

# **TRUST ME !**

## **A Briefing on Scams**

Summary Version

By  
the Research and Campaigns Team  
of  
Citizens Advice Sedgemoor

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# Management Summary

Victims of Scams are most concerned about getting their money back, and seeing the offender convicted...these outcomes are unlikely to be achieved in most cases.

Scams are epidemic. An attractive area in which criminals can operate with little inconvenience by comparison with old-fashioned crime, and far less risk of being caught.

They are reported to Action Fraud. In theory they can be referred to the appropriate local police, but when this happens, they are competing for very scarce resources. And they are difficult, time consuming, and therefore costly to deal with.

It is remarkably difficult to obtain a coherent picture of the problem.

Action Fraud recorded 277561 offences (not all of which are scams) in the UK in the year ending March 2018. This is an increase of 6% (a rise of 132% since 2011). And this is by no means a complete view, because many people do not report offences against them. 3.2 million offences were estimated to have taken place in that time – more than ten times as many as reported.

5494 crimes were reported for the Avon and Somerset Constabulary in the year to March 2018. The Total Victim Losses was given as £15.5m. Roughly half of these were reported by individuals. The main type of fraud related to cheques, plastic cards and online bank accounts.

An individual is ten times more likely to be a victim of fraud than of theft from the person; 10 times more likely than to be a victim of burglary; 35 times more likely than robbery.

About 5% of A & S victims reported a severe impact from the crime.

Less than 3% of recorded Frauds are detected. So less than 0.3% if we take unreported crimes into account.

Other kinds of crime have far better detection rates.

The Economic Crime Unit (ECU)<sup>1</sup> is the specialist unit for Frauds in the Avon and Somerset Constabulary. It consists of:

- A Detective Sergeant
- 4 Detective Constables
- 3 Designated Investigating Officers
- 3 Serious Crime Officers.

This amounts to about 0.2% of police employees.

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<sup>1</sup> <https://www.avonandsomerset.police.uk/168938-fraud-investigations-and-the-economic-crime-unit>

The picture is similar nationally – about 0.2% of resources are deployed to deal with about 30% of all crime, with outcomes that are predictable.

We recommend that the resources available for the investigation of Scams should be reviewed and increased significantly.

We recommend that the counting mechanisms should be revised to provide clarity for the public in counting offences and Detections. The counting mechanisms do not distinguish Scams from the other kinds of Fraud: it is difficult to quantify the problem of Scams. And the systems tend to obscure the idea of a Detection.

We recommend that the system of “Disseminating” reported cases should be reviewed. Existing systems do not encourage police attach an appropriate priority to the cases that affect individuals.

The Police Foundation Report (December 2018) makes a further 26 recommendations: we recommend that they should be urgently considered.