# Couple’s decade-long £270,000 benefits fraud exposed in Merseyside cul-de-sac



In a quiet cul-de-sac in Merseyside, Angela Lloyd and Lee Phillips appeared to be an ordinary couple living an unremarkable life. To those who knew them, Lloyd, a 58-year-old mother of two, seemed like a dedicated wife caring for her ailing husband. However, as the residents of Birch Gardens soon discovered, behind the facade lay a staggering decade-long fraud that would shock their community.

This deception came to light following a dramatic police raid at the couple’s home, which revealed the pair had orchestrated a scheme to defraud taxpayers of £270,000. At Liverpool Crown Court, it was revealed that Lloyd had deceitfully claimed around £170,000 in benefits, employing tactics that included using a deceased woman’s identity, fabricating medical conditions for her son, and adopting multiple pseudonyms to work while collecting carer’s allowance. Phillips, 54, her husband, was also found guilty of fraudulently securing nearly £100,000 in benefits, including personal independence payments and housing benefits.

For over eleven years, neighbours had been suspicious of the couple. They reported seeing Phillips, who often appeared unsteady and frail with his walking stick, paradoxically washing his BMW and entertaining neighbours during community events like the Queen’s Diamond Jubilee street party. These inconsistencies raised eyebrows, but it was not until the police investigation that the full extent of their deceit was revealed.

Lloyd’s elaborate scam began with fraudulent claims for a non-existent caravan, for which she fabricated a tenancy agreement, securing £71,597.16 from Lancashire Borough Council. Following that, she concocted tales about her husband needing multiple carers, even using her sister-in-law’s birth certificate to bolster her claims. Under false identities, she worked as a carer and at Tesco, all while falsely portraying herself as a dependent in need of support due to her husband’s medical conditions. Phillips, in turn, exaggerated his own health issues, claiming he was unfit for work and failing to declare his wife's income to maintain his access to various benefits.

The revelations left their community in disbelief. Neighbours had previously noticed Lloyd’s reticence when engaging with them and her conflicting narratives about an extravagant £60,000 caravan they supposedly used for weekend getaways. One neighbour recounted seeing them packing their car, believing they were off to the caravan, only to learn later that the couple was heading to jail.

The case not only highlights individual deceit but also raises broader concerns about the integrity of benefit systems vulnerable to such manipulative schemes. It underscores the importance of vigilance and community awareness in spotting inconsistencies that may indicate fraudulent activity. As Judge Simon Medland KC pointed out during sentencing, such fraudulent acts undermine trust in public services, diverting funds meant for those genuinely in need.

In a tragic twist, while Lloyd was handed a two-year sentence, Phillips received a 20-month sentence, both leaving behind a community grappling with the fallout from a web of deceit spun over an entire decade.

This incident highlights an essential narrative in contemporary society, wherein fraud has become a pressing issue, illustrated not just by personal dramas like Lloyd and Phillips's but also by broader trends in scamming where individuals exploit trust for personal gain. The complexities of such frauds reflect larger systemic vulnerabilities and serve as a reminder of the necessity for ongoing vigilance in protecting community resources.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://www.dailymail.co.uk/news/article-14760763/The-fraudster-door-woman-posed-ordinary-housewife-living-boring-suburban-cul-sac-running-secret-270k-benefits-scam-DECADE.html?ns_mchannel=rss&ns_campaign=1490&ito=1490), [[2]](https://www.dailymail.co.uk/news/article-14760763/The-fraudster-door-woman-posed-ordinary-housewife-living-boring-suburban-cul-sac-running-secret-270k-benefits-scam-DECADE.html?ns_mchannel=rss&ns_campaign=1490&ito=1490)
* Paragraph 2 – [[1]](https://www.dailymail.co.uk/news/article-14760763/The-fraudster-door-woman-posed-ordinary-housewife-living-boring-suburban-cul-sac-running-secret-270k-benefits-scam-DECADE.html?ns_mchannel=rss&ns_campaign=1490&ito=1490), [[2]](https://www.dailymail.co.uk/news/article-14760763/The-fraudster-door-woman-posed-ordinary-housewife-living-boring-suburban-cul-sac-running-secret-270k-benefits-scam-DECADE.html?ns_mchannel=rss&ns_campaign=1490&ito=1490), [[5]](https://www.419scam.org/emails/2008-11/23/index.htm)
* Paragraph 3 – [[3]](https://www.bbc.co.uk/news/business-44467659), [[4]](https://midlandsfraudforum.co.uk/News-and-Publications/News/Frauds)
* Paragraph 4 – [[1]](https://www.dailymail.co.uk/news/article-14760763/The-fraudster-door-woman-posed-ordinary-housewife-living-boring-suburban-cul-sac-running-secret-270k-benefits-scam-DECADE.html?ns_mchannel=rss&ns_campaign=1490&ito=1490), [[6]](https://www.419scam.org/emails/2010-06/23/index.htm)
* Paragraph 5 – [[1]](https://www.dailymail.co.uk/news/article-14760763/The-fraudster-door-woman-posed-ordinary-housewife-living-boring-suburban-cul-sac-running-secret-270k-benefits-scam-DECADE.html?ns_mchannel=rss&ns_campaign=1490&ito=1490), [[3]](https://www.bbc.co.uk/news/business-44467659), [[4]](https://midlandsfraudforum.co.uk/News-and-Publications/News/Frauds)
* Paragraph 6 – [[1]](https://www.dailymail.co.uk/news/article-14760763/The-fraudster-door-woman-posed-ordinary-housewife-living-boring-suburban-cul-sac-running-secret-270k-benefits-scam-DECADE.html?ns_mchannel=rss&ns_campaign=1490&ito=1490), [[2]](https://www.dailymail.co.uk/news/article-14760763/The-fraudster-door-woman-posed-ordinary-housewife-living-boring-suburban-cul-sac-running-secret-270k-benefits-scam-DECADE.html?ns_mchannel=rss&ns_campaign=1490&ito=1490)
* Paragraph 7 – [[5]](https://www.419scam.org/emails/2008-11/23/index.htm), [[6]](https://www.419scam.org/emails/2010-06/23/index.htm)
* Paragraph 8 – [[2]](https://www.dailymail.co.uk/news/article-14760763/The-fraudster-door-woman-posed-ordinary-housewife-living-boring-suburban-cul-sac-running-secret-270k-benefits-scam-DECADE.html?ns_mchannel=rss&ns_campaign=1490&ito=1490)

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## Bibliography

1. <https://www.dailymail.co.uk/news/article-14760763/The-fraudster-door-woman-posed-ordinary-housewife-living-boring-suburban-cul-sac-running-secret-270k-benefits-scam-DECADE.html?ns_mchannel=rss&ns_campaign=1490&ito=1490> - Please view link - unable to able to access data
2. <https://www.dailymail.co.uk/news/article-14760763/The-fraudster-door-woman-posed-ordinary-housewife-living-boring-suburban-cul-sac-running-secret-270k-benefits-scam-DECADE.html?ns_mchannel=rss&ns_campaign=1490&ito=1490> - Angela Lloyd, 58, and Lee Phillips, 54, from St Helens, Merseyside, were sentenced for defrauding taxpayers of £270,000 over a decade. Lloyd falsely claimed £170,000 in benefits by using a deceased woman's identity and creating pseudonyms to work while claiming carers allowance. Phillips fraudulently claimed £100,000 in benefits by exaggerating medical conditions and failing to disclose his wife's income. Neighbours reported inconsistencies in their stories, such as Phillips appearing frail with carers but later seen washing his BMW and performing at a street party. Both were jailed for their extensive fraud.
3. <https://www.bbc.co.uk/news/business-44467659> - Angelene Bungay, 42, from Shrewsbury, was scammed out of £13,000 by fraudsters posing as her builder. During her mother's illness, she received emails from someone claiming to be the builder, requesting payments for materials. Trusting the emails, she transferred the money, only to realise later that she had been deceived. Despite the bank's procedures, the funds were transferred to the fraudster's account. This incident highlights the growing issue of 'push payment fraud' and the challenges in recovering such funds.
4. <https://midlandsfraudforum.co.uk/News-and-Publications/News/Frauds> - The Midlands Fraud Forum reports on various fraud cases, including a significant one involving a terraced house in Bolton. Several businesses with assets worth billions are registered at this address, raising questions about the legitimacy of these operations. The forum also provides information on different types of fraud, such as romance fraud, insurance fraud, and the impact of scams on communities. It serves as a resource for understanding and combating fraud in the Midlands region.
5. <https://www.419scam.org/emails/2008-11/23/index.htm> - The '419' scam, also known as the Advance Fee or Fake Lottery Scam, involves fraudsters promising large sums of money, such as lottery winnings or inheritances, to victims. They request advance fees for processing or taxes, but the promised funds never materialise. The scam is prevalent in Nigeria and other African countries, with criminals using fake names and addresses to deceive victims. The website provides examples of such scam emails and offers guidance on recognising and reporting them.
6. <https://www.419scam.org/emails/2010-06/23/index.htm> - The '419' scam, or Advance Fee/Fake Lottery Scam, is a fraudulent scheme where victims are promised large sums of money, like lottery winnings or inheritances, in exchange for upfront fees. These scams are prevalent in Nigeria and other African countries, with criminals using fake identities and addresses to deceive victims. The website offers examples of such scam emails and provides information on how to recognise and report them.
7. <https://www.419scam.org/emails/2006-06/03/index.htm> - The '419' scam, also known as the Advance Fee or Fake Lottery Scam, involves fraudsters promising large sums of money, such as lottery winnings or inheritances, to victims. They request advance fees for processing or taxes, but the promised funds never materialise. The scam is prevalent in Nigeria and other African countries, with criminals using fake names and addresses to deceive victims. The website provides examples of such scam emails and offers guidance on recognising and reporting them.