**Specification for an Academic Piece of Research on a ‘Public Health Approach to Tackling Fraud’**

**Statement of Requirement**

**1. Introduction**

1.1 The West Midlands Police and Crime Commissioner, the Regional Organised Crime Unit for the West Midlands Region and the Midlands Fraud Forum want to co-commission a piece of research that will aim to explore whether a public health approach can be taken to help tackle fraud.

**2. Fraud Context**

2.1 Fraud affects everyone, from individuals and local businesses, to international organisations and governments. We will all either have had personal experience, or know of people who have been affected by fraud. In all, it is estimated that fraud costs the UK economy £193 billion per annum.

2.2 The Office of National Statistics estimated there were 3.6m fraud cases in 2018. Looking forward, The National Economic Crime Centre cautiously estimates that by 2026 there will be over 5m cases of fraud a year.

2.3 Despite this, the Crime Survey for England and Wales estimates that only 15% of fraud offences were reported to the police in the year ending March 2019.

2.4 The number of successful prosecutions of offenders for fraud has dropped from a high of 15,500 in 2010, to under 9,000 in 2019, according to Ministry of Justice data. These 9,000 prosecutions represent just 3% of the total fraud reported nationally.

2.5 In the West Midlands, figures cited at the recent Fraud Forum suggest that of the 39,000 cases which occurred in the region over the course of a year, just 8% were referred to enforcement, and only 45 people were prosecuted.

2.6 From these statistics, it is clear to see that collectively, our current approach, both with regards to preventing fraud and enforcement against the people who commit these offences, is ineffective compared to the scale of the problem. New approaches need to be considered in order to be more successful at reducing the number of fraud offences and increasing the number of people who are prosecuted for carrying them out.

**3 The Commissioning Organisations**

3.1 The West Midlands OPCC (WMOPCC) has been campaigning for a better UK response to fraud since HMICFRS’s inspection into the policing response to fraud in April 2019. In February 2020, the WMOPCC hosted a national summit in partnership with the Association of Police and Crime Commissioners, to look into how things can be improved in the fraud prevention space with experts from across the UK.

3.2 Off the back of this summit, Birmingham City University have written a report containing recommendations for how the UK can improve its response against fraudsters. As a way of officially launching, and getting feedback, on this report, we are looking to host an online national fraud symposium in late September 2020. This work is overseen by the West Midlands Fraud Board, which was established by the Deputy Police and Crime Commissioner to provide strategic support to the West Midlands fraud response. This research will feed in and inform the approach of this board.

 3.3 This piece fits in with both the Police and Crime Commissioner’s Police and Crime Plan (2016-2020), under his responding to national threats objective, and then also his Emergency Chapter, that was produced as a response to the COVID crisis, under objective 4.

3.4 The Midlands Fraud Forum provides an industry led initiative involving public and private sectors to reduce fraud by: increasing awareness of fraud, communicating the risk and promoting best practice in countering fraud.

3.5 This research fits within two of their key aims:

* To create good practice antifraud cultures by encouraging and developing antifraud strategies for its membership to utilise.
* To establish a best practice between its members for fraud prevention, investigation and detection.

3.6 The Regional Fraud Development Officer within the Regional Organised Crime Unit for the West Midlands Region has a multi- faceted role which includes improving the understanding of fraud and ultimately reducing the harm that fraud does. In working with like-minded partners, such as OPCC for the West Midlands, who are taking a lead in the fight against fraud, it allows such important projects, such as this piece of research to come to fruition and hopefully benefit all.

Fraud is unlike other forms of crime as it affects all walks of life and is committed by all levels of society, be that unwittingly or otherwise and it is not an issue that law enforcement can solve on its own. That’s why the ROCUWM are keen to provide funding and support towards this important area of research to look to combat this issue in other ways.

**4. Requirements of the Research**

4.1 The public health approach (PHA) is now a widely used term when it comes to various public protection agendas.

The Model:

4.2 In violence prevention, this approach is now widely acknowledged as best practice and an established framework has been formed that sets out what taking this approach involves. (See: <https://www.who.int/violenceprevention/approach/public_health/en/>)

4.3 In this research, we want to explore whether this approach can be applied to the fraud agenda.

4.4 Focus groups from the WMOPCC’s Fraud Summit (Feb 2020) echoed that this research would be beneficial:

*The ideal was seen to be a public health approach to tackling fraud; within the governance but also where investigators and victim support organisations work with GPs, social care, the third party sector and other organisations in identifying economic abuse, and in providing interventions and specialist support. Activities that could be employed under such an approach include cross-agency campaigns, engagement strategies and training programmes.*

*“Fraud should be seen as an adult safeguarding issue and there should be a holistic response from partners rather than from the police and trading standards alone.”*

4.5 Areas that the work should aim to cover include: (**non-exhaustive**)

- In line with the PHA, this research should aim to explore how things can be done differently in relation to early intervention and prevention of fraud offences.

- A key focus of this should be the way in which the PHA engages all impacted agencies in its delivery and what organisations can be doing differently to better tackle fraud. This is something which is currently lacking from the fraud space, with numerous bodies involved who do not engage with each other as effectively as they could. We want to explore whether we should be taking a different approach in order to better prevent the high levels of harm that fraud is currently causing the West Midlands and the UK.

- This research should refer to previous academic studies on fraud interventions and the findings from them.

- As part of any research, the UK and international evidence base for best practice in fraud prevention should be explored and analysed. Would any of these approaches be applicable to the West Midlands?

- In keeping with the PHA, what are the risk and preventive factors that make someone most likely to be the victim or perpetrator of a fraud offence? Once these factors are established, what can be done to minimise these risks?

- How best can we engage with ‘at risk’ individuals to prevent them being perpetrators / victims of fraud offences?

- Are there things that partner organisations can be doing more widely to contribute towards reducing risk of fraud? E.g Can the education sector be doing more to inform children of the risks of fraud?

4.6 Upon the conclusion of this research, we envisage a series of recommendations being produced which set out ideas / possible interventions that police and the wider system can consider to improve their response to fraud.

4.7 This research should aim to feed into a ‘system wide approach’ that maps out how WMP and partner organisations can work more effectively towards tackling the issue of fraud, within a public health framework.

**5. Project Outputs**

5.1 The provider will:

• Produce a detailed report and a summary PowerPoint pack on the research findings and the main themes.

• Establish a set of key recommendations that emerge from this report. These recommendations should be applicable nationally, as well as within the West Midlands. They will be used going forward as a plan that organisations should aim to incorporate when tailoring their response to fraud.

• Present the research findings to the OPCC and other key stakeholder groups as required.

**6.** **The Research Partner**

6.1 The research partner should have a good knowledge of fraud in the UK and measures that are currently in place to try and deal with it.

6.2 They should be keen to explore this issue and be able to show a demonstrable interest in this area of research.

6.3 It is expected that upon successful application, a brief plan setting out how you intend to carry out this research will be prepared.

6.4 The partner will be expected to be flexible in meeting the requirements of the commissioning bodies and be available for regular communication with them.

6.5 Should the commissioning body require any amendments or new elements to the research, the partner should be responsive and proactive in aiming to meet any new requests.

**7. Budget**

7.1 The budgeted value for this piece of work will be up to £24,000. Providers will be expected to outline their rationale for the requested amount of funding.

**8. Time Frame**

8.1 It is expected that this research shall be completed within three months of a successful partner being selected.

**9. Meetings**

9.1 It is expected that the successful service provider will attend regular meetings with the OPCC, and the Midlands Fraud Forum where relevant, to maintain a close working relationship and provide updates on the progression of the research. The successful service provider will also be required, on occasion, to attend urgent meetings at short notice where there is a defined need.

9.2 The anticipated frequency of meetings and the content to be discussed is outlined below:

9.3 Quarterly - proposed agenda to include progress report on how the research is coming along, any issues that have come up, and any other matters of note.

**10. Application Process**

10.1 Potential applicants will be expected to apply through a two stage process:

* The first stage of this process will be a written application. Applicants will be expected to fill in the attached application form and return it to the email address specified on the application form by the 15th of January.
* Applicants who are successful at the first stage of the application process will then be invited to an online interview. These will take place on the 29th of January 2021. Following this, a successful individual will be chosen.

**11 Proposal Management**

11.1 This Specification is not a contract offer.

11.2 Neither the West Midlands Police and Crime Commissioner, the Midlands Fraud Forum nor ROCUWM shall in any way be liable for any costs incurred by you in connection with this Specification or at any stage of the procurement process.

11.3 We may modify the requirements and/or seek additional respondents to submit proposals at any point in time.

11.4 Your proposal in response to this Specification will be binding for a period of 30 days from the due date for submission of proposals.

11.5 While every effort has been made to ensure the accuracy of this document, we do not accept liability for any errors – factual or otherwise.