

FROM 'ROGUE TRADERS' TO ORGANISED CRIME GROUPS: DOORSTEP FRAUD OF OLDER ADULTS

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Abstract

This paper explores fraudulent acts by offenders who target and pressurize older adults 'on the doorstep' to have property repairs, often misrepresenting themselves as skilled tradesmen, and overcharging for such work. It uses extensive documentary materials from 11 enforcement operations in England together with interviews with trading standards officers and financial investigators. Using Reiner's (2000) Necessary Conditions of Crime framework illustrates the dynamics of doorstep fraud – from 'low-value' crimes to incidents of grooming and repeated victimization to the actions of organized crime groups often involving money laundering. The paper's contribution is a focus on a relatively understudied but vulnerable demographic group in criminology, and in highlighting the investigation practices of non-constabulary law enforcement officers who have not been the subject of empirical study in criminology.

Key words

fraud, older adults, trading standards officers, organised crime, policing

Introduction

A videoed interview of Rita, an 89-yr old white woman shows a physically frail woman, apprehensive, frequently tugging at her cardigan sleeves, initially asking the police officers, 'Have you come to see if I've been up to any mischief?' The bespectacled woman sits in an old-fashioned armchair, her eyes darting around the room, which reveals a patterned carpet, chintz wallpaper, and an antique cabinet in the corner. Throughout the short interview, Rita laughs nervously, twice telling officers that she cannot remember as her brain is 'squashed', and plaintively asking whether her answers have sent the officers mad. Rita cannot recall whether she had asked the offenders to clean her gutters or trim her hedges nor who had recommended these traders. Rita does, however, grasp the intent of the officers, telling them, 'they came one day and they were doing and they got up and they were doing along the gutters at the top of the house. I went out to have a look to see what they were doing, they'd been there about five minutes, and they got off the other end and they said they'd finished and it was the length of the house and they couldn't do it five minutes...[Responding to a question Rita repeats] 'What did they ask for?' [long pause] 'They did ask for something...I don't know whether it was forty or sixty pounds...I gave them some money.'

Rita is far from the competent witness that prosecutors¹ and courts appreciate; nor does she fit the profile of younger victims on primetime television programmes such as *Rogue Traders* (BBC1) and *Cowboy Builders* (Channel 5), which provide high entertainment value and, perhaps necessarily, happy endings. Such programmes show spirited TV presenters who locate and trap offenders who have displayed poor workmanship or engaged in bogus or unscrupulous trading practices, having been captured on film using hidden cameras. Instead of 'cowboy builders' riding off romantically into the sunset after a dishonest day's work, they are corralled into suburban cul-de-sacs in their white vans, held to account, and

¹ The CPS (2008) has published a *Public Policy Statement: Prosecuting Crimes against Older People* with details of support for them as victims and witnesses.

named and shamed on national television. The 'reality' of doorstep fraud, the focus of this paper, is, inevitably, much more mundane and more harmful in its outcome. Its detection and investigation tends to be by local authority trading standards officers, sometimes with police involvement. This work is carried out alongside the investigation of misleading, reckless, and aggressive trading practices under the Consumer Protection from Unfair Trading Regulations (CPUTR) 2008. This complements the work of financial investigators who sometimes use the Proceeds of Crime Act 2002 to provide financial recompense for victims. For these enforcement professionals, Rita's cognitive deficiencies are commonplace. It is victims' lack of awareness and understanding of their victimisation which makes this crime type relatively 'invisible' (Davies *et al.*, 2014). Its 'invisibility' means that there are no credible official statistics on this particular form of fraud, a broader category of offences, which collectively have not been well-covered by national crime surveys², so we know little of this fraud's prevalence, incidence, dynamics, and impact (Button *et al.*, 2013, Levi, 2008a, Sutton, 2007 but see Andrews, 2014)³. Finally, it is worth noting, as does Levi (2008a), that despite the claimed globalization of crime, doorstep fraud is a surprisingly local and, at most, cross-regional crime, and one which like many other frauds is not high on public policing agendas (Button *et al.*, 2007).

This paper is concerned with the least frequently victimised demographic group in official crime statistics yet those who face heightened risk in relation to doorstep fraud: older adults. While recognized as at risk of domestic abuse and neglect by relatives and care staff (Biggs *et al.*, 2009, Brogden & Nijhar, 2011, Giordano & Giordano, 1984), such work has been rarely informed by criminological theory (Payne, 2011), and little has been said about other forms of victimization⁴. Thornton *et al.*s (2005) scaled-up estimates of distraction burglary among older adults are 400,000 attempts, of which 130,000 are successful. Similar to doorstep fraud it involves offenders misrepresenting themselves as, for example, a utilities company employee to gain access for the purposes of theft. Older adults are among those groups South (2014: viii) rightly regards as 'socially invisible, marginalised or forgotten' in criminological research. This paper, in beginning to rectify this, presents an illustration of the spectrum of doorstep fraud offences from the 'low-value' victimization of older adults like Rita, to incidents constituting repeated victimization and sometimes grooming by offenders to, at the most serious end, the predation on older adults of organized crime groups. The second purpose of this paper is to illustrate the enforcement activities of trading standards officers who as non-constabulary law enforcement agents have only rarely been the subject of scrutiny within criminology (but see Button & John, 2002, Vagg, 1995). This is despite their long history of 'public policing' and their investigative repertoires drawing on much that is familiar to the police investigation of crime, as policing scholars have noted (Johnston, 1992, Jones & Newburn, 2006).

² ONS is introducing fraud questions into the Crime Survey of England and Wales in April 2016.

³ Andrews' (2014) estimated 11,500 incidents of doorstep crime (including fraud) being reported to trading standards departments in England annually, with reporting rates estimated at 10-20%. Offences can also be reported to the police and the National Fraud Intelligence Bureau. Action Fraud recorded 5,671 offences involving doorstep crime in 2013/14 (ONS, 2015).

⁴ Several third sector organisations like Age UK, Think Jessica, Citizens Advice, have produced materials to publicise the dangers of fraud for older adults.

Methodological Approach

This paper draws on documentary sources from 11 enforcement operations involving 41 offenders and 140 victims undertaken between 2006 and 2014 by a trading standards department in one proactive local authority in England, referred to as the pseudonym of Newmontshire. Four of the 11 operations included in the sample were scored on the National Organised Crime Group Model (OCGM) matrix and assigned a tiered operational response. Detailed information was collated from case files which variously included: victim interview transcripts and statements; CCTV and surveillance evidence; statements from relatives, neighbours, GPs, carers, professional traders (e.g. arboriculturists), surveyors, bank, building society and Post Office staff; offenders' mobile phone and Facebook records; trade advertising flyers and receipt books; photographs of offenders' clothes and vehicles; bank statements, tax and credit status reports; as well as other evidence and intelligence such as cash seizures, victim cheque stubs, Police National Computer checks, intelligence entries, and records from the national case management system used for Trading Standards incident reporting and investigation management. As prosecutions for trading-related criminal offences are taken by local authority legal officers or private counsel rather than the CPS, case files included details of hearings, briefs for counsel, defence statements, notices to introduce hearsay evidence, applications for special measures for vulnerable witnesses, indictments laid, trading standards staff timesheets for calculations of legal costs, letters to defence solicitors, and Schedules of Non-Sensitive Material.

The analysis of institutional records and other documents is relatively common among crime historians (Godfrey, 2012) and has been used by other criminologists. Polk (1994), for example, used coroners' and police records, and prosecution briefs, to establish typologies of masculine homicide, Dugato *et al.* (2015) provided a picture of Italian organized crime using confiscated property data and the Mafia Presence Index, and Moreselli and Roy (2008) studied social networks in car ringing operations using two years of police interrogation transcripts, affidavits, and surveillance evidence. While providing a potentially rich data source, this approach has its limitations. Such data can suffer validity problems because they reveal only those victims, suspects, witnesses, and 'primary facts' deemed by police officers and the like to be worthy of evaluation and investigation (McConville *et al.*, 1991: 87). There is considerable discretion exercised in such selection processes which may not be discernable from documentary sources. The possibility of investigative biases means they cannot be used to detail prevalence, incidence, or offender characteristics in a way victimization surveys can.

Furthermore, the operations in this study's sample were atypical in that the high prosecution rate for Newmontshire cases was not representative of trading standards departments nationally; Andrews (2014) survey of 157/166 trading standards departments estimated a prosecution rate of 1% of reported incidents in 2013/14. Undoubtedly, in part, the low prosecution rate reflects regulatory agencies' tendency to rely on education, advice, and negotiation to gain compliance with the law rather than prosecution and sanctions, although enforcement strategies are subject to local variation (Hutter, 1988, Tombs, 2016). Notwithstanding, the operations comprised similar offences of aggressive trading practices, misrepresentation, and overcharging to those reported and recorded (n=53) in Newmontshire's incident management system in 2013/14⁵.

⁵ A further 228 incidents were recorded which included attempts and criminal trading offences under the CPUTR 2008.

Additionally, seven semi-structured interviews examining emerging themes from the documentary material were conducted in Newmontshire, Marningford, and Englestead (also pseudonyms), with a financial investigator and six experienced trading standards officers, two of whom had previously worked as financial investigators. The interviews were carried out between August 2014 and December 2014, and lasted between 83 and 227 minutes. Interviewees were selected for their experience of doorstep fraud investigations, so once again, they are not representative of trading standards officers nationally.

The Necessary Conditions of Doorstep Fraud: Illustrative Examples

Criminology is divided as to what its focus should be: *offenders* for proponents of dispositional theories concerned with offender motivation (Young, 1994) or *crime events* or *criminal action* in theories of choice, control, and crime science (Cornish & Clarke, 1986, Felson & Bora, 2010, Laycock, 2003). To outline the particular dynamics of doorstep fraud this paper uses Reiner's (2000) framework which draws on elements of both approaches in referring to the five necessary conditions of crime which can vary across time and space. These are: labelling and constructions of what is criminal; offender motivations; the means and resources available to offenders; the opportunities presented; and the degree and nature of formal and informal social controls.

Labelling

Labelling can be by victims and their advocates, enforcers, or offenders. The interviewees consistently referred to doorstep fraud investigations as being a relatively recent development, which in Newmontshire Trading Standards had originated with exposure to the work of retired Detective Chief Superintendent Brian Steele who was part of the Leeds Distraction Burglary Initiative team in the early 2000s (Steele *et al.*, 2001). Notwithstanding, Luke, a senior enforcement officer in Newmontshire recognized that previously some such offences would have been prosecuted under the old Trades Descriptions Act 1968, 'prior to bringing it all together and labelling it, understanding more of what doorstep crime was'.

The presence of primetime television programmes described earlier suggests public perceptions of doorstep fraud recognise it as unambiguously criminal. In fact, offenders themselves may regard offending against older adults as unconscionable and lacking criminal status. Taylor's (2014: 495) study of 29 burglars found a consensus with distraction burglaries of older adults being variously described as 'disgusting', 'wrong', 'sick', and 'twisted', at the bottom of the moral hierarchy of acceptable burgling behaviour.

For the labelling of the behavior as crime by victims they must perceive themselves to have been victimized. The following examples illustrate the ambivalent and contingent nature of this process. In 2012, Newmontshire received a report from the carer of Maurice, a 60 year old man who was suffering from a progressive neurological condition, claiming that he had been groomed over a period of four years, with offenders visiting him at home and taking him out for meals and to medical appointments. The principal offender was in his mid-40s and had met Maurice when touting for business as a uPVC installer. When video-interviewed, Maurice recalled at least 25 jobs undertaken at his property by the offender, his two sons, and another family member. Examples included being overcharged for replacing his garden gates, having his kitchen ceiling unnecessarily replastered, and the house rewired at excessive cost. An independent surveyor assessed some roofing work undertaken⁶:

⁶ Using regional versions of the *Guide to Estimating for Small Works and Alterations & Refurbishment* produced by the Royal Institute of Chartered Surveyors Building Cost Information Service.

... only a single coat of treatment has been applied whereas the manufacturers will recommend a minimum of two coats...I have inspected many roofs applied with these coating systems and this is possibly the worst in regard to its quality of work and finish...whether such work was warranted is extremely doubtful in view of the age of this dwelling...

In total, £58,715 of property repairs were carried out and Maurice had also lent the offenders £185,245 in loans and assumed legitimate investments. When first interviewed by trading standards officers, Maurice resisted the label of victim arguing later he had 'lots of money' and he 'liked to think he was helping somebody...his friend', perhaps trying to deflect the shame and stigma of the label of victim. Felix, a trading standards officer in Newmontshire, noted a shift in Maurice's attitude when he was left alone to digest the surveyor's report; as Walklate (2007) has observed, victims or 'survivors' can experience both agency and passivity at different moments in time. Likewise, Gemma, an enforcement officer in Marningford, reported similar experiences:

We had to almost convince him [the victim] what had gone on, because he'd been befriended by them [offenders]... they were in his life for two years, and he felt that they were doing him a favour by helping him to stop his roof collapsing ... we gave the example that he goes to Sainsbury's to do his shop, and we asked him how much it cost him every week. He said, 'About £30 to £40.' We said, 'Right. What if you went and did your shop, and it cost you £100, but you'd bought exactly the same things? What would you say?' He said, 'I've been ripped off. I'd be angry.' 'Right, these are similar circumstances.' So we tried to relate it to something to what he buys regularly...

Motivation

Undoubtedly, a strong motivation for doorstep fraud is money. Straightforwardly, older adults can be defrauded of money for building work which has not been completed. In one Newmontshire investigation, an offender had charged two victims £2,500 and £2,400 for roofing work which had not even been started. Overcharging for labour and materials was also common. First cold-called by a man who illegitimately claimed to be a subcontractor for a reputable local roofing company employed in the same street, a 73-old female victim had been persuaded by frequent phone calls and visits to part with five amounts totaling £15,223, plus £250 for a personal loan. Not completing work and overcharging can also be combined, so for example, between June 2009 and September 2011, £17,430 was paid in 24 cheques by 84-year old Arthur to the principal offender who had also defrauded Rita (see Table 1). During his PACE⁷ interview, the offender reported that he had no business account, offered no invoices or guarantees, and he could not recall any details of the charges made as 'there was a lot of partying since then'. This feature ('life as party') is one commonly identified as being part of offenders' lifestyles in many acquisitive crimes (see for example Shover & Honaker, 2014).

TABLE 1 HERE

It remains possible that the manipulation required to carry out deceptions brings its own non-monetary rewards of a successful con. Identity thieves, interviewed by Copes and Vieratis (2009, 2014) claimed, with pride, advanced social skills, intuition, and technical

⁷ Police and Criminal Evidence Act 1984.

knowledge, and such attributes could easily be seen as criminal talent. For Sutton (2007), understanding the 'seductions of crime', placed centre stage in cultural criminology, would inform us about the structural and interpersonal dynamics of 'strangely neglected' offences like fraud. Finally, the possibility that some doorstep offenders may themselves be victims of forced labour cannot be ruled out. Using human trafficking intelligence data from 17 police forces, the Serious Organised Crime Agency (2013) observed that of 2255 victims in 2012, 7% (n=156) worked in block paving, tarmacking and construction.

Means

For the successful commission of crime, Gill (2005), using Ekblom and Tilley's (2000) framework of 'core competencies', outlined seven resources which offenders use, with a degree of overlap between these. The *first* requires offenders to be able to *handle emotional states* such as having an insensitivity to risk. In Operation Topaz which is discussed in detail later in this paper, the offenders were arrested and then released on police bail with conditions prohibiting cold-calling, entering certain areas, and using vehicles other than public transport. But, as Anita, Head of Trading Standards Investigations at Newmontshire, remarked:

....Literally within a week of the warrant they'd done another job [doorstep fraud]... They had a hundred officers on their premises, they'd lost [had seized by the police] all their vehicles, they'd all got restraint orders [had their bank accounts frozen], and within a week they were back up and running [using hired vehicles]...

With regard to the *second* resource, doorstep offenders draw on *personality resources*, including guile, persuasiveness, and audacity. Becky, a trading standards manager in Engelstead described a man being duped by the offer of a free guttering cleaning service which required a space being cleared in his garden for ladder access. All the plants from his garden were removed and replaced with gravel, with £6,000 demanded for the work, which necessitated him taking out a £2,000 bank loan. The ruse of completing work without householders' consent is a pernicious one in that it raises an obligation to pay for services rendered but not solicited. Similarly, Luke, a senior enforcement officer in Newmontshire described an agoraphobic victim being pressured to go to a high street ATM with offenders, who when left alone was 'completely out of her depth... totally and utterly distraught.'

Third, knowledge resources are likely used to identify suitable victims but evidence on this was largely anecdotal. Interviewees speculated that target cues – wheelchair ramps, handrails, unkempt gardens, peeling paintwork or frilly net curtains – could serve as cues for possible vulnerability. Offenders may fish for information, what Barbara, a Newmontshire financial investigator called 'assessing rip-offability, to ascertain whether there is any guardianship presence (Felson and Bora 2010), such as a partner, relative, or neighbour. The scouring of obituaries to reveal the recently widowed, the buying of customer addresses from companies selling mobility aids, and the compilation and sharing of 'suckers' lists' among organised crime groups were all cited by interviewees as further possibilities. However, Anita, Head of Investigations at Newmontshire said:

The only example we had of that was...the victim had been targeted for four years...[we] did a physical search of that house and found multiple invoices throughout the house from different traders...[there were] four, five, six different traders saying they'd all done the same work, so we arrested the last three and prosecuted them... the last three were members of a wider network of a family who'd clearly passed it [the victim's address] on

between them.

Offenders may reckon on large sums of cash houses where there are elderly and housebound residents. Older adults may not be ordinarily suspicious of traders selling services door-to-door, as this was more common practice in the past. Offenders may also be aware of older adults' cognitive difficulties preventing the careful decision-making of consumers who seek quotes for works before committing to them.

Fourth, skills-based resources such as understanding how to con convincingly is key. An older adult informed that not going ahead with work on their roof could lead to it collapsing, forcing them into residential care, operates as a powerful incentive to proceed. Becky, in Engelstead, had a victim who refused to tell his adult daughter about his victimisation, not just because of the embarrassment and shame of being scammed, but because it might indicate he could no longer cope with independent living.

The *fifth* resource identified by Gill (2005) concerned *physical traits* such as strength and size, easily demonstrated against older adults. Katharine, a 76-year old woman, opened her door in November 2008 to a man who claimed to have seen a roof tile missing, and in her statement she said:

I went back into the house leaving the [front] door locked behind me. I did not want the males to do the work...A few minutes later I was in the kitchen when one of the males opened the rear kitchen door and walked in...one said he had fixed the tile and I owed them £3,200. I was so shocked, I said I was a pensioner and did not have that kind of money. They wouldn't give in to me not giving them the money. I felt vulnerable and intimidated and went upstairs to get my chequebook.

An independent surveyor found the roof tile replacement should have cost only £18.00 plus VAT, as they had not even secured the mortar bedding of the tile.

The *sixth* resource, tools or '*crime facilitators*' are obviously important. The offenders who defrauded Katharine had trade flyers, business cards, magnetic signage on their vans, and sweatshirts emblazoned with their company insignia. Other props – ladders, spirit levels, invoices and receipt books - may be used to facilitate doorstep fraud. Indeed, a study of the 88 victims of a home appliance repairman in Ohio, US, found it was the offender's large advertisement in Yellow Pages, his business cards, and work contract, which persuaded consumers of his authenticity (Vaughan & Carlo, 1975). As Sutton (2007: 254) reminds us, some offenders 'regularly create an aura of legitimacy around criminal behaviour by merging it in their own minds and blurring it in the minds of other offenders with legal, ethical mercantile practices'.

Finally, the *seventh* resource, of co-offenders and contacts, can be crucial in the completion of doorstep fraud, where significant physical work is undertaken, such as in block paving, or where others' bank accounts are required to launder the money.

Opportunities

In Cohen and Felson's (1979) original formulation they hypothesized that routine activities provide the basis for criminal activities. One major social change they recognized was the under-occupation of homes as women moved into higher education and employment. This precipitated higher rates of household crime with reduced guardianship and more direct-contact predatory crimes outside the home. Such reasoning could be applied to explain older adults' lower victimization risks, but this is turned on its head in doorstep fraud. For those

aged 65 and over, compared with other age groups, more time is spent asleep, taking meals, engaging in personal care, exercising free time, or doing domestic work, and these activities are more likely to occur in the home (Lader *et al.* , 2006).

The 65s and over population increased between 1981 and 2008 from 7.9m to 9.9m (Falkingham *et al.* , 2010) as a result of rising life expectancy. The fastest growing age group were those aged 85 years and above, known by demographers as the 'oldest old', and 90 year olds and over are disproportionately female. Areas with the highest life expectancy, with few exceptions, are rural or suburban (Falkingham *et al.* 2010) where homes can include large gardens and driveways that require maintenance. Poor health, generally, and mobility difficulties and cognitive impairments such as confusion and memory disturbance in particular, are correlated with older age (Prince *et al.* , 2014). These can be linked to reduced social interaction with others (Burholt & Scharf, 2014), spousal bereavement and dislocation from family and friends following retirement, and increased rates of solo living, which may all increase victimization risks. These factors play a part in late modern experiences of loneliness and isolation, such that groomed victims like Maurice may perversely see being defrauded as worthwhile by dint of the human interaction it offers. These individuals can be easily pulled into what Burgard and Schlemmer (2013) have termed 'strategic interaction', in which the offender detaches the victim from rational interaction, lowering their perception of possible danger. Together these social and demographic changes can be seen as presenting a proliferation of criminal opportunities for doorstep offenders.

Controls

For Reiner (2000), the absence of controls is the final condition which needs to be met for a crime to occur. As previously mentioned, formal controls, through law enforcement are not widely practised. Trading standards officers, like other regulatory agents such as environmental health officers aim, at least initially, for co-operative compliance with the law through persuasion (Hutter, 1988) and, as Levi (2008b) has noted, they are predisposed to offer advice and warnings to errant traders. The principal offender in Rita and Arthur's case referred to the ineffectiveness of this during interview, wryly remarking that 'it does come in that ear and went out that ear with Trading Standards'.

The political context will also influence enforcement approaches as operational priorities will be determined through negotiation between senior officers and local councillors, although protecting the public from 'rogue traders' appears to have a high stated priority in many areas (Raine *et al.* 2015). Recent cuts in trading standards budgets, estimated by Raine *et al.* (2015) to be upwards of 20% in 2014/15 compared with 2011/12, combined with pre-austerity cuts, will also have severely limited intervention possibilities, and the same is likely to be true of the police, particularly given stringent performance targets being in place in recent times (Collier, 2002, FitzGerald *et al.* , 2002). Here, Anita's reaction to government presumptions of effective joint-agency working are dismissed in light of current resource constraints:

at the Home Office seminar yesterday they were all talking about this whole utopia of joint agency jobs and we'd go to the police and say can you help us with this job and then the police come and say yeah can you help us with this job. That's just not what happens. We're bottom of the pile with these jobs in reality because of all the drug stuff goes above us... [or] firearm issues you know, counter terrorism issues that have all taken priority... it's just like yeah, go away get to the back of the queue kind of attitude really.

The interviewees also noted that police intervention may be thwarted by a mistaken belief that doorstep fraud constitutes civil rather than criminal offences and are therefore outside police jurisdiction. Gemma, from Marningford Trading Standards, for example, described how a 'job' comprising witness statements, a surveyor's report and detailed offence outlines, had been rejected by her local police force as a civil matter, leaving her with 'the gist that they didn't want to deal with it'. While there is a hint here that for the crime-fighting police officer, stopping a 'rogue trader' does not quite cut it, it is just as possible that this reflects legal misunderstanding, or a reluctance to expend resources on what is regarded as core Trading Standards business (Doig & Levi 2009).

The role of informal social control in offenders' lives through the family, school, and community is unexplored in relation to doorstep fraud. Notwithstanding, several interviewees surmised that doorstep offending was often carried out by family members and such attachments may exacerbate propensities to commit crime rather than obviate them:

You know fathers have done it, families have done it, they will tell me during interview... 'I've gone out with uncles'... worked with them from a very early age and then, then they've gone off to do it themselves... I would have to say it's learned experiences and philosophies and, and passing it on.
(Luke, Senior Enforcement Officer, Newmontshire)

The Investigative Repertoires of Trading Standards

The interviews with trading standards officers and financial investigators revealed a pro-prosecution, crime control orientation in doorstep fraud cases where the evidence was sufficient to prosecute (see also McConville *et al.* 1991), which contrasts with perceptions of Trading Standards as being largely compliance-oriented (but see also Hutter, 1988). This revealed utilitarian objectives of deterrence and incapacitation, with the aim of protecting older adults from future victimization, even though the efficacy of such approaches has, of course, been challenged (Bottoms & von Hirsch, 2010, Hough *et al.* , 2013).

Like other fraud investigations which have low detection rates (Levi, 2008b, McKee, 2014), doorstep fraud investigations are usually reactive and case-based⁸, and as in other crime investigations they are dependent on witnesses, forensic evidence, intelligence, and surveillance of suspects' movements and financial dealings (Maguire, 2003). Securing robust witness testimony can be difficult. As the introduction to this paper made clear, victim accounts may be incoherent, lacking convincing information regarding the timing of offences, or specific details of interactions with offenders. Trading standards officers in Newmontshire had made considerable efforts to understand the nature of older adults' cognitive impairments in order to gather reliable evidence sensitively. Felix, a senior officer, had received training in interviewing vulnerable individuals from the police and noted:

it's completely different to doing a suspect... with a vulnerable person you, you certainly have to... let them talk to you about something they want to talk to you about... I'll be doing my, what's classed as 'bubbles' all the way through so... anything relevant that she writes, that she says to me, I'll put like a, a circle, with that, that word into it, and then once she's finished

⁸ Around the country there are various specialist fraud teams which work more proactively e.g. Operation Manhunt within Hertfordshire Constabulary, which provides crime prevention advice on how to deal with bogus callers who are involved in distraction burglary and fraud.

completely I'll ask her to try and remember again and just keep going through it. Don't, don't stop her or, try and quicken it all up, just get to the end...say right you mentioned a van turned up, and a man came to your door, and then we'll talk the van, we'll talk about the man, we'll talk about what he said, and then we'll go onto the man and then we'll talk about what he looks like...

With Maurice who had been a victim of fraud in relation to both work on his house and a bogus business investment, Felix recalled the painstaking days of investigation with usually only a 90 minute window in the morning each day when he was able to concentrate and not be too tired from his high dosage medication. Maurice was visited every other day for a period of months to gather as much information as possible about his repeated victimisation.

Neighbours frequently served as witnesses and in Rita's case two had followed the offenders in their vehicles and recorded their car's registration plate. Where such strong neighbourly relations exist, this lends itself to a cocoon watch approach (Forrester *et al.*, 1988) - where neighbours are co-opted to watch out for and report any suspicious activity in a small housing area (but see Gorden & Buchanan, 2013). There is also a preventive role for financial services staff, either those tasked with identifying and monitoring any suspicious account transactions and filing reports to the National Crime Agency or those working in customer service:

if you know that the little old lady comes in every Friday and draws out £50 for groceries... and suddenly she's coming in 'Oh how much cash can I get?'... [counter staff] should be starting to say 'Oh have you booked a holiday or oh what are you doing with this money?'... Where did you find out about this workman having knocked on your door? (Barbara, Financial Investigator, Newmontshire Trading Standards)

Letters from GPs littered the case files, attesting to memory disturbances, medications prescribed, the likelihood of distress if court attendance was required, and these were frequently used in hearsay evidence applications or for special measures such as video-interviews as was used in Rita's case.

While police investigators are often assisted by admissions of guilt in interview, trading standards officers more frequently face uncooperative doorstep fraud suspects who typically offer 'no comment' interviews (cf. Maguire 2003). Prosecutions are therefore only viable if there is sufficient other evidence and intelligence available. Such 'information work' (Innes, 2007) is the backbone of doorstep fraud investigations which involve piecing together and collating multiple sources to buttress a victim narrative. As Trading Standards use the 5x5x5 system from the police National Intelligence Model (NIM), various police and trading standards intelligence and case management systems were available for officers to use in building cases⁹.

Given that fingerprint evidence is unlikely to be subject to misidentification (Newburn *et al.*, 2007), business cards, flyers, invoices, receipts, cheques, bankers' drafts, and even cash were routinely sent for fingerprint analysis. On occasion, handwriting analysis on, for example, invoices, would be used to link offenders to particular victims. Offenders' mobile phone records and Facebook accounts would link them to co-conspirators with the former

⁹ Including from Operation Liberal which is the national intelligence unit for distraction burglary.

establishing contacts to particular victims. Photographic evidence formed a significant proportion of evidential material, drawn from independent surveyors' reports or from other expert witnesses such as tree surgeons and arboriculturists (see also Table 2 below). In the case of Arthur, Anita and colleagues, used his estate agent's details and homebuyer's survey from 1997 alongside Google Earth and Street View images to document the presence and absence of trees on his property, to show one had been removed fully two months before a cheque payment to the principal offender who claimed payment for its removal.

ATM receipts where victims had been coercively escorted by offenders to local banks enabled officers to isolate the times when offenders' vehicles could be viewed on the banks' CCTV footage, often providing a car registration plate, and sometimes facial images of offenders. Mapping offenders' movements in time and space was also sometimes possible through carefully examining their financial transactions and other evidence:

There's so many bits of information all over the place and it's knowing where to look, and then sort of build up the picture. ...I can tell what time the cheque was banked. And it might be that in the lady's [victim's] diary she might have put the day before, 'Gardener coming at 10 in the morning to collect money' ... maybe a witness of another victim said, 'Saw the van outside at 11:30, I know it was this time because I just finished watching daytime TV'... And then you've got the [Automatic Name Plate Recognition (ANPR)] information from Roman Bridge ...they've been there at that time. You've got petrol here, you've topped up your phone there...(Barbara, Financial Investigator, Newmontshire Trading Standards)

Financial investigators can often access six years of offenders' bank statements which will be the starting point for identifying patterns of repeat victimization not recalled by a particular victim or further victims who have been unaware of, or have not wished to report, their victimisation. Credit card, mortgage application forms, and the like, often reveal offenders' mothers' maiden names, which can help to track money laundered through fictitious or family members' accounts. Details of tax credits or income tax payments, or more commonly their absence in HMRC records, can undermine offenders' claims of trading legitimately.

Doorstep offenders, like any others, adapt their offending when there is a perceived risk of detection. Barbara, Newmontshire's financial investigator, who described herself as a 'hungry investigator' who 'loved adding all the pieces of the jigsaw together', judged suspects' 'asset-richness' early on in her investigations by considering criminal lifestyle based on financial transactions relating to expensive property, vehicles, holidays, jewellery and patterns of regular eating out at restaurants. If convinced that suspects had benefitted financially from criminal conduct and these funds might be dissipated by offenders to avoid confiscation post-conviction, restraint orders would be applied for to freeze suspects' bank accounts. In response, offenders typically recruited launderers to cash their cheques. Becky, a trading standards manager in Englestead, recalled one case where 12 launderers had been identified; 15 cheques had been laundered through one of the accounts totalling £71,450, with each cheque earning a £50 fee paid by the offenders.

Operation Topaz: a Case Study of an Organised Crime Group (The Harper Family)
'There's loads of twists and turns in this case...just the scale of it was massive. I worked on this case every day, all day, for about eighteen months' (Barbara, Financial Investigator, Newmontshire).

Below is a descriptive account of one of the four operations in this sample which were scored on the National Organised Crime Group Model (OCGM) matrix. It illuminates the dynamics of doorstep fraud, its cross-regional dimensions, and the vast array of evidence and intelligence required to support a prosecution case. It is an illustration of plural policing in action (Jones & Newburn, 1998), of joint agency working between the police and trading standards which, according to Doig and Levi (2009) is a common feature of fraud investigation. This was necessitated by the large number of victims, the need for covert surveillance expertise, and for swift arrests at multiple sites on the Day of Action. The 69 indictments laid were against a married couple, Hugh and Davina Harper, two of their adult sons, Darren and Harry, and a brother and a friend of Hugh's. The offences included: dishonestly overcharging for work; dishonestly and falsely representing either expressly or by implication that they were competent or skilled tree surgeons; dishonestly undertaking unnecessary work; dishonestly and falsely representing a price to undertake gardening work and then demanding more money; and converting criminal property as a result of fraud into cash. Three other family members were similarly charged and convicted of eight money laundering offences.

Newmontshire's Trading Standards department became involved when it received a police referral regarding an elderly woman who had paid £2,600 for the minimal trimming of her garden shrubs. Although the Rapid Response team deployed did not find the offenders at her address, the payment by bankers' draft meant that the suspect was easily traceable. Coincidentally, the police had released an intelligence report about an illegal encampment where vehicles had been seen which had signage on them advertising gardening services and where there had been a large mound of gardening waste. From this it was possible to identify a magnolia tree and a variegated euonymus shrub which the victim had felt pressured to have removed. A second victim emerged who had been excessively charged £1,500 for tree pruning; she came forward only at the insistence of a relative who was a serving police officer.

The recipient of the bankers' draft was Davina Harper who had previous related convictions, as did her husband, Hugh. An ANPR marker on the offenders' vehicle located them and they were arrested, their vehicle was seized, and restraint orders were placed on their bank accounts which had received funds from the two victims. The case then gathered momentum:

.... it just goes whoosh because you just start doing the FI [financial investigation] enquiries and we immediately found several accounts with massive amounts of money going through them and it was quite obvious at that point that they're gonna be multiple victims all over the place, basically.
(Anita, Head of Investigations, Newmontshire)

Over 90 victims were uncovered in ten counties across England and Scotland. A Major Incident Team of 30 detectives was tasked to undertake the vulnerable victim interviews with those identified from the financial investigation. The timing of the Day of Action was precipitated by the covert surveillance team identifying ongoing offending which raised immediate safeguarding concerns. One hundred officers undertook the arrests of the main suspects and seized property, other evidence and assets. Table 2 overleaf provides a vivid sense of the scale of this investigation, both in terms of police and trading standards officer involvement, and the volume and range of evidentiary exhibits which were prepared in readiness for a prosecution. The lengthy participation of Newmontshire's financial investigator, previously referred to, was explained by the sheer number of cheques subject to production orders and then scrutiny.

TABLE 2 HERE

As in any investigation, lucky breaks are necessary. Accessing the CPS files for the earlier convictions of Hugh Harper in two neighbouring counties, brought to light two 'little black books' of victim names and addresses, showing that some Topaz victims had previously been targeted by the Harpers. Anita, Head of Investigations, recalled in one entry:

...there was a note saying, effectively saying, leave it for a couple of years. Cos her dementia will deteriorate by then, and he [Hugh Harper] had. By the time we had investigated it [as part of Operation Topaz], he had gone back and targeted her and had money out of her.

In relation to another, blind victim, a neighbor had poor quality video footage of the suspect Hugh Harper. His identity was subsequently confirmed using facial recognition software which matched his body dimensions in the video stills with one of the seized T-shirts which had on it one of the eight business names under which his family traded. This showed unequivocally that Hugh Harper had been to the victim's house. Similarly, the bank CCTV evidence proved crucial in demonstrating the conspiracy elements of the offence which can be particularly difficult in fraud investigations (see also Maguire, 2003 in relation to 'legal intent'):

... we were able to pick out key footage. What that helped to do was show was well, Darren might take a cheque for Davina and might pay it in. Or Hugh might take a cheque and then Harry goes and pays it in. It was all about establishing the conspiracy and everyone's little role in it. (Anita, Head of Investigations, Newmontshire)

The challenges of interviewing vulnerable older adults was a feature of Operation Topaz too, and in some cases victims had since died, others had become too ill to assist, or they refused to co-operate, particularly if they denied their victimisation. Overall, 40 required hearsay and special measures applications to be made because of unfitness due to cognitive impairments, ill-health, or frailty. The large number of interviews carried out with the Harper family and other suspects included re-interviews when further repeat victims came to light from the financial investigation. This reflected a deliberate attempt to maximize the possibilities of incapacitation on conviction; because 'they won't stop until they're locked up', was how Anita put it in interview. Custodial sentences were imposed on the adult offenders ranging from 16 months to 7 years and 8 months.

Once the convictions had been secured, following guilty pleas, but unlike in *Rogue Traders* and *Cowboy Builders*, victims could not always be compensated for their financial losses (indeed Arthur had died before the offences were even investigated). In Rita's case, for example, the financial investigation recovered only half the money that she had been defrauded of. It was not uncommon for offenders to be subject to only nominal £1 compensation orders where no assets were found. Despite the best efforts of financial investigators like Barbara, it was suspected that some offenders were canny enough to hide their assets, although the Proceeds of Crime Act 2002 means that this does not come without a cost. Hugh Harper had a hidden asset finding against him and the judge ruled an additional five year custodial sentence for not meeting the confiscation order requirements. While professionally satisfying, Barbara pondered:

I sometimes wonder whether he's [Hugh Harper] got another property... he was using the account of his relative, a chap who was very helpfully called

Henry Harper so he could still continue to get cheques made out to H Harper. So I got an order on Henry Harper's account and I was able to find out that several cheques had been deposited into the account and they were followed by cash withdrawals...he'd ordered a wood-burning stove and had it delivered to an address and that address was owned outright by Henry Harper. So was that really owned by Hugh Harper but put in Henry Harper's name? We'll never know.

Conclusion

This article has sought to make visible a type of acquisitive crime about which little has been known empirically. It has not been possible to assess the *extent* of doorstep fraud using measures of prevalence and incidence, but it has been possible for the first time to provide a sense of the *nature* of this narrow form of fraud, which is itself not an offence that has been studied extensively in criminology. It involves a demographic group which crime surveys have repeatedly shown have the lowest risk of victimisation. Yet doorstep fraud usually involves the deliberate selection and targeting of older, usually vulnerable adults in their homes for bogus home repairs, often involving prolonged periods of repeated victimization. Sentimental imagery evinced of cheeky, roguish characters is quickly dispelled in such cases. Yet while doorstep offenders are as unlikely to be found on police stations' bulletin boards of the *Most Wanted* or *Top Nominals* as they are on the BBC's *Rogue Traders* website of mugshots, organized crime groups may, on occasion, be involved as Operation Topaz clearly indicated.

Incidents like those against Rita could be considered 'petty events' because they involved low-value financial harms, but the degree of vulnerability of victims decry this type of labelling. Furthermore, as zemiologists Hillyard and Tombs (2007) have convincingly argued, crime needs to be placed within the context of other harmful events¹⁰, of relevance to human wellbeing and broader social policies rather than just criminal justice objectives. The vulnerabilities which may make certain individuals susceptible to doorstep fraud have far wider implications for safeguarding and care. These raise difficult questions about how we manage social care and the nature of extended family dynamics in late modern society, not least when we acknowledge that some victims, such as Maurice, without family, may welcome offenders' coercive and destructive intrusion into their lives, if only because it alleviates chronic loneliness.

There is, of course, much more to learn about doorstep fraud. An offender's perspective is entirely missing from this account, and importantly this might shed light on 'target selection' decision-making processes which may assist in crime prevention, as well as telling us more about informal mechanisms of social control which may constrain offenders. Future research, analyzing the role of political economy, inequality, as well as culture, morality, and social trends will help to situate and contextualise offenders' motivations, neutralisations, and criminal actions in an holistic way.

A further contribution of the paper has been to provide a partial insight into the investigative work of trading standards officers, who have yet to feature in empirical research by policing scholars. This will be a fruitful area for future research, to both delineate the overlaps and dissimilarities in the occupational cultures and core activities of trading standards officers and police officers, but also to explore their revised role amidst

¹⁰ As yet little attention has been paid to examining the psychological and financial harms caused by fraud (Levi & Burrows, 2008).

an ideological climate of anti-regulation and severe cuts to enforcement possibilities resulting from the austerity agenda (Tombs 2016).

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TABLE 1
DETAILS OF BOGUS AND INFLATED CHARGES FOR REPAIR WORK (ARTHUR)

Surveyor's Report	Victim's Cheque Stubs
– Power washing of drive	19/6/09, £450 – “Gardening”
– 1 coat of bitumen to the garage roof	23/6/09, £170 – “Drive clean”
– 1 coat of bitumen to the shed roof	10/7/09, £350 – “Painting”
– Replacement of two roof tiles	22/10/09, £200 – “Drive cleaned”
– 50% new solar chippings to the garage roof	17/11/09, £550 – “Roof repairs”
– New squareline gutter to the garage	28/1/10, £1200 – “House repairs”
– New squareline rainwater pipe to the garage	23/2/10, £1800 – “House repairs”
– New uPVC fascia to rear of garage	6/3/10, £160 – “House repairs”
– Repair timber shiplap cladding above rear patio doors	22/4/10, £950 – “Repairs to roof”
– Redecoration of stained cladding to front and rear elevations, rear side gate / fence and parts of garage	20/5/10, £1400 – “Repairs”
– 1 coat of gloss paint (no undercoat) to garage doors, garage windows & garage side door frame	16/6/10, £450 – “Repairs”
– 2 coats of stain to the garden fence panels (one side only)	8/7/10, £900 – “Repairs”
– Patch lounge ceiling & 4 square metres painting	26/7/10, £500 – “Repairs”
	23/8/10, £400 – “Repairs”
	30/9/10, £500 – “Gardening”
	11/1/11, £900 – “Repairs”
	3/3/11, £700 – “House repairs”
	29/4/11, £800 – “Blank”
	23/5/11, £600 – “Blank”
	31/5/11, £600 – “Blank”
	7/7/11, £700 – “Blank”
	9/8/11, £700 – “Painting”
	29/8/11, £1250 – “Blank”
	24/9/11, £1200 – “Blank”
Surveyor's valuation of the work £1,704	Victim charged £17,430 (cheques only)

TABLE 2 LIST OF WITNESSES AND EXHIBITS FOR OPERATION TOPAZ

<i>Witnesses</i>					<i>No.</i>
Offender interviews, master tapes/transcripts, video identification					89
Victim statements, video interviews and assessments					4
Victim diary entries and other handwritten notes (inc. by offenders)					34
Officers' pocketbooks, other correspondence, ID parade documents					26
<i>For Court attendance (n=414):</i>					
Victims	110	Police officers	184	Trading Standards officers and Financial Investigators	18
Bank staff	8	Friends/family	27	Forensic analysts	12
Experts ¹	13	Neighbours	15	Business/other ²	27
<i>Physical Materials</i>					
Victim cheques/chequebook stubs					133
Photos (sets)/maps of victims' properties and sites					118
Phone and satnav record analysis					108
CCTV stills, footage DVDs from police team, photos of vehicles used					79
Handwriting analysis (e.g. flyer, invoice, etc.)					77
Garden tools, light bulbs, shade - taken from victims' homes, etc.					64
Receipts, invoices, notes (inc. some handwritten), business cards					36
Forensic swabs from seized vehicle, cigarette stubs, etc.					23
Fingerprints on flyers, vehicle, etc.					9
Cash (and video of counting)					16
Crime scene report diagram					1
<i>Intelligence and Other Information</i>					
Trader flyers (for gardening services under different business names)					62
Mobile phones, storage cards, camera, laptop, and GPS systems					58
Bank statements/accounts (victim)					20
Benefits and tax (DWP and HMRC) correspondence, insolvency applications					21
Independent surveyor's/aboticulturist's report					5
Historic correspondence between Trading Standards and offenders					3
<i>Offenders' and Suspects' Possessions</i>					
Bank statements, chequebooks, cash receipt book, correspondence					91
Vehicle documents, keys, hire agreements					45
Porcelain, wine goblets, ornaments, jewellery (inc. Rolex watches)					36
Retail receipts					33
Clothing e.g. sweat-/T-shirt with business name inscribed on them					18
Trade materials (or digital images of)					6
Magnetic van signs with business name on					5
Diary					6
Knuckle duster (metal weapon for hand combat)					1
Miscellaneous					32

Notes:

1. Including surveyor, aboticulturist, GP, other, etc.
2. Including car sales and rental staff, CCTV operators, and phone data analysts.