

# Tiny band of fraud police left to deal with third of all crime

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Only one in 200 police officers is dedicated to investigating fraud despite it accounting for more than a third of all crimes, *The Times* can reveal.

Most forces have less than half of 1 per cent of their officers allocated to fraud cases and some have none at all, according to figures disclosed under the Freedom of Information Act. In some areas the number of officers tackling fraud has fallen significantly.

Amid a surge in online and cold-calling scams, there were 3.8 million incidents of fraud last year, more than a third of all crimes in England and Wales. Victims are increasingly targeted online and can lose their life savings. However, as few as one in 50 fraud reports leads to a “judicial outcome” such as a suspect being charged.

Last night police bosses said the failure to investigate the cases was due to budget cuts and “poor government direction” and the situation had become a national emergency. Boris Johnson has pledged to “make the streets safer” by recruiting an extra 20,000 police officers but there are concerns that victims of fraud will continue to be failed.

While most crimes are reported to local forces, victims of fraud must contact Action Fraud. This is overseen by City of London police but the running of the call centre has been outsourced to a private American company. Out of half a million reports to Action Fraud last year, 37,500 were passed to police forces and just over 10,000 resulted in a suspect being caught.

Out of 43 forces in England and Wales, 29 responded to [questions from \*The Times\*](#) on the number of officers investigating fraud. These forces have a total of 58,868 officers but only 296, or 0.5 per cent, are dedicated to fraud investigations. Greater Manchester police has more than 6,100 officers and 36 of them are assigned to fraud. Last year 3,290 fraud cases were sent to the force and 161 had “judicial outcomes”, a success rate below 5 per cent.

West Midlands police has 6,200 officers and 30 are dedicated to fraud, four of whom are part of a team working across neighbouring areas. In the past year it has received 1,447 cases and there have been ten judicial outcomes but 210 are still being investigated.

## Action Fraud

How it works

Every year more than 500,000 victims in the UK contact Action Fraud. Call handlers choose about half to be classed as crimes and the rest are filed as "information reports"

1

**ActionFraud**  
**500,000**  
reports

All reports are sent to the "Know Fraud" database. An algorithm selects crime reports with the best chances of success to be sent to reviewers at the National Fraud Intelligence Bureau. In England and Wales 117,412 were chosen last year

2



**117,412**  
chosen by  
algorithm

This small team, including former police officers, assesses cases and picks which are sent to forces. Last year it forwarded 37,590 cases to police in England and Wales

3

**National Fraud  
Intelligence Bureau**  
Reviewers

**37,590**  
cases

Officers investigate but conviction rates are poor. Last year 10,473 fraud cases - about 2 per cent - led to a "criminal justice outcome", including when a suspect is charged, summonsed or cautioned

4



**Police**

**10,473**  
cases solved

At Bedfordshire police, which has 1,100 officers, there is no fraud investigation team and none of the officers are dedicated to investigating fraud. Cases are allocated to local investigators.

City of London police has 722 officers and specialises in fraud investigations. Forty-three of its officers, or 6 per cent, are in dedicated teams.

Martyn Underhill, the police and crime commissioner for Dorset, said: "We're in this mess because of austerity and poor government direction over the past six years. For too long ministers have underinvested in this area. Police forces have had to deal with increased demand without funding for new officers. The lack of response to it has become a national emergency."

The Home Office said it was recruiting 20,000 more officers, reviewing the policing of serious and organised crime and creating a national cybercrime force. Greater Manchester police said it had restructured and put more officers on its economic crime teams.

A Home Office spokesman added: “While dedicated fraud teams tend to handle the most serious and complex fraud cases, less complex investigations are often undertaken by other investigators. It is for chief constables to make operational decisions on how best to deploy their resources.”

West Midlands police declined to comment. Liz Mead, detective chief superintendent at Bedfordshire police, said its crime teams “are aptly skilled to take on smaller-scale fraud investigations”.

City of London police said the *Times*’s findings “do not represent the standards of work and ethics we expect” and training had been updated.

### **How The Times revealed Action Fraud failings**

An undercover *Times* investigation revealed that call handlers working for the police insult victims of fraud and have been trained to mislead them into thinking their cases will be pursued.

Managers at Action Fraud, the police service that takes fraud reports, mocked victims as “morons”, “screwballs” and “psychos”.

They banned employees from telling victims who called in distress that the majority of their cases would be immediately dismissed by call centre staff or a computer algorithm.

Victims of fraud are told to call Action Fraud, a national service overseen by City of London police. The call centre in Gourock, Scotland is run by Concentrix, an American company.

A *Times* reporter was hired by Action Fraud earlier this year despite the police claiming that it performs thorough background checks on staff.

He found that staff were coached to mislead victims into thinking they were talking to police officers. They were told never to reveal that they were making quick decisions as to whether the cases should be classified as crimes.

Some were filmed taking fraud reports while scrolling through their mobile phones, play-fighting and napping on their desks. Those who had been hired included convicted criminals.

Every year about half a million victims contact Action Fraud and about 50 per cent of the cases are dismissed. These are filed as information reports, which are only looked at again if their details match recorded crimes.

An algorithm then chooses the crimes with the best chances of success. Last year, 117,412 were chosen and sent to reviewers at the National Fraud Intelligence Bureau (NFIB), a small team including former police officers who decide which should be forwarded to local forces. Out of 37,590 cases sent to forces in England and Wales last year, 10,473 were solved.

After the *Times* investigation was published, hundreds of readers reported that their cases were dismissed by Action Fraud and it was revealed that Police Scotland had withdrawn from using the service. Two former heads of fraud for the police accused the Home Office of manipulating crime figures by instructing Action Fraud to dismiss cases.

John Manzoni, chief executive of the civil service, was questioned on this newspaper's findings by the Commons public administration committee and said Concentrix would be blocked from government contracts.

An official investigation into fraud policing was then announced, led by Sir Craig Mackey. The Mackey Review is due to be published in full early next year.

City of London police has said the "vast majority of staff who work for Action Fraud do a good job" and the *Times* findings "do not represent the standards of work and ethics we expect". It said information reports helped to build "a pattern of criminality", training had been "significantly updated", staff should not mislead callers and were vetted to standards set by the College of Policing.

Concentrix has said it was disappointed with the comments made by Mr Manzoni. A spokeswoman said: "The incidents reported by *The Times* were isolated and Concentrix has moved swiftly and efficiently to address the matters raised."