

**OFFICE OF THE POLICE AND CRIME COMMISSIONER
FOR HUMBERSIDE
DECISION RECORD**

Decision Record Number:16/2020

Title: Humber wide Fraud Prevention Campaign 2020/21

Executive Summary:

Support of the Humberside PCC is sought to enable the development and delivery of a Humber wide campaign on Fraud incorporating Scams. Evidence from Action Fraud shows that in Humberside alone £13.8 million was reported lost to fraud over the one year period of April 2019 to March 2020. The historic annual trend is one of increase not only in terms of value lost but also in the rising number of victims. It is estimated nationally that only 5% of fraud victims report the crime to either the Police or Action Fraud, the national reporting body.

Due to the complexity and the international organisation behind this type of crime, traditional policing methods of investigation, detection and prosecution are ineffective with most offences being committed outside the UK. It is therefore essential to take a pro-active approach and concentrate efforts on prevention and education.

This Decision Record outlines a project to develop and deliver a comprehensive OPCC Fraud prevention campaign programme aimed at reducing the number of fraud victims through a consistent and sustained Humberside wide approach. The campaign will include all types of fraud across all mediums, utilising existing partnerships and networks in both general and targeted prevention and in supporting victims to reduce their risk of becoming a repeat victim which is so common in fraud.

Decision:

To approve the allocation of £16,500 to fund the development and delivery of a comprehensive Humber wide OPCC branded Fraud prevention campaign.

Background Report: Open

Police and Crime Commissioner for Humberside

I confirm I have considered whether or not I have any personal or prejudicial interest in this matter and take the proposed decision in compliance with my code of conduct.

Any such interests are recorded below.

The above decision has my approval.

Signature



Date 30/11/2020

**POLICE AND CRIME COMMISSIONER
FOR HUMBERSIDE**

SUBMISSION FOR: DECISION

OPEN

Title: OPCC Fraud Prevention Campaign

Date: 18 November 2020

1. Executive Summary

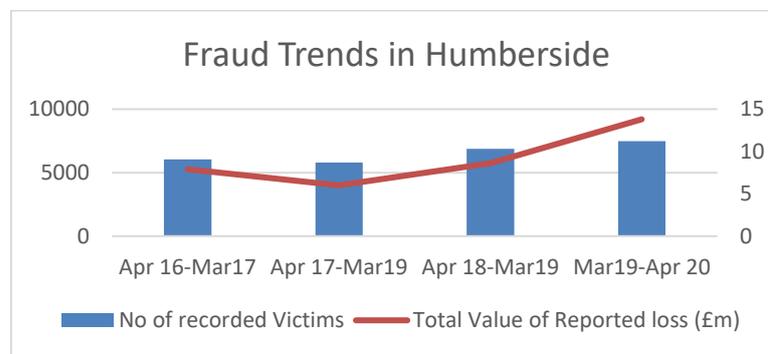
- 1.1 This Decision Record outlines a project to develop and deliver a comprehensive OPCC Fraud prevention campaign aimed at reducing the number of fraud victims through a consistent and sustained Humberside wide approach. The campaign will include all types of fraud across all mediums, utilising existing partnerships and networks in both general and targeted prevention and in supporting victims to reduce their risk of becoming a repeat victim which is so common in fraud.
- 1.2 Support of the Humberside PCC is sought to enable the development and delivery of a Humber wide campaign on Fraud incorporating Scams. Evidence from Action Fraud, the national reporting body shows that in Humberside alone £13.8 million was reported lost to fraud over the one year period of April 2019 to March 2020. The historic annual trend is one of increase not only in terms of value lost but also in the rising number of victims. It is estimated nationally that only 5% of fraud victims report the crime to either the Police or Action Fraud,
- 1.3 Due to the complexity and the international organisation behind this type of crime, traditional policing methods of investigation, detection and prosecution are often ineffective with most offences being committed outside the UK. It is therefore essential to take a pro-active early intervention approach and concentrate efforts on prevention and education in order to reduce the number of victims.

2. Recommendation

- 2.1. It is recommended that the OPCC provides £16,500 in this financial year to fund the development and delivery of a comprehensive and consistent Fraud Prevention Campaign across Humberside.

3. Background

- 3.1 Fraud offences come in varying types across a range of mediums, complexity and quality. We know that in Humberside alone £13.8 million was reported lost to fraud over the one year period of April 2019 to March 2020 and the historic annual trend is one of increase not only in terms of value lost but also in the rising number of victims as the following chart shows:



- 3.2 We also know it is estimated that only 5% of victims report being a victim to the Police and/or Action Fraud, the national reporting centre. This is mainly due to feeling embarrassed at being duped and losing what is often life changing sums of money which they are extremely unlikely to ever recover. The wide range of fraud types also means that the offenders are difficult to track down, they use highly technical methods and are often abroad making it virtually impossible for traditional policing methods to trace and prosecute them.
- 3.3 Fraud is not an area of crime that will be reduced by detection and prosecution. Although a higher level of victim care is required to prevent repeat crimes, there is an identified need to shift the focus clearly and strongly onto prevention. This is needed across the full range of fraud types and the full breadth of potential fraud victims.
- 3.4 Whilst the age range of people reporting fraud to Action Fraud ranges from 20 to over 60 years, a substantial number of victims are isolated, elderly with many in the early stages of memory loss so it is also essential to take a contextual approach to prevention by targeting all those who are family, friends, neighbours and carers to potential victims through a 'Protect yourself

and protect others' message and encourage them to take the 'stop, challenge and protect' approach.

3.5 Language relating to fraud and this campaign will be developed under the guidance of the national Fraud specialist Professor Keith Brown who highlights the importance of using the correct language in such campaigns. It is generally felt that the use of the word Scam, whilst registering with the public, minimises these offences and compounds the impact and feelings of humiliation caused by them. This campaign would make the message 'Scams are fraud and Fraud is a Crime' very clear.

3.6 There are many different types of fraud which are committed online, over the telephone phone, by mail and by face to face and the trends can be seasonal. Any campaign would have to be across a full range of mediums in order to reach all potential victims.

4 The current position

4.1 There are already Fraud Forums in each of the four local authorities initiated by the four Engagement Officers working in collaboration with Detective Sergeant Ben Robinson from the Force Economic Crime Unit. These forums have been in place for a year now. They have been effective in spreading the word across agencies and voluntary sector organisations but there is little evidence of sustainable prevention activity. The Fraud Forums will provide a key avenue for this campaign.

4.2 One element we have all identified when carrying out this type of engagement is the difference it makes to people's interest and understanding when they are given local victim stories and local financial loss examples rather than generalised national statistics. This project looks to build and enhance the current offer by providing a consistent, Humberside wide yet localised campaign. Making it real makes it more believable, prompts people to act and is therefore more effective.

4.3 Police resources for fraud prevention are very limited. The level of their investigations and out of force liaison means they have little time for promoting prevention. There are pockets of good work across the areas in the main by PCSOs. Currently, two of the four CSPs have commissioned Fraud prevention projects to be carried out by ERVAS (East Riding Voluntary Action Service) who are now quite expert in this field. However, overall, there is a complicated, adhoc and confusing mix of advice and direction for the general public. Feedback from some of the Forums has identified the need for simple, easy to remember key messages and for them to be used consistently across the whole of Humberside together with clear pathways to additional information, advice and support.

5 Proposed Project

5.1 It is proposed to:

- use the overarching national scheme 'Take 5 to Stop Fraud' (<https://takefive-stopfraud.org.uk/>) and supplement it with localised statistics, information and victim stories. Our research has concluded that 'Take 5' has the simplest messaging of all the current campaigns in terms of strap line and allows access to materials at little or no cost.
- Couple elements of the national scheme with localised simple key messages, Humberside and district statistics and a series of talking heads provided by local people who have fallen victim to fraud. The aim of this approach is to 'make it real' and demonstrate that anyone can become a victim of fraud at any time, it's happening in our own neighbourhoods, we have to protect ourselves and others. Localised messaging helps them realise that they could be next.
- Assist and support in the introduction and promotion of a Fraud Watch network of volunteers integral to the Neighbourhood and Farm Watch networks.
- A series of Talking Heads would be an integral part of the campaign providing video footage of real victims talking about how they were duped, what it felt like and what action they took or wish they'd taken ie Taken 5 minutes to think before acting, taken the 5 think first steps including 'it's ok to say no' which are to be part of the campaign. These steps would be identified by numbers on fingers to help people remember. We would hopefully identify a range of individuals including older people, victims of romance fraud as well as any local personalities who had fallen prey to fraudsters. These would also see the introduction of the #justlikeme.
- The victim talking heads would be complimented by identified local personalities such as The PCC, The Chief Constable, the Fire Chief, Leaders of the LAs and Community Champions. This would include representation from all ages and backgrounds. Local celebrities could also be approached. Their message would be 'Take 5'.
- There would be a comprehensive communications plan and messaging would be widely used by partners and circulated through communities. To ensure the full spread of the campaign would include the following channels:
 - EO Communications networks
 - Press coverage

- Local radio (including very local)
- Web sites OPCC (Lead), Links to : Humberside Police, CSP x 4 , Statutory and Voluntary Sector Partners
- You Tube videos on the OPCC channel
- CSP communications
- My Community Alert
- Social Media (FB, Instagram, Twitter and Linked In)
- Victim Support
- Crimestoppers
- Not in our Community

6. The methods of fraud are many and over various mediums. This project would develop a core campaign consisting of a range of elements providing a menu which can be adapted for phased use according to the targeted audience or fraud type such as online shopping leading up to Christmas or romance fraud in February. This approach provides a long term sustainable campaign which can be easily adapted to respond to trends. The long term use of the core messaging will enable the message to become fully embedded in communities and the minds of potential victims whilst also providing improved value for money.

6.1 Given the expanse of the victim profile it is known that many are not online so it is essential to have a range of campaign materials. These will be designed to enable their circulation through the many and extensive existing networks without further cost using existing mail outs such as Local Authorities, Carers' Support, Meals on Wheels, mobile libraries and the like.

7. Options

- 1) Do nothing - The decision not to fund this campaign would result in the continuation of the current offer which is there is a complicated, adhoc and confusing mix of advice and direction for the general public.
- 2) Partially fund – the decision to partially fund this project would result in only some of the elements being delivered.
- 3) Fully fund – the decision to fully fund is the preferred option to ensure a comprehensive and consistent multi-media campaign is developed and delivered.
- 4) Fund to higher amount – additional funding would enable the paid elements such as the social media and radio campaigns to be delivered for a longer period of time.

8. Financial Implications

8.1 The preferred option requires a commitment of £16,500 in this financial year of 2020/21.

9. Legal Implications

9.1 None. All brand licensing requirements will be met.

10. Driver for Change/Contribution to Delivery of the Police and Crime Plan

The decision to fund directly delivers against all aspects of the Police and Crime Plan. By targeted prevention and early intervention this project meets Aim 1 by reducing the number of victims of Fraud.

The campaign will increase public confidence in agencies involved in making communities safer, Aim 2, through the high profile branding, consistent messages and effective advice.

Finally, the campaign can also contribute to Aim 3 as many of the potential victims are often found to be within the most vulnerable groups and victims of fraud frequently become repeat victims with their details being shared amongst fraudsters.

11. Equalities Implications

There are no equalities implications.

12. Consultation

a. The police force and wider partners are extremely supportive of the provision of this campaign.

13. Media information

a. A number of elements of this campaign will be delivered through media and this will be co-ordinated by a comprehensive communications plan.

14. Background documents

a. None

15. Publication

a. Open

This matrix provides a simple check list for the things you need to have considered within your report. If there are no implications please state

I have informed and sought advice from HR, Legal, Finance, OPCC officer(s) etc. prior to submitting this report for official comments	N/A
Is this report proposing an amendment to the budget?	Y
Value for money considerations have been accounted for within the report	Y
The report is approved by the relevant Chief Officer	Y
I have included any procurement/commercial issues/implications within the report	N/A
I have liaised with Corporate Communications on any communications issues	N/A
I have completed an Equalities Impact Assessment and the outcomes are included within the report	N/A
I have included any equalities, diversity and or human rights implications within the report	Y
Any Health and Safety implications are included within the report	N/A
I have included information about how this report contributes to the delivery of the Commissioner's Police and Crime Plan	Y