Rights Survey 2019 [Data collection in cooperation with CBS (NL), CTIE (LU) and Statistics Austria (AT)]

EXPERIENCE OF ONLINE FRAUD

EXPERIENCING ONLINE BANKING OR PAYMENT CARD FRAUD IN THE FIVE YEARS BEFORE THE SURVEY

MAIN RESULTS

- ★ One in 10 people in the EU (8 %) have experienced – in the five years before the survey – an incident where their online bank account or details of their credit or debit card have been used without permission to defraud or steal from them.
- ★ Socio-demographic characteristics associated with a higher percentage of people experiencing unauthorised use of their online bank account, or credit or debit card details, include experiencing severe limitations in everyday activities due to long-term health problems or disability (14 %), and the household's main source of income being unemployment or social benefits (11 %).

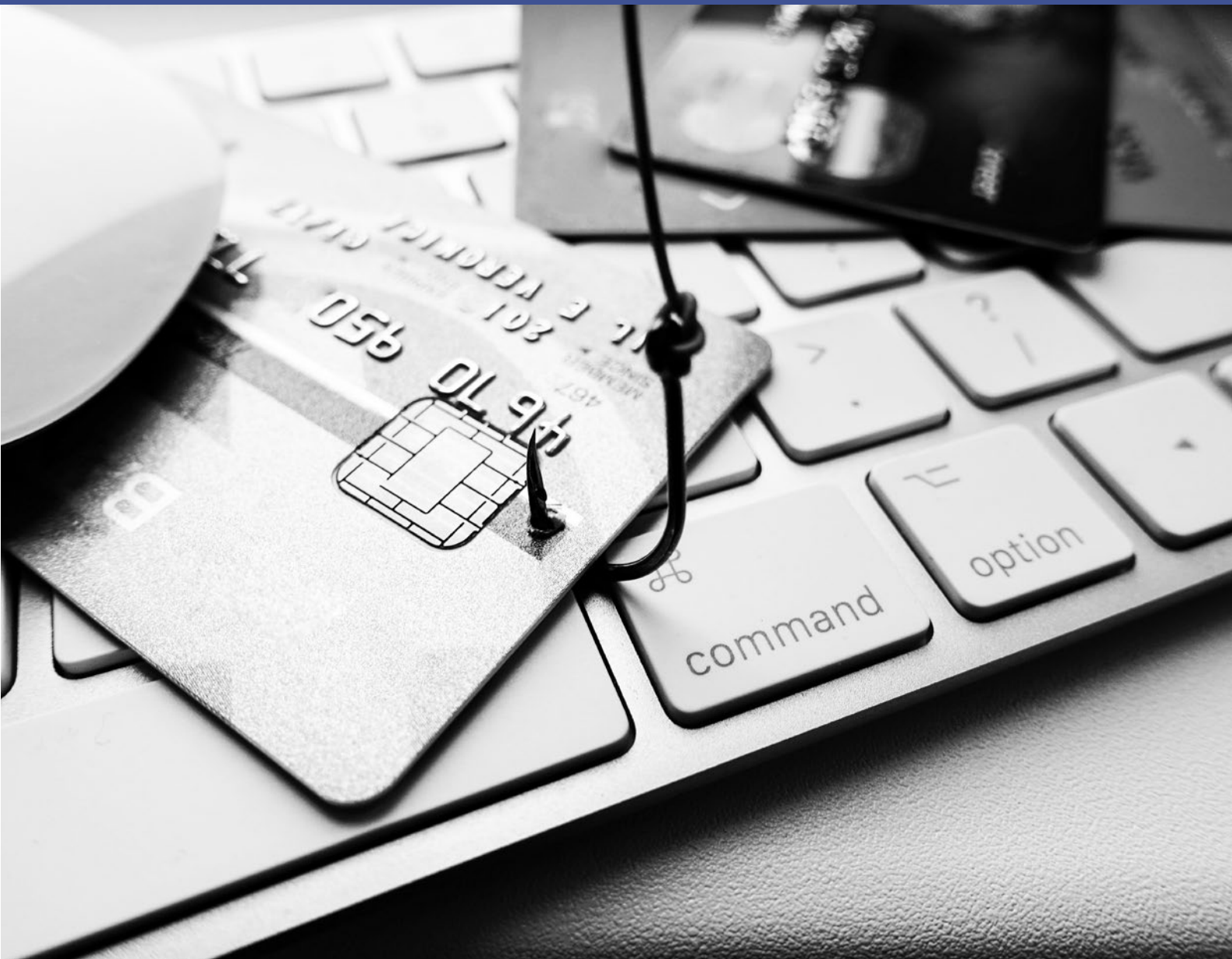
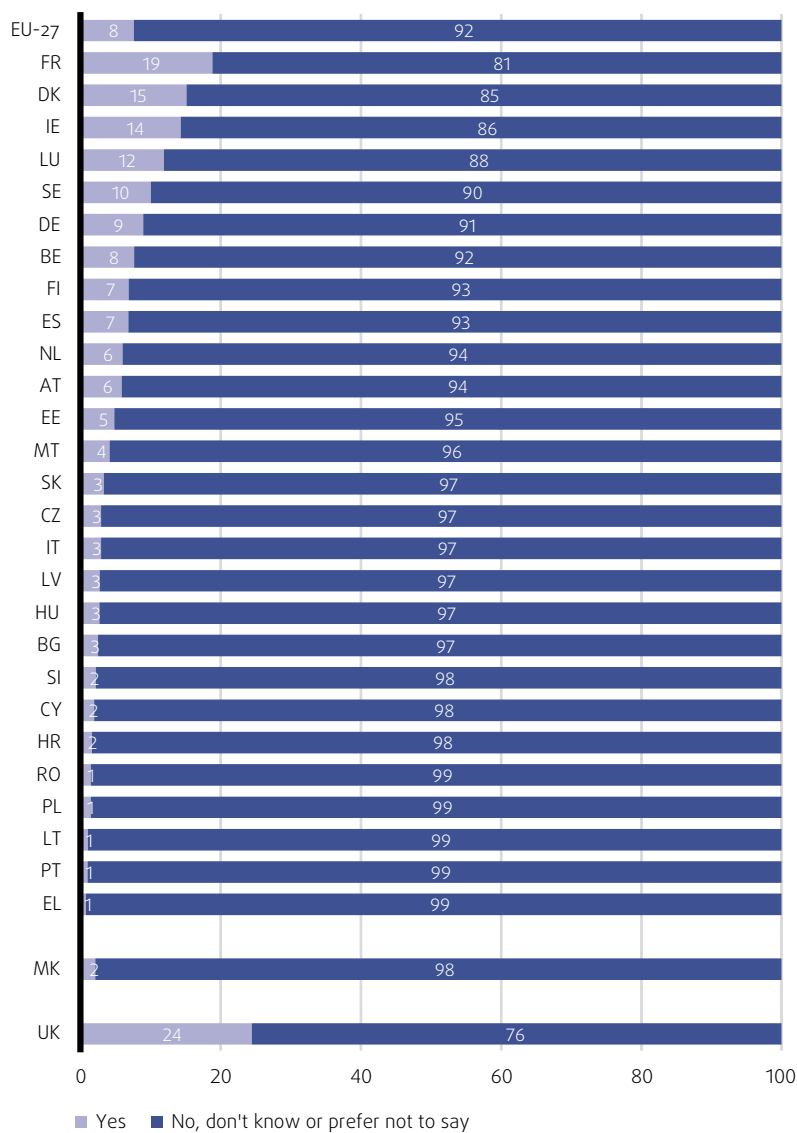


FIGURE 6: EXPERIENCING ONLINE BANKING OR PAYMENT CARD FRAUD IN THE 5 YEARS BEFORE THE SURVEY, BY COUNTRY (%)^{a,b}



Notes: ^a Out of all respondents in EU-27, North Macedonia and the United Kingdom (n=34,948), excluding those who answered 'I don't use online banking or credit/debit cards'.

^b The question asked in the survey was 'In the past 5 years, has your online bank account or have details of your credit or debit card been used without your permission to defraud or steal from you?' The answer categories used in the survey were as shown in the figure above.

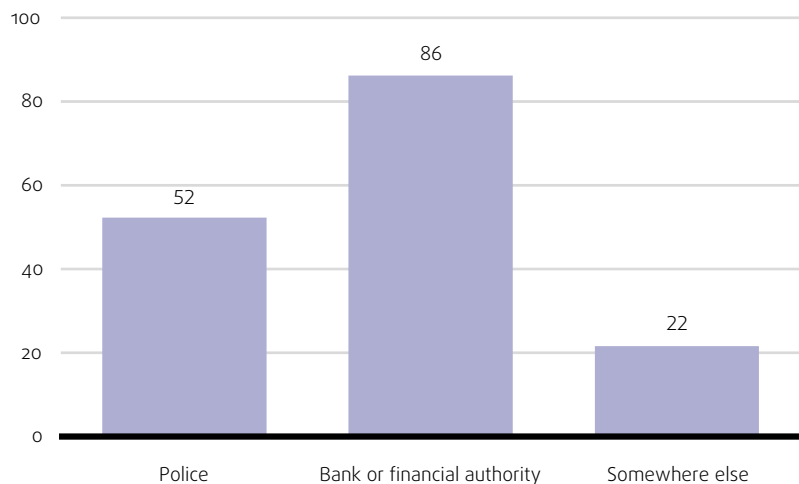
Source: FRA, Fundamental Rights Survey 2019 [Data collection in cooperation with CBS (NL), CTIE (LU) and Statistics Austria (AT)]

REPORTING THE MOST RECENT INCIDENT OF ONLINE BANKING OR PAYMENT CARD FRAUD, BY TYPE OF AUTHORITY CONTACTED

MAIN RESULTS

- ★ Most instances of online banking or payment card fraud that people know about are reported, most often to the relevant bank or financial authority (86 % of incidents). About half of all incidents (52 %) are reported to the police. These answers include cases that were reported to both authorities: police and a bank or other financial authority.

FIGURE 7: TYPE OF AUTHORITY TO WHICH ONLINE BANKING OR PAYMENT CARD FRAUD WAS REPORTED, IN THE 5 YEARS BEFORE THE SURVEY (EU-27, %)^{a, b}



Notes: ^a Out of all respondents in EU-27 who had experienced online banking or payment card fraud in the 5 years before the survey (n=2,010).

^b The question asked in the survey was 'Thinking about the last time this happened [your online bank account or details of your credit or debit card used without your permission to defraud or steal from you], did you or anyone else report it to the police, your bank or a financial authority? A) Police, B) Bank or financial authority, C) Somewhere else.' The answer categories used in the survey were 'Yes', 'No', 'Don't know' and 'Prefer not to say'. The question allowed respondents to indicate, where relevant, that they reported the incident to more than one place.

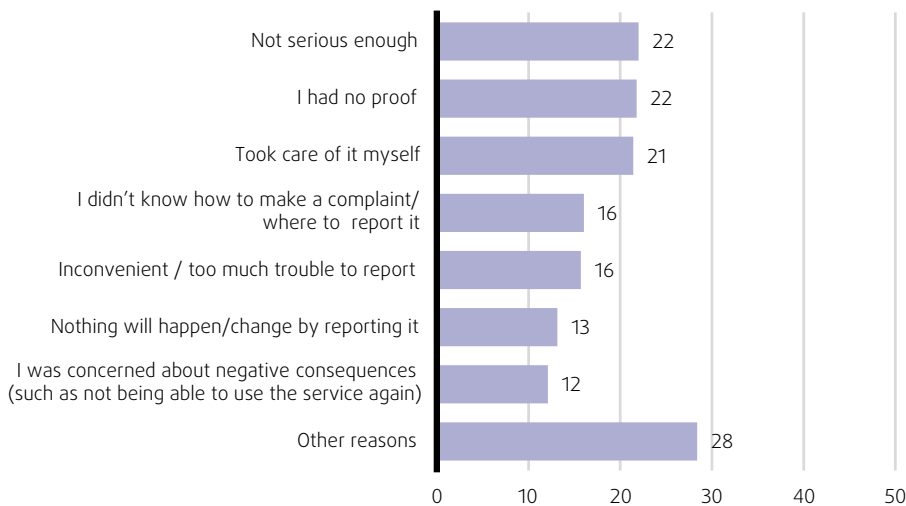
Source: FRA, Fundamental Rights Survey 2019 [Data collection in cooperation with CBS (NL), CTIE (LU) and Statistics Austria (AT)]

REASONS FOR NOT REPORTING ONLINE BANKING OR PAYMENT CARD FRAUD TO ANY AUTHORITY

MAIN RESULTS

- ★ Most incidents of online banking or payment card fraud are reported. In cases where no report was made, people most often mentioned that they did not consider the incident serious enough to go to the trouble of reporting it, that they had no proof, or that they were able to take care of the issue themselves without reporting it.

FIGURE 8: REASONS FOR NOT REPORTING ONLINE BANKING OR PAYMENT CARD FRAUD TO ANY AUTHORITY, IN THE 5 YEARS BEFORE THE SURVEYS (EU-27, %)^{a, b}



Notes: ^a Out of all respondents in EU-27 who had not reported to any authority the online banking or payment card fraud experienced in the 5 years before the survey (n=110).

^b The question asked in the survey was 'Why was the incident not reported anywhere?' The answer categories used in the survey were as show in the figure above. Respondents also had the possibility to answer 'Don't know' or 'Prefer not to say'. The question allowed respondents to indicate, where relevant, more than one reason for not reporting the incident.

Source: FRA, Fundamental Rights Survey 2019 [Data collection in cooperation with CBS (NL), CTIE (LU) and Statistics Austria (AT)]

EXPERIENCE OF CYBERHARASSMENT

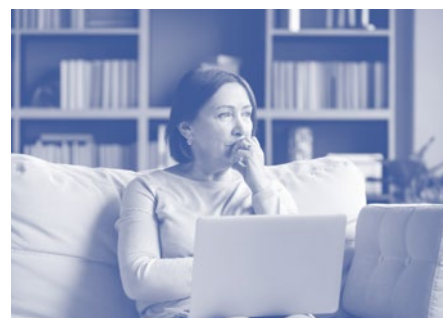
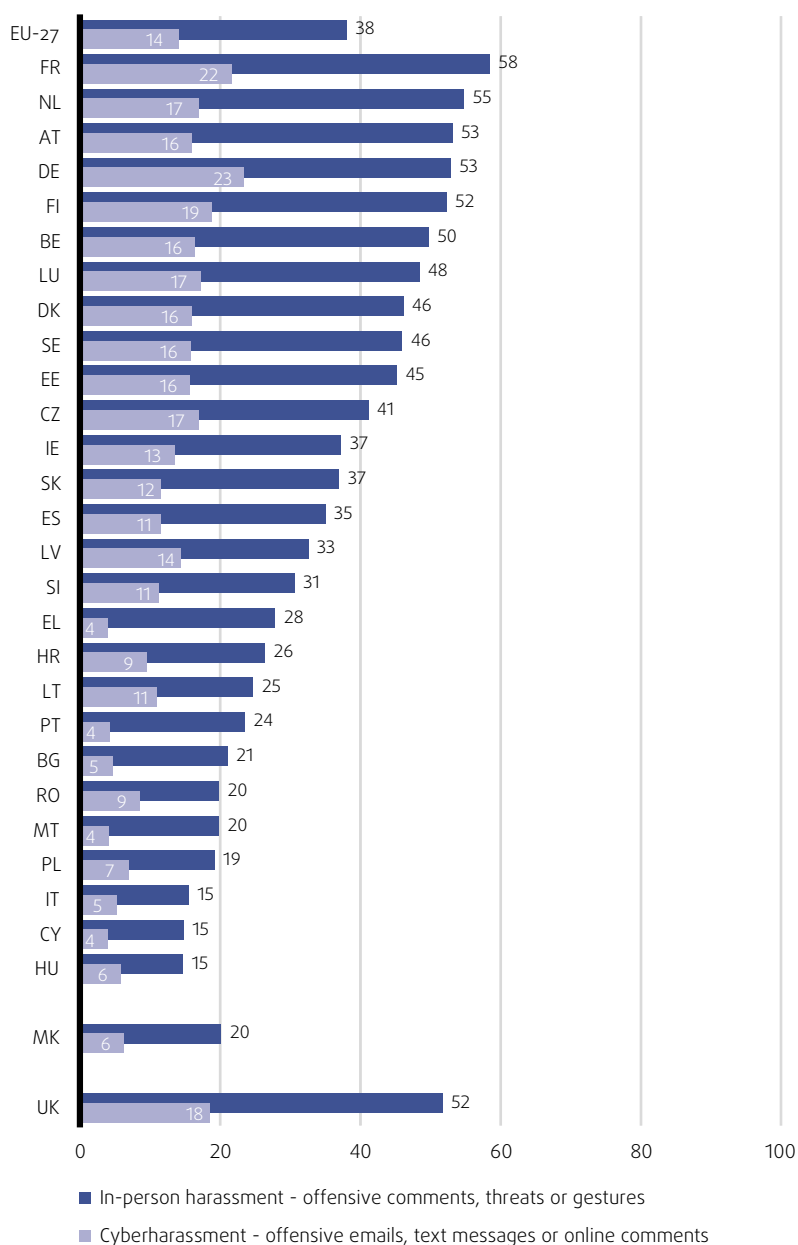
EXPERIENCING CYBERHARASSMENT AND IN-PERSON HARASSMENT IN THE FIVE YEARS BEFORE THE SURVEY

MAIN RESULTS

- ★ Some one in seven people in the EU (14 %) experienced cyberharassment in the five years before the survey. Nevertheless, experiencing harassment in person remains more common than cyberharassment.
- ★ Socio-demographic characteristics associated with a higher prevalence of cyberharassment include young age (including pupils and students), and experiencing limitations in everyday activities due to a long-term health problem or disability.



FIGURE 9: EXPERIENCING CYBERHARASSMENT AND IN-PERSON HARASSMENT IN THE 5 YEARS BEFORE THE SURVEY, BY COUNTRY (%)^{a, b}

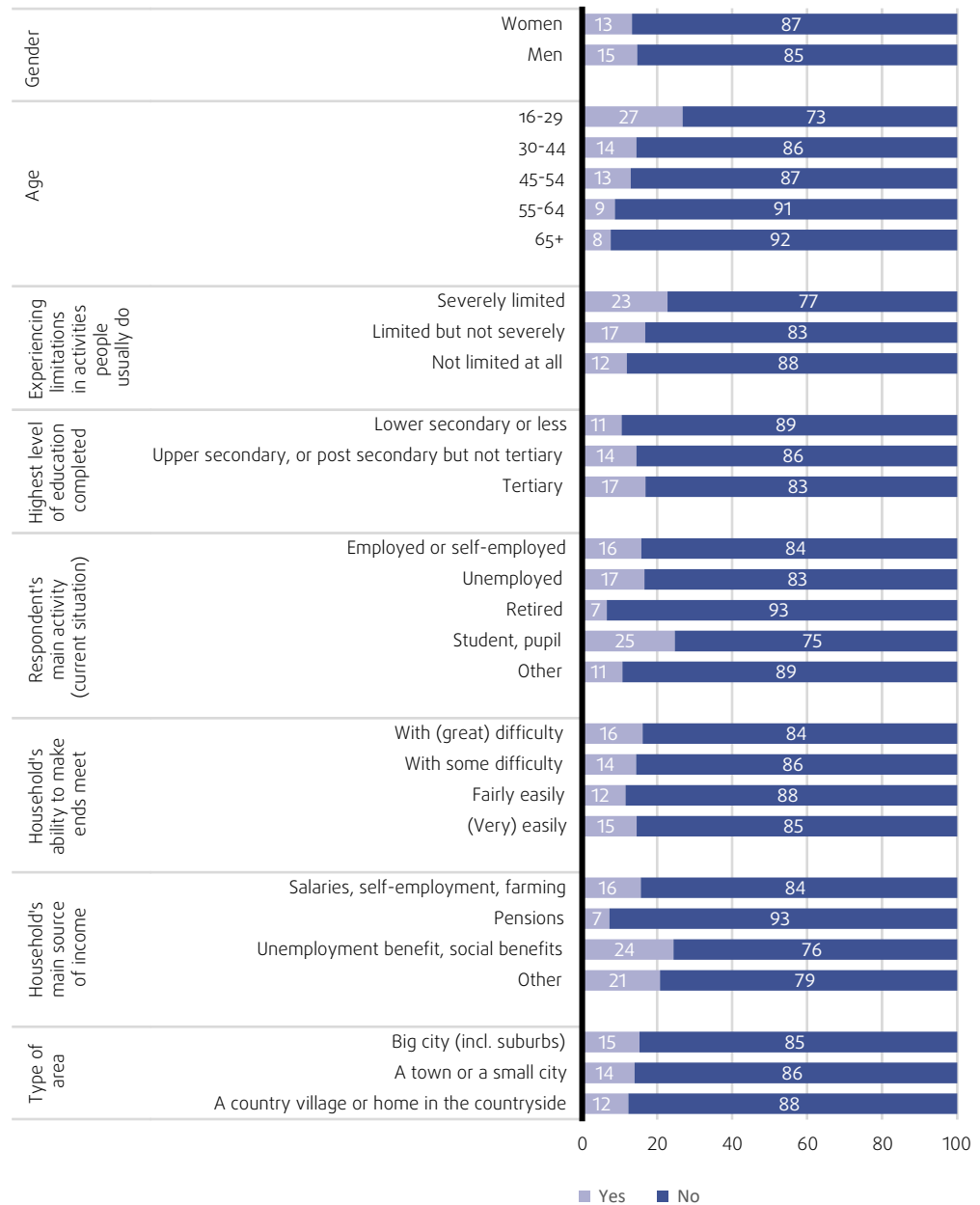


Notes: ^a Out of all respondents in EU-27, North Macedonia and the United Kingdom (n=34,948).

^b The question asked in the survey was 'In the past 5 years, how many times has somebody done any of the following things to you? A) Made offensive or threatening comments to you in person such as insulting you or calling you names, B) Threatened you with violence in person, C) Made offensive or threatening gestures or stared at you inappropriately, D) Send you emails or text messages (SMS) that were offensive or threatening, E) Posted offensive or threatening comments about you on the internet, for example on YouTube, Facebook, Instagram, Pinterest, Snapchat, LinkedIn, Twitter, WhatsApp'. The answer categories used in the survey were 'Never in the past 5 years', 'Once', 'Twice', 'Three to five times', 'Six to ten times', 'More than ten times', 'All the time', 'Prefer not to say' and 'Don't know'. In the figure above, category 'In-person harassment' is a combination of answers to items A, B and C in the survey, while category 'Cyberharassment' combines answers to items D and E.

Source: FRA, Fundamental Rights Survey 2019 [Data collection in cooperation with CBS (NL), CTIE (LU) and Statistics Austria (AT)]

FIGURE 10: EXPERIENCING CYBERHARASSMENT IN THE 5 YEARS BEFORE THE SURVEY, BY SELECTED SOCIO-DEMOGRAPHIC CHARACTERISTICS (EU-27, %)^{a, b}



Notes: ^a Out of all respondents in EU-27 (n=32,537).

^b The question asked in the survey was 'In the past 5 years, how many times has somebody done any of the following things to you? D) Send you emails or text messages (SMS) that were offensive or threatening, E) Posted offensive or threatening comments about you on the internet, for example on YouTube, Facebook, Instagram, Pinterest, Snapchat, LinkedIn, Twitter, WhatsApp'. The answer categories used in the survey were 'Never in the past 5 years', 'Once', 'Twice', 'Three to five times', 'Six to ten times', 'More than ten times', 'All the time', 'Prefer not to say' and 'Don't know'. The results on experiences of cyberharassment combine answers to items D and E in the survey.

Source: FRA, Fundamental Rights Survey 2019 [Data collection in cooperation with CBS (NL), CTIE (LU) and Statistics Austria (AT)]

CONCERN ABOUT ILLEGAL ACCESS TO DATA

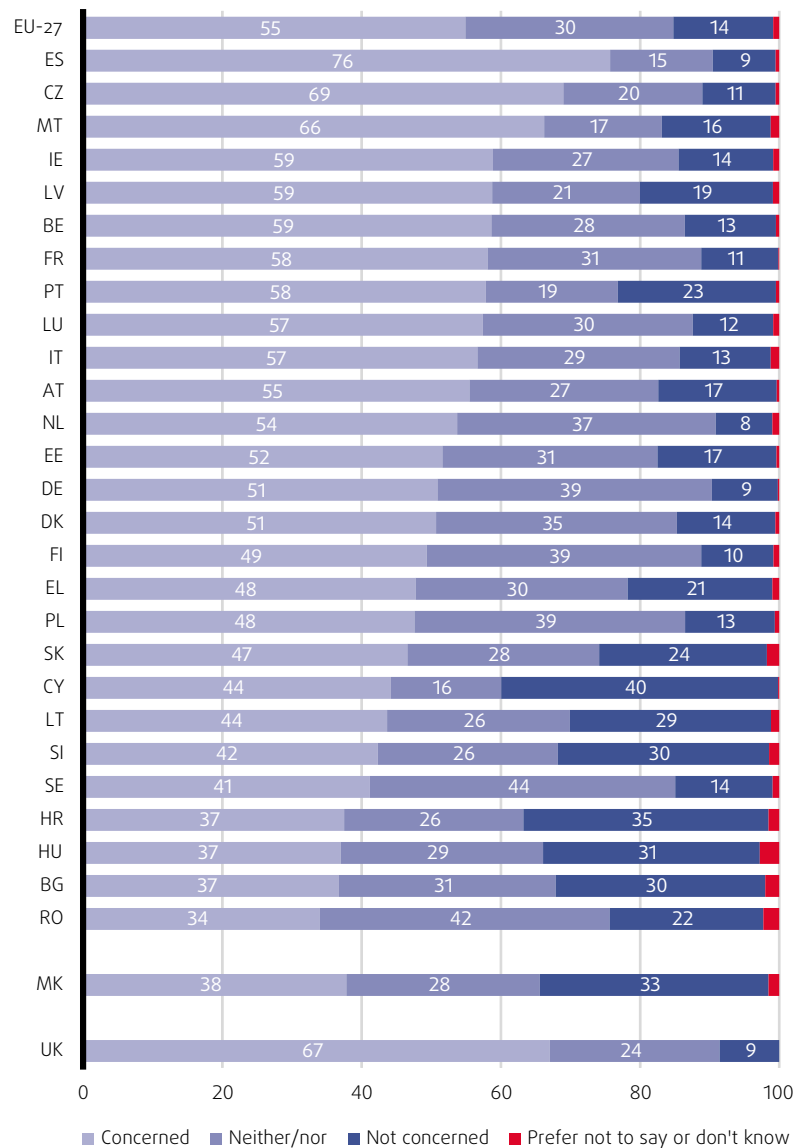
MAIN RESULTS

- ★ More than one in two people in the EU (55 %) are concerned about their online data – the information they share on the internet/social media – being accessed by criminals and fraudsters (based on people who use the internet at least sometimes).
- ★ Out of the seven groups asked about in the survey – ‘criminals/fraudsters; advertisers/businesses; foreign governments; your country’s secret services/intelligence services; government; law enforcement agencies; your employer/any potential employer’ – people are most concerned about access to their data by criminals and fraudsters.
- ★ Concern about criminals and fraudsters accessing one’s data is more common among older people (64 % of people who are 65+ years old), compared with younger age groups (for example, 46 % of 16-29-year-olds).
- ★ After criminals and fraudsters, the next two groups that respondents are most concerned about accessing data are advertisers/businesses, followed by foreign governments. Some one in three people in the EU (31 %) are concerned about advertisers/businesses accessing data they have shared on the internet without their knowledge or permission. Meanwhile, 30 % are concerned about their data being accessed by foreign governments without their knowledge or permission (based on people who use the internet at least sometimes).





FIGURE 11: CONCERN ABOUT CRIMINALS AND FRAUDSTERS ACCESSING, WITHOUT ONE'S KNOWLEDGE OR PERMISSION, INFORMATION ONE HAS SHARED ON THE INTERNET, BY COUNTRY (%)^{a, b}

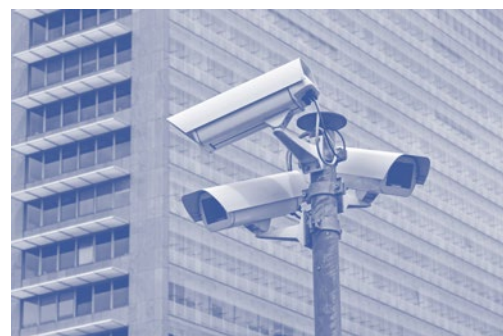
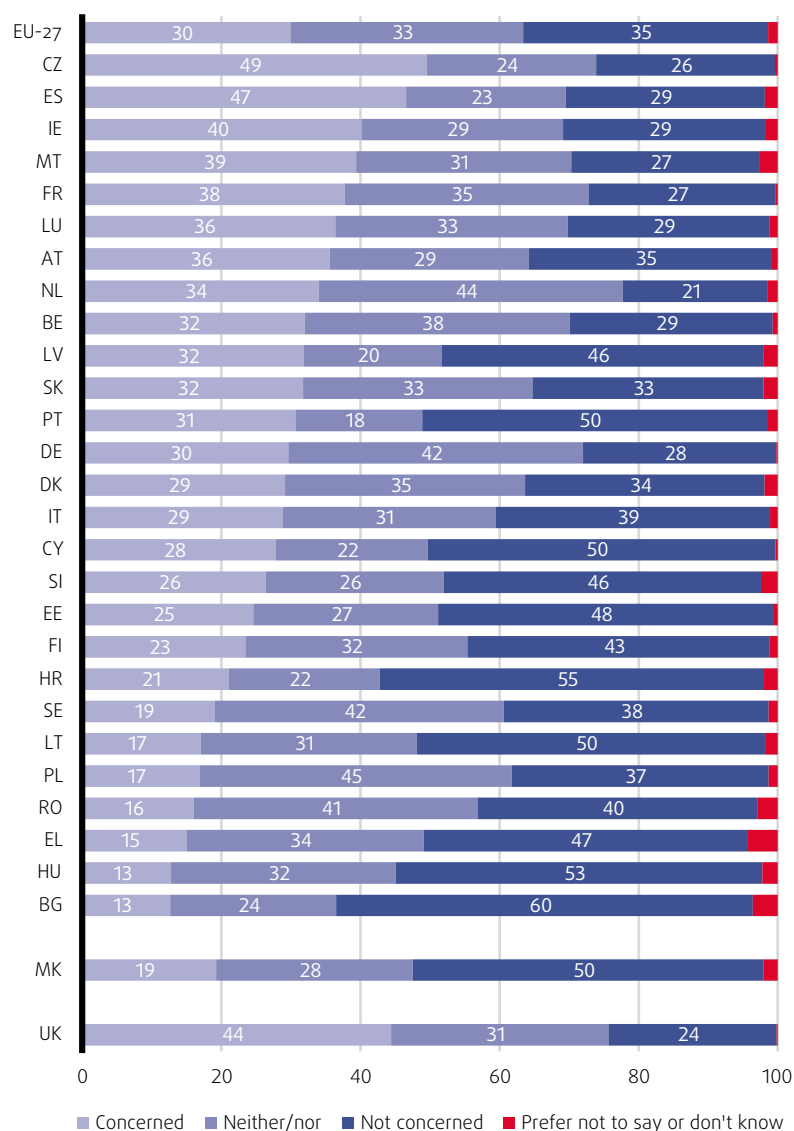


Notes: ^a Out of all respondents in EU-27, North Macedonia and the United Kingdom who use the internet at least sometimes (n=20,943).

^b The question asked in the survey was 'How concerned are you, if at all, that some of the information you share on the internet – including social media – might be accessed by any of the following without your knowledge or permission?' (E) Criminals / fraudsters. Respondents could answer by selecting a value from a scale, ranging from '1 – Not at all concerned' to '7 – Very concerned'. In addition, respondents who did not select one of these answer categories were provided an option to answer 'Prefer not to say' or 'Don't know'. In the figure above, category 'Not concerned' includes respondents who selected values 1 or 2, 'Neither/nor' corresponds with values 3 to 5, and 'Concerned' refers to values 6 and 7 on the seven point scale.

Source: FRA, Fundamental Rights Survey 2019 [Data collection in cooperation with CBS (NL), CTIE (LU) and Statistics Austria (AT)]

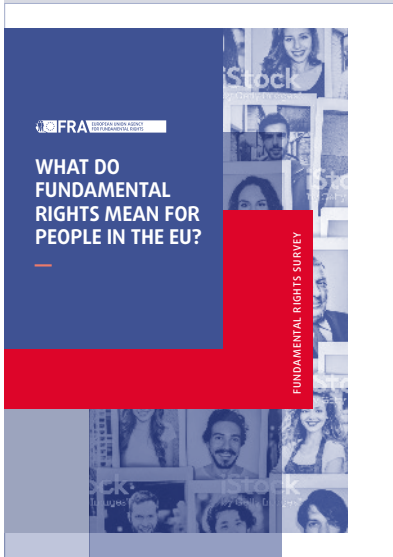
FIGURE 12: CONCERN ABOUT FOREIGN GOVERNMENTS ACCESSING, WITHOUT ONE'S KNOWLEDGE OR PERMISSION, INFORMATION ONE HAS SHARED ON THE INTERNET, BY COUNTRY (%)^{a, b}



Notes: ^a Out of all respondents in EU-27, North Macedonia and the United Kingdom who use the internet at least sometimes (n=20,943).

^b The question asked in the survey was 'How concerned are you, if at all, that some of the information you share on the internet – including social media – might be accessed by any of the following without your knowledge or permission?' G) Foreign governments. Respondents could answer by selecting a value from a scale, ranging from '1 – Not at all concerned' to '7 – Very concerned'. In addition, respondents who did not select one of these answer categories were provided an option to answer 'Prefer not to say' or 'Don't know'. In the figure above, category 'Not concerned' includes respondents who selected values 1 or 2, 'Neither/nor' corresponds with values 3 to 5, and 'Concerned' refers to values 6 and 7 on the seven point scale.

Source: FRA, Fundamental Rights Survey 2019 [Data collection in cooperation with CBS (NL), CTIE (LU) and Statistics Austria (AT)]



FRA has so far published two other outputs from its Fundamental Rights Survey. Both can be accessed on the FRA website at:

- <https://fra.europa.eu/en/publication/2020/fundamental-rights-survey-trust>
- <https://fra.europa.eu/en/publication/2020/fundamental-rights-survey-data-protection>

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PROMOTING AND PROTECTING YOUR FUNDAMENTAL RIGHTS ACROSS THE EU —

This paper presents people's concerns and experiences relating to security. It covers worry about crime, including terrorism and online fraud; experience of online fraud; experience of cyberharassment; and concern about illegal access to data.

FRA's Fundamental Rights Survey interviewed just under 35,000 people in all EU Member States, North Macedonia and the United Kingdom. It provides a comprehensive set of comparable data on people's experiences and opinions concerning their fundamental rights. The survey focuses on everyday situations in areas including data protection, equal treatment, access to justice, consumer rights, crime victimisation, good administration and the importance of protecting rights.



Access to justice



Information society



Internal security



Victims

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