

Barriers to police investigations into widespread financial crime unveiled

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A majority of police detectives in England and Wales investigating financial crime do not have sufficient knowledge to build a successful case.

That's the finding of new research from the Institute of Criminal Justice Studies at the University of Portsmouth, looking into why results of such investigations vary so widely, especially when the crimes account for half of all criminal activity in the UK.

The report, published today in *Policing: A Journal of Policy and Practice*, finds that only 40 per cent of investigators understood the process by which fraud is reported. A third of those questioned said they had not received proper training in how to investigate financial crime. There was also a poor perception of fraud and the impact on victims amongst those questioned.

Researchers found that in many cases investigators had a negative view of their work, and did not have the time, training or determination. Financial crime is perceived to be notoriously challenging to investigate. Investigations into less prolific, but higher profile and headline grabbing crimes are known to get better results. Their report builds a picture of why investigations into [financial crimes](#) are largely unsuccessful, and it makes a series of recommendations to improve outcomes.

Lead author Paul Gilmour, Lecturer of Criminal Justice and Policing, Institute of Criminal Justice Studies, University of Portsmouth, said: "The police service in England and Wales has been subject of much criticism in the past two decades over the response to financial crime. Many studies have reported failures in how the police investigate and prosecute financial crime, which have led to many victims being dissatisfied with the service provided by police. Despite this, there has been little research into the barriers facing police investigators entrusted with tackling financial crime."

A recent study by Her Majesty's Inspectorate of Constabulary and Fire & Rescue Services (HMICFRS) concluded that the policing response to fraud is ineffective, with victims of fraud often left dissatisfied with the

quality of the police's investigation into fraud. Less than three per cent of fraud reported to police between 2017 and 2018 led to any type of positive outcome, such as a charge, summons, caution, or community service. These statistics are especially disappointing considering that fraud and related computer crimes accounted for almost half of all crime in England and Wales in the year ending December 2019 (Office for National Statistics, 2020).

Paul Gilmour said: "Our article reports on a study into such barriers, through surveys and interviews with investigators that aimed to better understand the challenges faced by police forces within England and Wales. It demonstrates several overriding practical and cultural issues that inhibit the success of investigations. The article concludes that police need a better appreciation of financial crime, to help improve the service delivered to victims and to prioritize this often undervalued field of policing."

The report found that financial crimes need to be prioritized, with all sectors of the [police service](#) needing to understand that they have an important role to play in the success of an investigation. Researchers also recognized that resources dedicated to fighting financial crime have struggled to compete with other policing priorities. It suggests improved training will allow investigators to better judge and, therefore, prioritize those cases that warrant further investigation.

A summary of the findings and recommendations can be found below:

1. The findings showed a common theme:
 - The police's lack of knowledge around relevant legislation and investigative procedures emerged as a key theme in the research. Only 40 per cent of all respondents reported understanding the processes through which frauds are reported to the police, and half of all

respondents did not understand the role of Action Fraud.

- Many respondents reported a lack of training as a barrier. A total of 29 per cent of respondents reported having received no training related to investigating financial crime. Almost 40 per cent of all surveyed stated that the only training received relating to financial crime was during their initial police recruitment. In nearly 40 per cent of respondents, all investigative training delivered had been via online e-learning packages.
- There was also a poor perception of fraud and also victims of fraud. Given the lack of training and knowledge around financial crimes, many respondents reported being fearful of conducting investigations into such crimes. The perception of fraud was overwhelmingly negative. Many respondents reported that fraud was not a priority. One respondent said: "Fraud has never interested me, but that said, it does not seem to interest many people; and as a result, it is definitely a poor relation when it comes to criminal investigation." The perceived lack of support from fraud victims was also reported as being a barrier. One said: "Many victims have a completely unrealistic attitude towards what we can achieve."
- Many respondents also reported that inadequate available resources hinder their ability to respond to financial crimes.

2. Report recommendations:

- Greater training is needed in this field to enhance [investigators](#)' ability to tackle financial crime. Further initial training and ongoing development will, not only, strengthen the police's competence in tackling financial [crime](#), but also, improve the police workforce's resilience in meeting growing operational demands.

- Better [training](#) will also improve how this area of policing is perceived. Victims of [fraud](#) and other financial crimes need the full support of the police, especially considering the increasing volume of frauds reported to [police](#) each year.

More information: Paul Michael Gilmour, Exploring the Barriers to Policing Financial Crime in England and Wales, *Policing: A Journal of Policy and Practice* (2020). [DOI: 10.1093/police/paaa081](https://doi.org/10.1093/police/paaa081)

Provided by University of Portsmouth

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