

## **Focus Groups Brief**

**Dates:** 28-09-2018 and 30-09-2018; 7-9pm

**Theme:** Scams/Fraud

### **Background**

Building upon our work around fraud and to bolster the scam survey that is currently being promoted out to partners and online, we undertook two focus groups with Neighbourhood Watch (NHW) area leads. The purpose was to engage with NHW, to gain their views and those of the communities they represent on the theme of scams and fraud.

A total of 15 NHW members took part across the two evenings, at Winchester and Basingstoke. The group sizes allowed for free flowing discussion and the opportunity for all to contribute.

### **Key Discussions**

Initial discussion around what is a scam, unanimous agreement that scams target any individual, some are just more likely to fall for a scam than other, seen as more 'gullible'. Recognition that techniques are becoming more sophisticated, use of threats is increasing via email communications, examples of court costs/ Apple etc were given, these are not reported, just deleted, or in the worst cases paid out.

Fraud seen as a more criminal act, whereas a scam is seen as an individual being 'naughty'.

Everyone is targeted, but the messaging to keep safe must be reinforced, with clear and simple messaging. Example given, the telephone scam was first heard about 10years ago and still goes on today. Recognition that a 'net is cast' and most fraudsters are opportunists hoping for someone to respond/pay out. Discussion around those who might answer are lonely, they know to hang up/not answer but it may be the only contact they have all day.

Discussion around common scams/fraud being seen/reported by NHW members. Email scams (replica emails mimicking banks/ service providers/utilities etc.), door step traders falsely reporting building working that needs to take place, phone call scams, postal scams, fake letter/emails purporting to be an organisation/service you are already engaged with e.g. solicitors.

Having a 'nominated neighbour' scheme. Worth exploring, who initially developed it, possibly Hampshire Constabulary? This could instil confidence with those living alone/home alone in the day to pass off traders to a 'nominated neighbour'.

Recognition that it's what you do when you receive a scam/fraudulent email. Reporting patterns/intelligence builds up a picture, this needs to be reinforced in messaging to the public to help build a cyber/fraud profile of our region.

People are more likely to report if they've lost money/property etc., though not always for feeling ashamed/embarrassed. First line of reporting likely to be the police in this instance. Though perception that when scams are reported there is no action taken, seen as a disincentive to reporting. Discussion around the need to report to act as a disruptive measure, aid the argument for resources in a particular area.

Should not always expect a visible police response when reporting a scam/fraud, when it can be dealt with over the phone/online, or another organisation such as crime stoppers/Action Fraud.

Impact of scams/fraud upon an individual, in the worst case can be suicide. Discussion around 'Think Jessica'. People may feel 'foolish, stupid, ashamed, embarrassed', psychological effects, and then an impact upon physical health. It is trying to get the message out there that techniques are developing, becoming much more complicated.

Not everyone recognises that a scam/fraud is a crime and should be reported, know that the 101 service is busy, didn't know that. Needing to consistently deliver messaging that residents can take to action to protect themselves, not just from fraud but burglary and other crimes.

Barriers to reporting 'not knowing where to report it, who to report to' there is not a one stop shop. Recognition that if it is financial you need to contact your back asap. Not getting feedback/ delays in being left on hold when you do report all add to the barriers to reporting.

To encourage more reporting: "Make people aware they can report online"  
"Deliver key messages where people congregate like coffee shops"  
"Provide quick updates, in Waterlooville we get alerts within an hour of an incident" Is this because the District Commander encourages frequent use?  
Other areas report less frequent alerts.

Positive feedback on the Safer Pack, fraud roadshows, scam survey and scamnesty, though one area felt the roadshow does not go near their area (East Hampshire).

## **Next Steps**

The key themes raised and issues discussed will enable the next steps of our work around fraud, and those more vulnerable across our communities. Proposals will be put forward to lobby nationally around utility companies (e.g. water, BT) service providers and internet companies to actively do more around fraud and highlight what they will, and will not ask of their customers/service users. By having the PCC's backing to support both locally and nationally will deliver the message of keeping our communities safer.

Development of our fraud campaign and safer pack, to encompass more technology based frauds (email/banking), and to widen the reach those talking about fraud, such as utilising our Youth Commission to encourage our younger generation to educate and raise awareness of fraud, potential case studies of YC members talking about their own relatives.