# Liverpool couple jailed for decade-long £270,000 benefits fraud using false identities



A mother’s life of deception has culminated in a significant prison sentence for both her and her husband, following a decade-long fraud that involved claims of nearly £270,000 against public funds. Angela Lloyd, a part-time care worker, and her partner Lee Phillips, constructed a complex web of lies, fabricating identities and medical conditions to unlawfully obtain benefits meant for the most vulnerable.

In Liverpool Crown Court, the extent of their fraudulent activities was laid bare as prosecutor Olivia Beesley detailed the numerous deceptions that began back in 2012. Lloyd claimed housing benefits for a non-existent caravan at a fictitious address in Southport, generating a significant sum of £71,597.16 from West Lancashire Borough Council. Her deceit escalated as she falsely reported that Phillips needed multiple carers, using a deceased woman's identity to support this claim.

Lloyd was also found to have invented several medical conditions for her teenage son, impersonating a dead social worker to facilitate claims for disability living allowance and personal independence payments. Over an 11-and-a-half-year span, she pocketed an extravagant total of £169,394.15, exploiting the welfare system with a calculated disregard for the truth.

Phillips, who aided Lloyd in these schemes, claimed approximately £100,000 from various false entitlements including employment support and housing benefits. His defence cited health struggles, declaring him vulnerable and urging leniency in sentencing. However, Judge Simon Medland KC did not soften his stance, asserting that their extensive deception was motivated by personal greed and resulted in a substantial loss to the public purse.

The case has garnered attention amid growing concerns over welfare fraud, as similar incidents have been highlighted across the UK. Earlier this year, another woman was sentenced for fraudulently claiming £270,000 through multiple false identities to exploit the Universal Credit system. Such instances underscore the urgency for robust measures against benefit fraud and the need for rigorous oversight.

Fraud has become a pressing concern within the social support systems, accounting for a notable percentage of all recorded crime in England and Wales. With the rise of online scams and sophisticated fraudulent schemes, authorities are ramping up efforts to detect and deter this type of crime. The tragic irony in cases like Lloyd’s is that genuine claimants often struggle to receive the support they need, while the system is manipulated by those driven solely by self-interest.

As both Lloyd and Phillips face the consequences of their actions, the justice system sends a strong message: exploiting welfare benefits is a serious offense. However, the wider implications of such fraud remind us of the vital importance of protecting the integrity of social support systems, which are designed to help those in genuine need.

The emotional weight of the sentencing was palpable as Lloyd, overwhelmed, cried out, "oh my god," upon hearing the judge's decision. This reaction encapsulates the dramatic turn of events that has unfolded, transforming their lives irrevocably.

In the broader context, the scandal reflects not just individual failings but systemic issues that persist within welfare provision, raising questions about how to fortify these systems against exploitation while ensuring that those in real need do not fall victim to the very structures intended to support them.

## Reference Map:

* Paragraph 1 – [[1]](https://www.liverpoolecho.co.uk/news/liverpool-news/mum-cries-oh-god-270000-31734299), [[4]](https://acua.org/home/News/Former-UK-employee-falsely-spent-over-%24250%2C000%2C-fa)
* Paragraph 2 – [[1]](https://www.liverpoolecho.co.uk/news/liverpool-news/mum-cries-oh-god-270000-31734299), [[2]](https://www.birminghammail.co.uk/news/midlands-news/warning-woman-claims-270k-universal-22976813), [[5]](https://www.titleguardian.com/cases/fraudsters-stole-my-ps850-000-home)
* Paragraph 3 – [[3]](https://www.bbc.com/news/uk-scotland-south-scotland-25401448), [[6]](https://www.theguardian.com/money/2023/oct/07/i-lost-240000-uk-victims-share-their-stories)
* Paragraph 4 – [[7]](https://www.telegraph.co.uk/news/2024/05/06/online-fraud-lloyds-bank-britain-epidemic/)

Source: [Noah Wire Services](https://www.noahwire.com)

## Bibliography

1. <https://www.liverpoolecho.co.uk/news/liverpool-news/mum-cries-oh-god-270000-31734299> - Please view link - unable to able to access data
2. <https://www.birminghammail.co.uk/news/midlands-news/warning-woman-claims-270k-universal-22976813> - A woman from the Midlands was sentenced to 30 months in prison after defrauding the Department for Work and Pensions (DWP) out of £270,000. She achieved this by making 14 separate Universal Credit claims under various false identities. The fraud was uncovered during a crackdown by the DWP's counter-fraud team, leading to a police raid and the woman's arrest. The DWP is now in the process of recovering the stolen funds. This case highlights the ongoing efforts to combat benefit fraud and protect taxpayer money.
3. <https://www.bbc.com/news/uk-scotland-south-scotland-25401448> - Angela Lauder, a financial adviser from Selkirk, Scotland, was sentenced to 16 months in prison after admitting to fraudulently obtaining over £158,000 from clients. Between May 2008 and October 2010, Lauder withdrew funds from clients' investment accounts and deposited them into her own. The court heard that she was attempting to save her struggling business but acknowledged her actions were a significant breach of trust. Lauder expressed remorse and cooperated fully with the police during the investigation.
4. <https://acua.org/home/News/Former-UK-employee-falsely-spent-over-%24250%2C000%2C-fa> - A former UK employee is facing charges of theft and fraud after allegedly misappropriating over $250,000. The individual is accused of falsifying expenses and diverting funds for personal use. The case has drawn attention to the importance of financial oversight and the potential for significant financial misconduct within organisations. Legal proceedings are ongoing, and the accused is expected to face trial for the alleged offences.
5. <https://www.titleguardian.com/cases/fraudsters-stole-my-ps850-000-home> - Angela Ellis-Jones from Sutton, Surrey, discovered that fraudsters attempted to steal her £850,000 home while she was away visiting her mother. The perpetrators impersonated her to transfer ownership of the property using forged documents and a complicit solicitor. The fraud was uncovered when Ellis-Jones noticed an unfamiliar post-box on her property. She successfully reclaimed her home after a prolonged legal battle, highlighting the risks of property fraud and the importance of vigilance in property ownership.
6. <https://www.theguardian.com/money/2023/oct/07/i-lost-240000-uk-victims-share-their-stories> - The Guardian features stories of UK residents who have fallen victim to significant fraud schemes. One individual lost £240,000 after scammers intercepted email communications related to a property purchase, directing funds to a fraudulent account. Another case involves a businesswoman who was scammed out of £4,900 by fraudsters posing as bank officials. These accounts underscore the growing prevalence of fraud in the UK and the need for increased awareness and protective measures against such crimes.
7. <https://www.telegraph.co.uk/news/2024/05/06/online-fraud-lloyds-bank-britain-epidemic/> - An article in The Telegraph discusses the rise of online fraud in the UK, with fraud now accounting for 40% of all recorded crimes in England and Wales. The piece highlights various scams, including those originating on social media platforms like Facebook and Instagram. It also covers the efforts of banks, such as Lloyds, to combat these crimes and protect customers. The article provides insights into the challenges posed by online fraud and the measures being taken to address it.