

## Notice of Meeting and Agenda Police and Fire & Rescue Scrutiny Sub-Committee

Date	Time	Venue
Tuesday, 12 March 2019	15:00	Corporate Meeting Room 1, Council Headquarters, Renfrewshire House, Cotton Street, Paisley, PA1 1AN

KENNETH GRAHAM  
Head of Corporate Governance

### Membership

Councillor John Hood: Councillor Kenny MacLaren: Councillor Iain Nicolson: Councillor Jane Strang:  
Councillor Marie McGurk (Convener):

### Further Information

This is a meeting which is open to members of the public.

A copy of the agenda and reports for this meeting will be available for inspection prior to the meeting at the Customer Service Centre, Renfrewshire House, Cotton Street, Paisley and online at <http://renfrewshire.cmis.uk.com/renfrewshire/CouncilandBoards.aspx>  
For further information, please either email [democratic-services@renfrewshire.gov.uk](mailto:democratic-services@renfrewshire.gov.uk) or telephone 0141 618 7112.

### Members of the Press and Public

Members of the press and public wishing to attend the meeting should report to the customer service centre where they will be met and directed to the meeting.

## Items of business

### Apologies

Apologies from members.

### Declarations of Interest

Members are asked to declare an interest in any item(s) on the agenda and to provide a brief explanation of the nature of the interest.

- |          |   |                |
|----------|---|----------------|
| <b>1</b> | <b>Police Scotland - Scrutiny Report</b>                        | <b>3 - 4</b>   |
|          | Report by Chief Superintendent, Police Scotland.                |                |
| <b>2</b> | <b>Scottish Fire &amp; Rescue Service - Scrutiny Report</b>     | <b>5 - 14</b>  |
|          | Report by Local Senior Officer, Scottish Fire & Rescue Service. |                |
| <b>3</b> | <b>Spotlight - Police Scotland, Acquisitive Crime</b>           | <b>15 - 16</b> |

### Trends/Preventative Work

Report by Police Scotland.

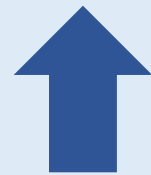
- |          |                           |
|----------|---------------------------|
| <b>4</b> | <b>Local Issue Update</b> |
|----------|---------------------------|

Verbal Report by Chief Superintendent, Police Scotland and Local Senior Officer, Scottish Fire & Rescue Service.

# Keeping People Safe in Renfrewshire

**Our Purpose:- To improve the safety and wellbeing of people, places and communities in Scotland.**

## Violence & Antisocial Behaviour



Overall, Murder, Attempt Murder, Serious Assault and Robbery are up 10.2% on last year, with 18 additional victims of serious violence.

Since 1 April 2018, 2,034 crimes have been identified via police proactivity.

Overall downward trend in minor violence and ASB

There were 85 fewer common assaults (-6.3%) and 194 fewer disorder complaints (-2.8%).

161 common assaults targeted emergency workers - 156 police officers, 4 nurses and 2 paramedics.



The detection rate for robberies and serious assaults have both increased on last year, to 78.6% and 80.2% respectively.

## Public Protection



Reported sexual crimes continue to follow an increasing trend, with 335 crimes reported year to date (82 more than the same period last year).

41% of reported sexual offences in the current year are non-recent in nature, up from 31.4% the previous year. The majority (87%) of sexual crime occurred indoors.

Victims aged 11 - 15 years at the time of the offence constituted the highest proportion of sexual crimes (31%), with 64% of these reports being non-recent and 10% being cyber-enabled.

The detection rate for sexual crimes stands at 69.9%, up from 28% for the same period last year.



413 reported missing person incidents - three more than the same period in 2017/18. 37% of incidents involved looked-after children (LAC), compared to 38% the previous year. 34% of missing persons investigations involved mental health concerns. More than 80% of missing person investigations were assessed as 'medium' or 'low' risk. More than a third of missing people were traced or returned within six hours of going missing, and 76% were traced within 24 hours.

The number of unique incidents involving an adult or child concern increased by 0.1%.

1,611 domestic abuse incidents have been reported to the police, down 1.4% on the previous year. 907 crimes and offences were raised as a result of reported incidents, a decrease of 5.3% on the previous year.

125 complaints have been received in relation to the Police within Renfrewshire (27.8 complaints per 10,000 incidents). A total of 193 allegations have been made.

## Renfrewshire

### Local Policing Plan (2017 – 2020)

**Reporting Period – 1 April - 31 Dec 2018**

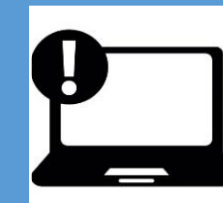
## Major Crime & Terrorism



As at 7th January 2019, 61 persons linked to serious and organised crime have been arrested, in addition to £807,434.82 being seized under Proceeds of Crime Act legislation.

87 detections for drug supply/production/cultivation offences, up from 69 the previous year. Cannabis, cocaine and heroin featured most predominantly in drug supply offences, being involved in 37%, 36% and 24% of offences respectively.

There have been 28 confirmed drug related deaths, with seven further suspected DRDs awaiting toxicology results. Etizolam continues to feature in the majority of drug related deaths.



92 crimes have been designated with a 'cyber-crime' marker in the reporting period. This represents an increase of 43 crimes on same period in 2017. Reported offences included hacking online accounts, disclosure of intimate images, indecent communications with children and young people, and threatening/menacing communications.

## Acquisitive Crime



Shoplifting is up by 8.1% to 800 crimes - 60 additional crimes compared to the previous year. Braehead continues to be the primary hotspot location.



260 housebreakings (inc attempts) - down by 17.5%, with 55 fewer crimes. Dwelling houses account for 61% of HBs.

The volume of acquisitive crime stands at 2,691 reports - up 7.2% on the previous year. This incorporates an increasing volume of motor vehicle crimes, common theft and fraud.



There have been 16 reported bogus crimes, down from 25 in the previous year. Eleven of the victims in the recent period were elderly and / or infirm. Common tactics used included posing as utility workers to gain access and thereafter steal property, and obtaining monies to undertake gardening work and thereafter departing without completing the agreed work.

## Road Safety & Road Crime



Between April and December 2018, four road fatalities occurred in Renfrewshire, up from two for the same period last year. Fatalities involved vulnerable road users including a motorcyclist, a pedal cyclist and pedestrians. Meanwhile, serious road injuries reported were also up 21.4%, while slight injuries fell 32.2% (75 fewer).



While dangerous driving and speeding offences have increased 3.1% and 16.9% respectively on the previous year, all other road traffic offences have fallen compared to the same period last year.



## Our Renfrewshire is fair: addressing the inequalities that limit life chances

**Wellbeing Matters** - Renfrewshire and Inverclyde Division have recently recruited four additional officers to become wellbeing champions to help support and deliver on the organisation wide wellbeing initiative. Future planned activity includes a Wellbeing Day in March bringing together advisors for health, finance and social support, better resourcing the quiet rooms in each of our offices and free health checks for staff. The 'Little Things Matter' initiative was also introduced this month which seeks to empower officers and staff to identify those small irritations or disruptions that if removed would make their working day and life a little easier. Local officers are encouraged to submit suggestions and each will be evaluated for positive impact/affordability and approved suggestions announced and solutions acquired as soon as possible.

**Police Scotland National Recruitment Campaign** - Police Scotland have recently launched a recruitment campaign for police officers. Renfrewshire and Inverclyde Division are keen to support local residents who are considering applying and are offering opportunities to talk to local officers for advice on the role and recruitment process. Applicants were invited to attend Paisley Police Office on Sunday 10<sup>th</sup> February to discuss joining and training process with officers currently in their Probation.

**Children & Young People Facebook and Internet Pages Launch** – In November 2018 Police Scotland launched its first dedicated internet page and social media channel dedicated to the children and young people of Scotland. The new platforms are a result of feedback from national consultation with young people, who requested better access to information and modern ways to communicate with Police. The new resources will help children in Renfrewshire by providing them with easier access to educational resources and space to voice their views on platforms recognised and commonly used by them in modern society.

**Domestic Abuse Matters training** – In November 2018, a pioneering training programme to help Officers and staff was rolled out for the new Domestic Abuse (Scotland) Act 2018. The Act is due to come into force in February 2019 and will criminalise coercive and controlling behaviour for the first time ever in Scotland. The pioneering training programme – Domestic Abuse Matters (Scotland) – will be given to all officers in Renfrewshire to increase their knowledge of the dynamics of power and control in abusive relationships. It will also help tackle the myths and misconceptions which are common in our communities.

**'ACT Awareness' Training – Counter Terrorism** – ACT Awareness is the national counter terrorism awareness initiative produced by the National Counter Terrorism Security Office (NaCTSO) to protect businesses, the workplace and our communities from the threat of terrorism. On 29<sup>th</sup> November 2018 within Tweedie Hall, Linwood 'ACT Awareness' training was delivered to a number of partner agencies including Police Scotland, Civil Contingencies Services, Renfrewshire Council, Inverclyde Council and British Red Cross in order to help individuals and agencies understand the threat of terrorism. It also provided a guide to individuals on what to do if they find themselves involved in a terrorist incident and to enable people to recognise suspicious activity.

**Serious and Organised Crime/Violence and Disorder** - In December 2018, principal nominals of a Serious and Organised Crime Group were sentenced to five years and five and a half years in custody, while their associates were sentenced to five and a half years and three years respectively. They were found guilty of producing 1,676,094 million Etizolam tablets worth £1.67 million within a garage in Paisley using a pill press machine.

**Protecting People at Risk – Sexual Offences** - During the Festive Period, the 'K' Division Licensing Department, Paisley organised a joint action plan targeting vulnerability around the night time economy'. Inputs from the Rape Investigation Unit and the Business Continuity and Licensing Department were provided to staff and stewards from all nightclub premises within Renfrewshire. This highlighted positive intervention opportunities to protect people at risk. The #AskforAngela campaign and anti-drink spiking tools were also promoted throughout licensed premises.

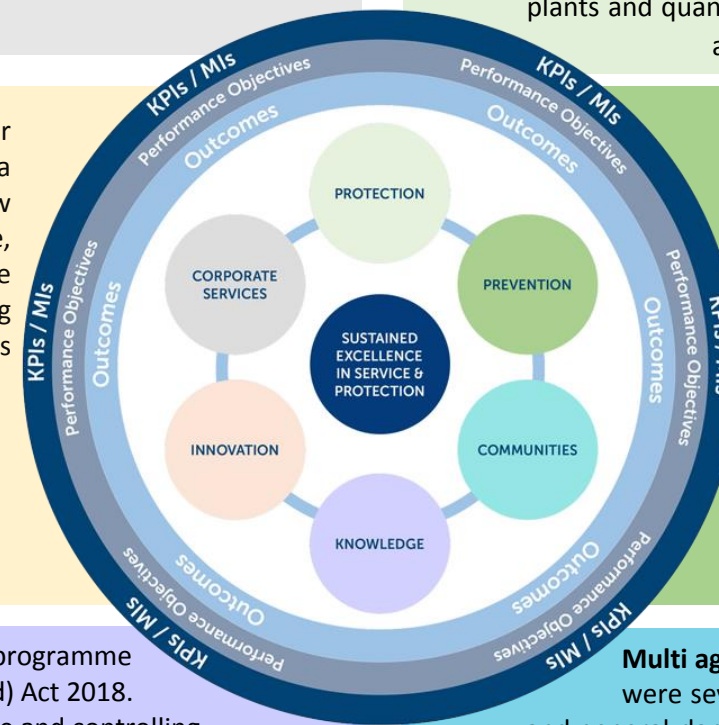
**SOC/Violence/Disorder – Drugs Recovery** -An intelligence led operation was carried out on a property suspected to be involved in the production of controlled drugs. During the search officers recovered approximately 70 cannabis plants and quantity of Class 'A' drugs. This drugs seizure was valued at £27,000. A male was subsequently arrested and charged with two drug supply charges and an offence under the Electricity Act.

**Operation Aromatic – Acquisitive Crime initiative** - Due to an emerging trend in vehicle crime within Renfrewshire a proactive operation 'Operation Aromatic' commenced in November 2018 with the aim of focusing specifically on vehicle crime within local communities. Areas of prevention, intelligence, enforcement and reassurance were covered during this period. The Operation utilised high visibility strategic road checkpoints, plain clothes proactive unmarked patrols and OSD assisting with Road Policing and Dogs Branch deployment. This resulted in 166 vehicles stopped and checked and 18 offences detected.

**Festive Road Safety Campaign** – In December 2018 the national and local festive road safety initiative was launched. Throughout Renfrewshire local community officers carried out speed checks, road stops and high visibility patrols to ensure our roads were safe. The use of social media also assisted in highlighting the safety message.

**Multi agency partnership working – McGills Buses** - Over the course of a number of months there were several incidents of stones being thrown at buses in Foxbar area, causing smashed windows and general damage to buses. Community policing officers created an action plan in order to target the disorder. Officers carried out plain clothes patrols along with high-visibility patrols in order to monitor the area and identify any potential suspects. Multi agency meetings were held in order to tackle the issue which resulted in good communication with bus drivers and inspectors leading to the identification of two suspects. Both were charged with the offences and were referred to housing intervention due to their levels of anti-social behaviour.

**Renfrewshire Bogus Caller Action Plan – Acquisitive Crime initiative** – Officers ran an intelligence led action plan designed to tackle Bogus Workers, focusing on small businesses and linked vehicles operating in the Renfrewshire area. Identified nominals and companies were targeted and householders were given safety advice and contact details for the local Trading Standards Department. Numerous vehicles were stopped and eight houses were visited, with interaction with residents and businesses working on these properties. Neighbourhood officers also commenced a month long awareness operation working alongside Trading Standards officers to inform people about doorstep crime and the risk of online fraud.



## Our Renfrewshire is thriving: maximising economic growth that is inclusive and stable

**Have your say ! - Your View Counts - <https://www.surveymonkey.co.uk/r/CXH85XJ>**



## Renfrewshire Performance Report 1st October 2018 - 31st December 2018



**SCOTTISH**  
**FIRE AND RESCUE SERVICE**  
Working together for a safer Scotland

**Working together  
for a safer Scotland**

# Renfrewshire Performance Report

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## Table of Contents













Local Fire and Rescue Service Plan Priorities	3
Renfrewshire Activity Summary	4
Domestic Safety - Accidental Dwelling Fires	5
Domestic Safety - Accidental Dwelling Fire Casualties	6
Unintentional Injury and Harm	7
Deliberate Fire Setting	8
Non-Domestic Fire Safety	9
Unwanted Fire Alarm Signals	10

# Local Fire and Rescue Service Plan Priorities

The Local Fire and Rescue Service Plan has been developed to set out the priorities and objectives within Renfrewshire and allows our local authority partners to scrutinise the performance outcomes of these priorities. We will continue to work closely with our partners in Renfrewshire to ensure we are all **“Working Together for a Safer Scotland”** through targeting risks to our communities at a local level.


The plan has been developed to complement key partnership activity embedded across Renfrewshire Community Plan and associated Delivery and Thematic plans. Through partnership working we will seek to deliver continuous improvement in our performance and effective service delivery in our area of operations.


The Local Fire and Rescue Plan for Renfrewshire identified six areas for demand reduction and is subject to regular monitoring and reporting through the Police / Fire and Rescue Committee. A summary of the priorities and current activity is detailed below with further detail and analysis contained within this performance report.


	Accidental Dwelling Fires	Accidental Dwelling Fire Casualties	Unintentional Injury and Harm	Deliberate Fire Setting	Non-Domestic Fire Safety	Unwanted Fire Alarm Signals
Bishopton, Bridge of Weir and Langbank	0	0	4	0	2	17
Erskine and Inchinnan	4	0	4	2	1	16
Houston, Crosslee and Linwood	3	0	4	4	0	7
Johnstone North, Kilbarchan, Howwood, Lochwinnoch	3	2	1	22	1	5
Johnstone South and Elderslie	1	2	6	17	1	17
Paisley East and Central	4	0	4	6	1	28
Paisley Northeast and Ralston	2	0	0	4	0	8
Paisley Northwest	14	1	11	24	0	49
Paisley Southeast	4	1	0	6	0	5
Paisley Southwest	2	0	0	4	0	6
Renfrew North and Braehead	9	0	4	12	0	31
Renfrew South and Gallowhill	2	0	1	5	2	36
<b>Total Incidents</b>	<b>48</b>	<b>6</b>	<b>39</b>	<b>106</b>	<b>8</b>	<b>225</b>
<b>Year on Year Change</b>	 0%	 200%	 -20%	 -30%	 -68%	 -11%
<b>3 Year Average Change</b>	 -4%	 0%	 7%	 -3%	 -17%	 2%

## About the statistics within this report

The activity totals and other statistics quoted within this report are published in the interests of transparency and openness. They are provisional in nature and subject to change as a result of ongoing quality assurance and review. Because all statistics quoted are provisional there may be a difference in the period totals quoted in our reports after local publication which result from revisions or additions to the data in our systems. The Scottish Government publishes official statistics each year which allow for comparisons to be made over longer periods of time.

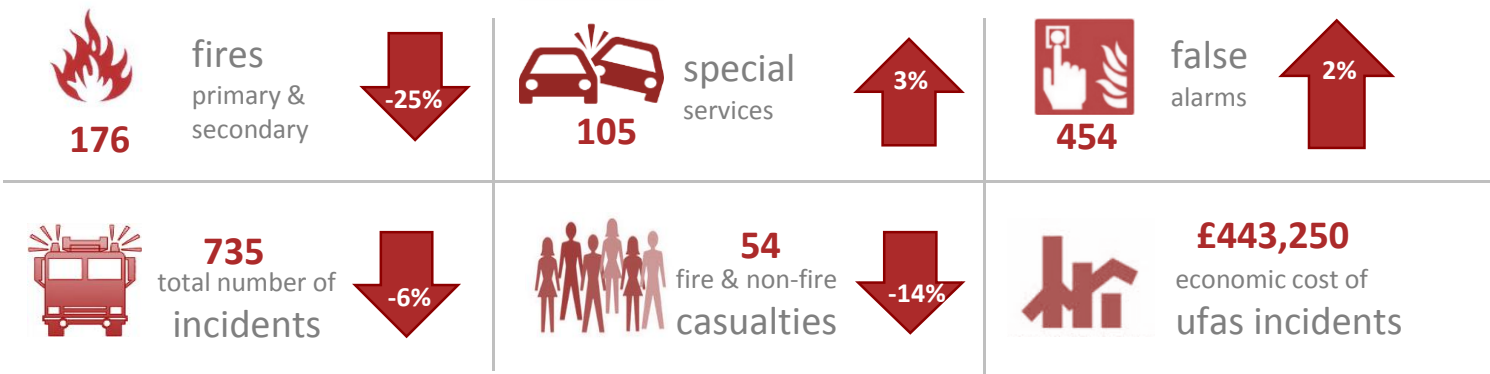
 Activity levels have reduced by more than 5%

 Activity levels have reduced by up to 5%

 Activity levels have increased overall

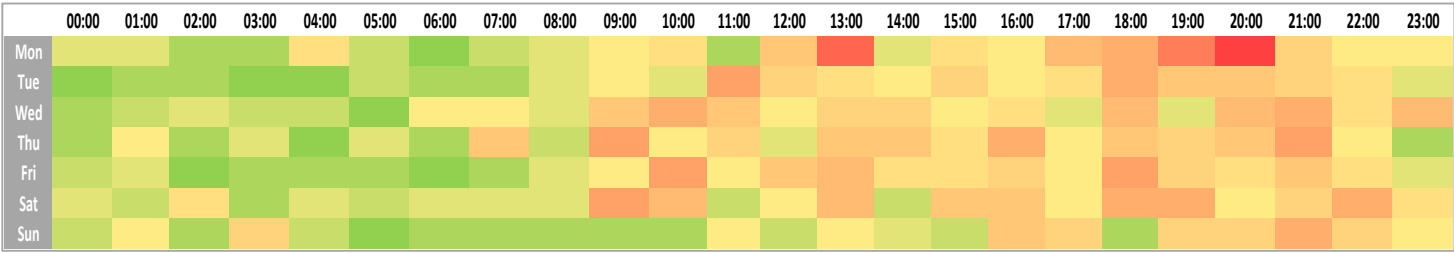


# Renfrewshire Activity Summary

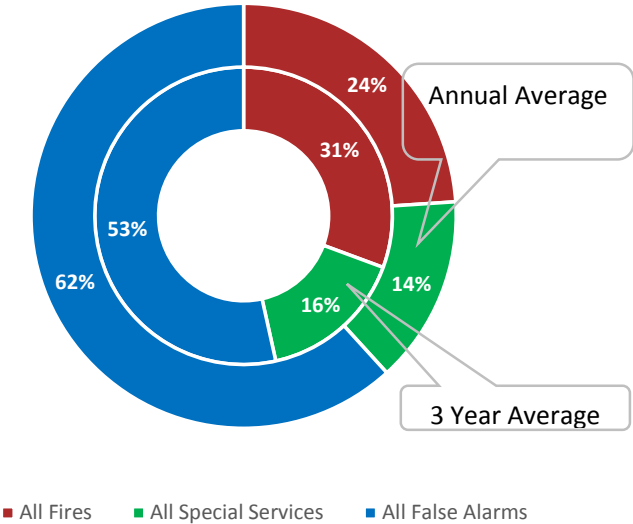


\*data above is year on year change

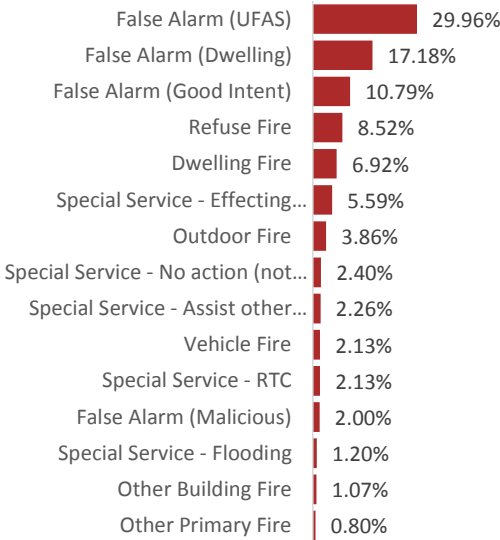
Activity by Time of Day



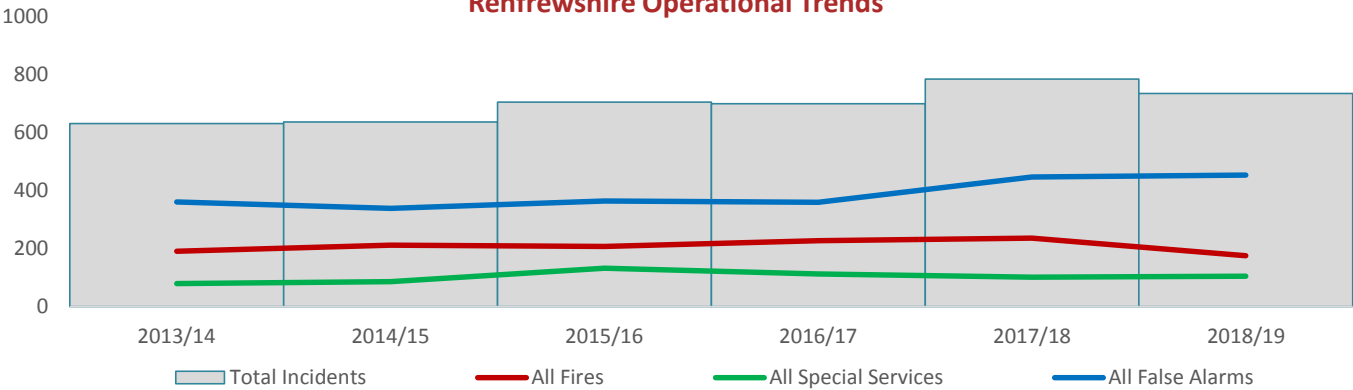
Incidents by Classification



Top 15 Incidents Types by %



Renfrewshire Operational Trends





# Domestic Safety - Accidental Dwelling Fires

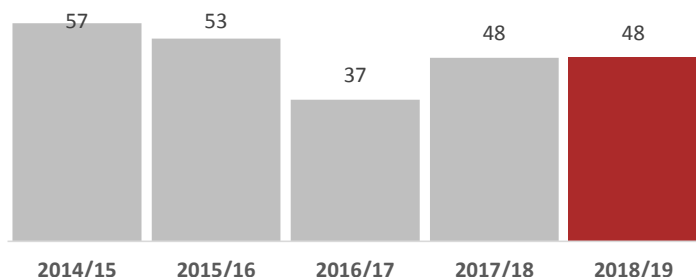


## Performance Summary

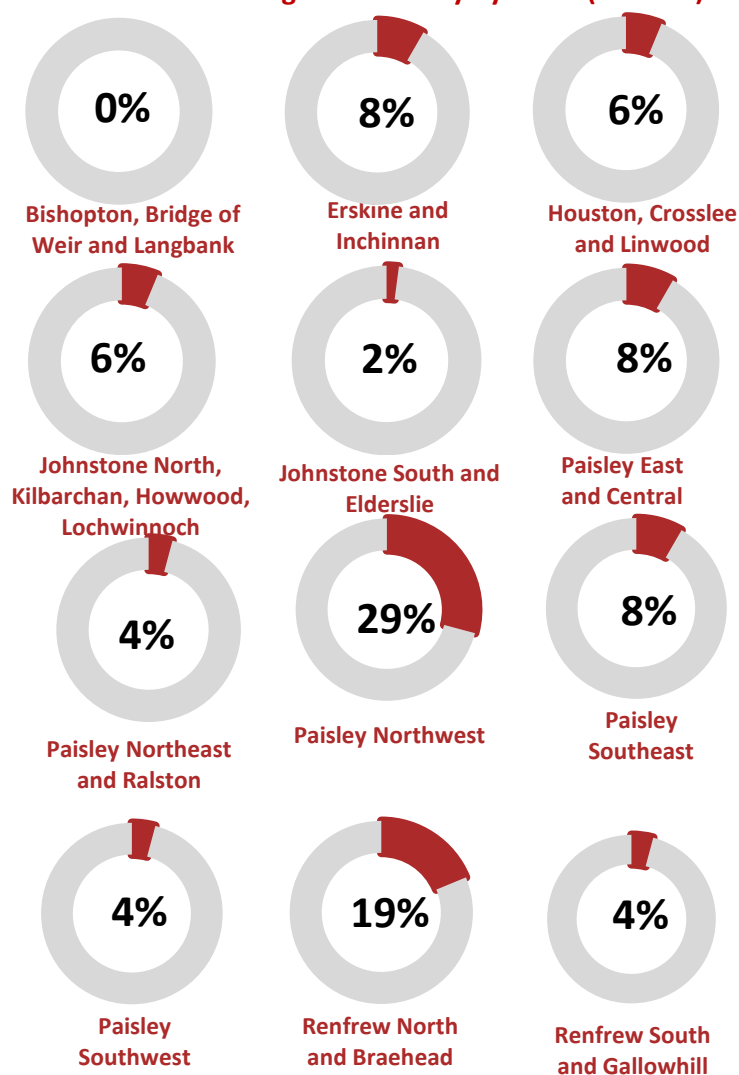
Year on Year  
▲ 0%

3 Year Average  
▲ -4%

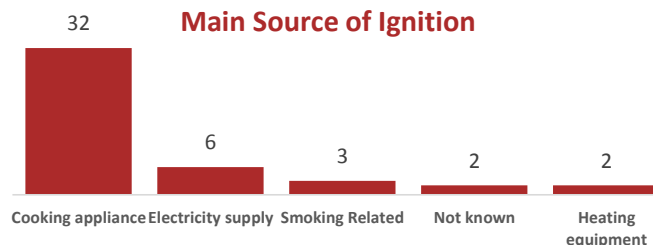
## Accidental Dwelling Fires



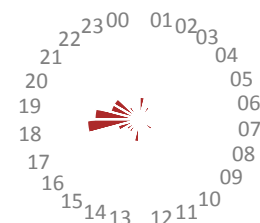
## Accidental Dwelling Fires Activity by Ward (% share)



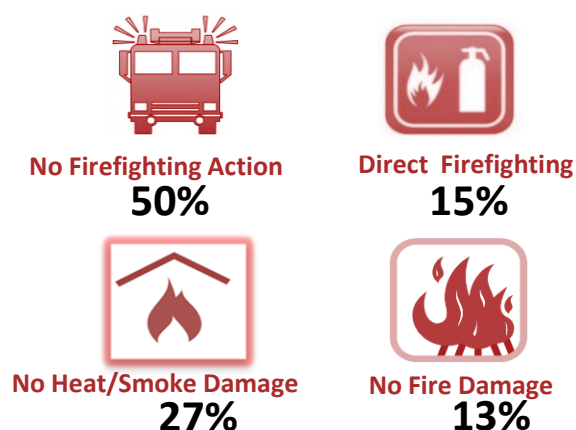
## Main Source of Ignition



## Accidental Dwelling Fires by Time of Day



## Severity of Accidental Dwelling Fires



## Human Factors



## Automatic Detection & Actuation



Accidental Dwelling Fires have remained the same since Q3 last year at 48.

Similar to Q2 and the service as a whole, cooking remains the most common source of ignition within Renfrewshire.

Incidents are generally spread across the wards with the exemption of Paisley Northwest (14 incidents) and Renfrew North and Braehead (9 incidents).

24 of dwelling incidents required no firefighting action, 29% were caused due to distraction and 25% were suspected of being alcohol/drug impaired.

41 of the incidents had detection installed and 29 of them operated and raised alarm.

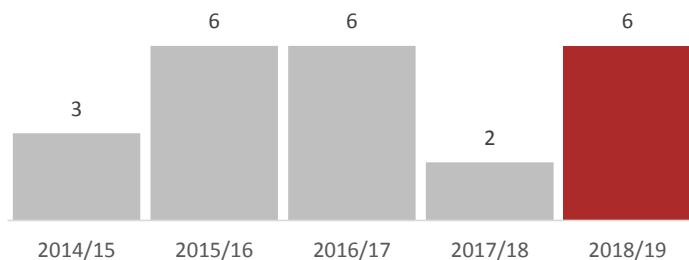
# Domestic Safety - Accidental Dwelling Fire Casualties



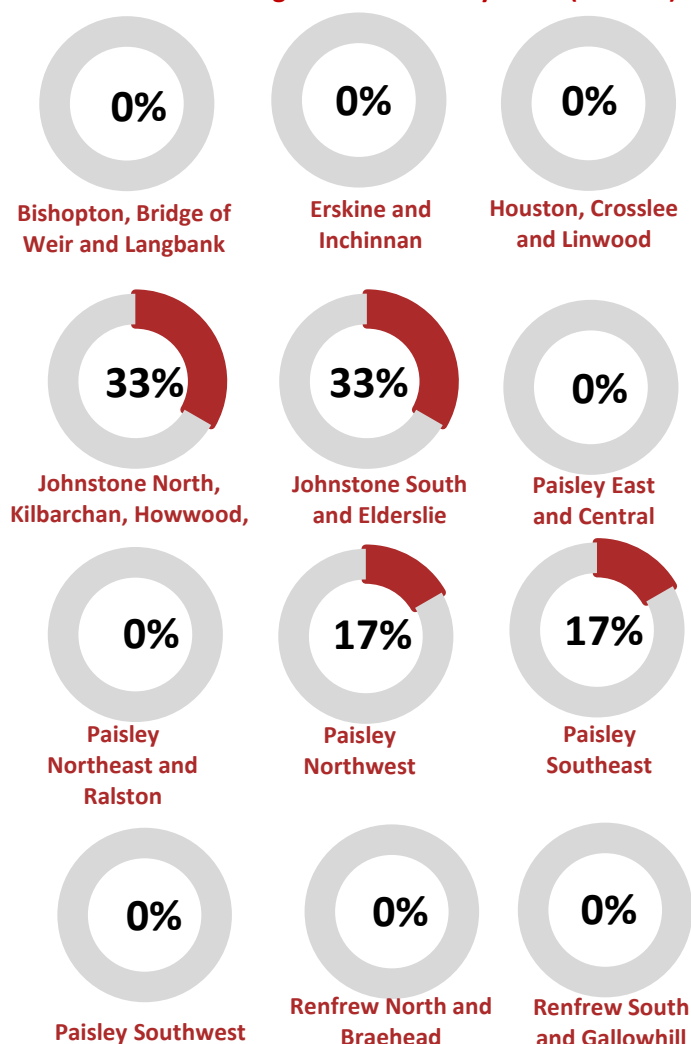
## Performance Summary

Year on Year  
200%  
3 Year Average  
0%

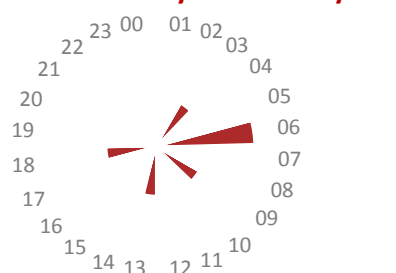
## Accidental Dwelling Fires Casualties



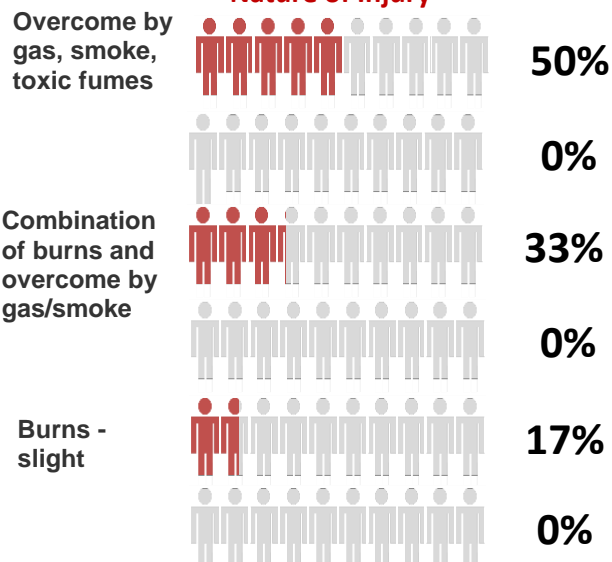
## Accidental Dwelling Fire Casualties by Ward (% share)



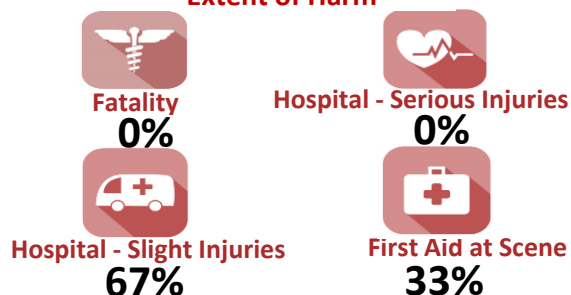
## Fire Casualties by Time of Day



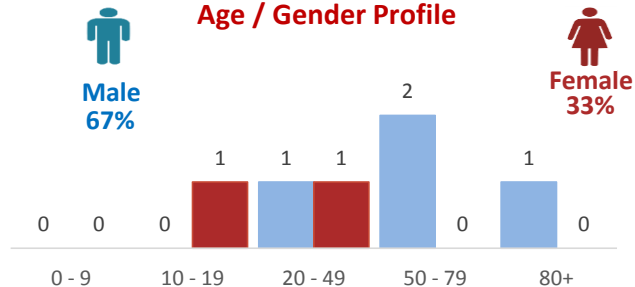
## Nature of Injury



## Extent of Harm



## Age / Gender Profile



Casualty figures show a rise when compared to Q3 of 2017/18 with an increase of 4 dwelling fire casualties for the quarter (total of 6).

3 casualties were overcome by smoke, 2 were burns with smoke inhalation and 1 casualty suffered slight burns. All casualty injuries appeared slight with 4 going to hospital for a precautionary check up and 2 were provided first aid at the scene.

# Unintentional Injury or Harm

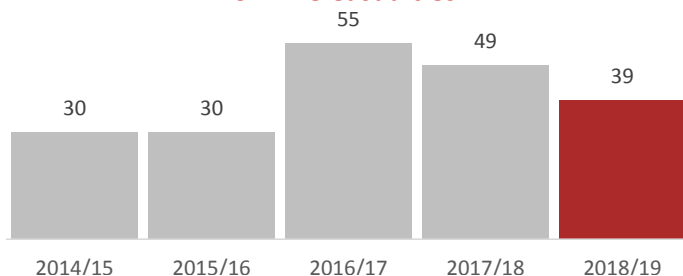


## Performance Summary

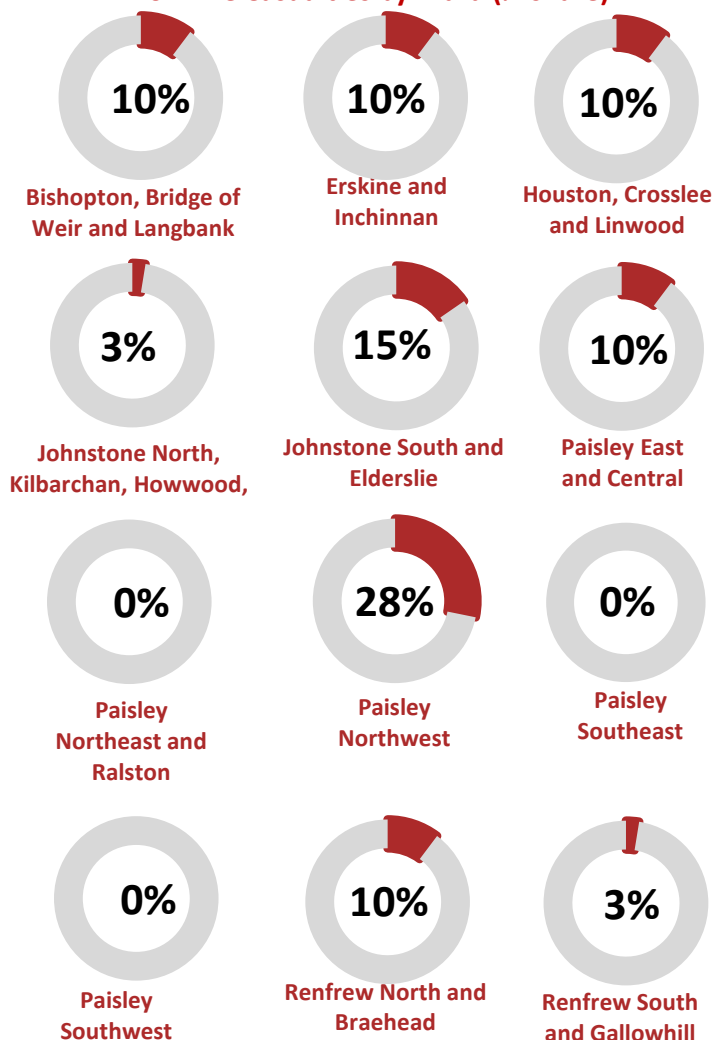
Year on Year  
-20%

3 Year Average  
7%

## Non-Fire Casualties



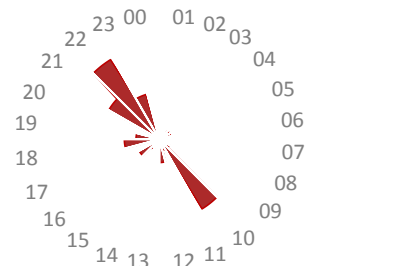
## Non-Fire Casualties by Ward (% share)



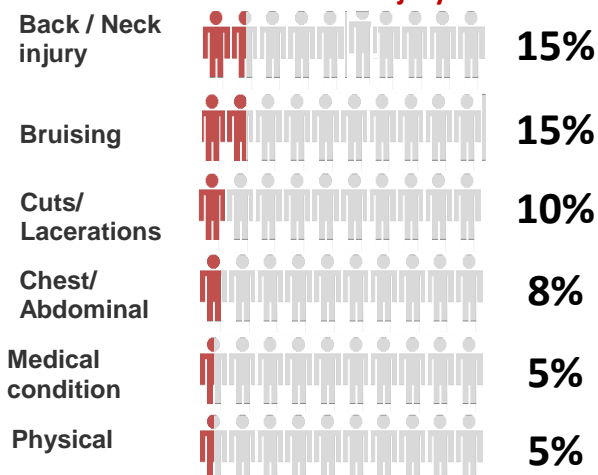
With a decrease of 20% across non-fire casualties indicator, the majority of casualties are as a result of assisting other agencies/effecting entry (23). 12 are RTC casualties and 2 water rescue casualties.

Both water rescue casualties were from separate incidents and were as a result of the individuals falling down the river embankments but did not enter the water.

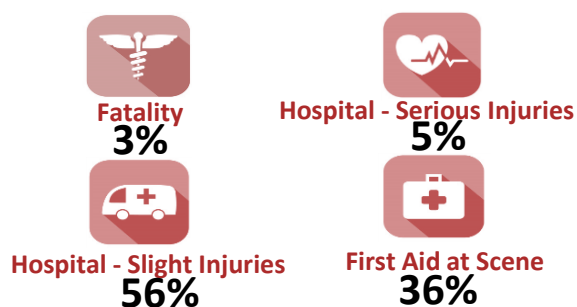
## Non-Fire Casualties by Time of Day



## Nature of Injury



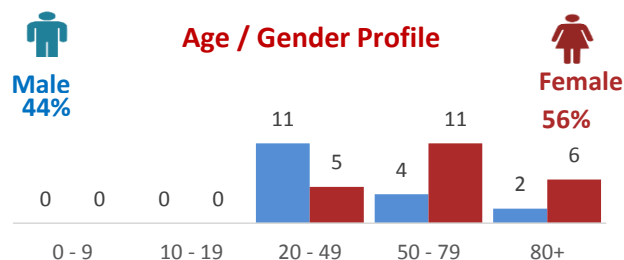
## Extent of Harm



## Non-Fire Emergency Activity



## Age / Gender Profile



The fatality was the result of an "effect entry" incident requested by the Ambulance Service. 1 Adult male had collapsed within his house and declared a fatality at the scene.

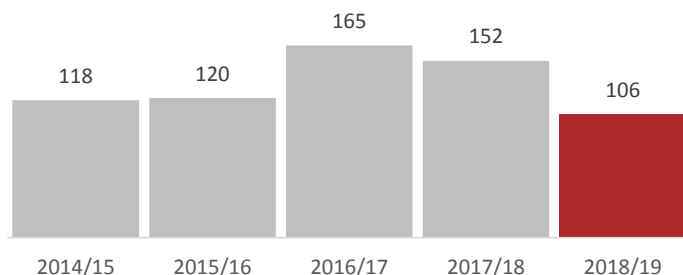
# Deliberate Fire Setting



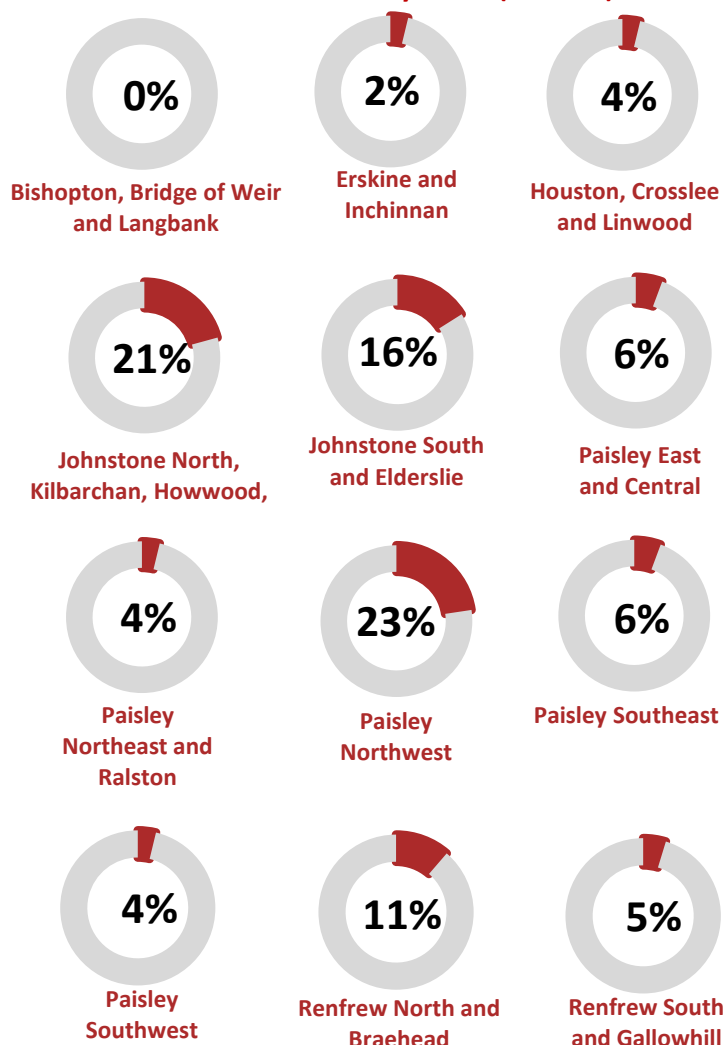
## Performance Summary



## Deliberate Fires



## Deliberate Fires by Ward (% share)

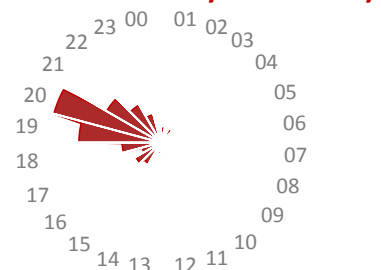


### Definitions

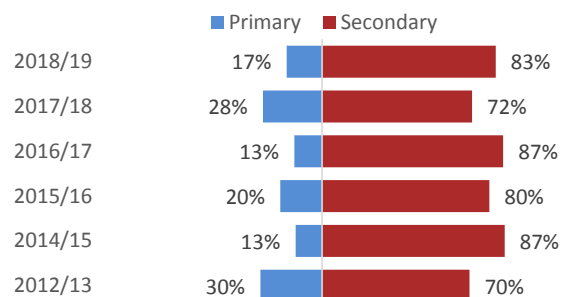
**Primary Fires** - all fires in buildings, vehicles and outdoor structures or any fire involving casualties, rescues or fires attended by five or more appliances

**Secondary Fires** - fire incidents that did not occur at a primary location, was not a chimney fire in an occupied building, did not involve casualties (otherwise categorised as a primary incident) and was attended by four or fewer appliances.

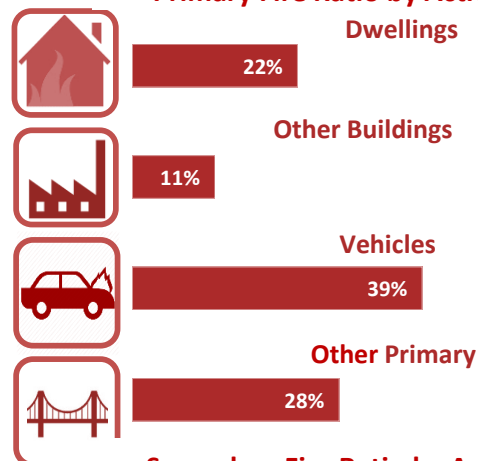
## Deliberate Fires by Time of Day



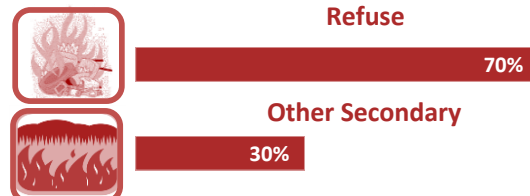
## Deliberate Fires by Classification



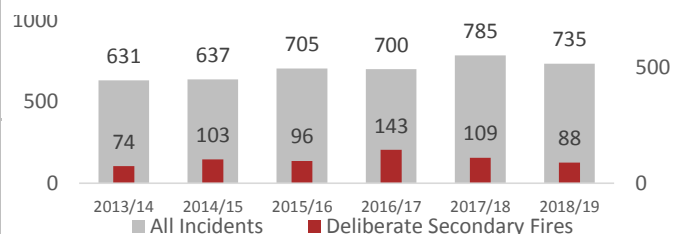
## Primary Fire Ratio by Activity Type



## Secondary Fire Ratio by Activity Type



## Deliberate Fires Compared to Operational Activity



It is positive to see a reduction across deliberate fire setting following the significant increase during the summer Q2 period.

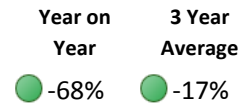
Refuse remains the main type of deliberate fire setting with 62 incidents recorded against the indicator during the quarter.



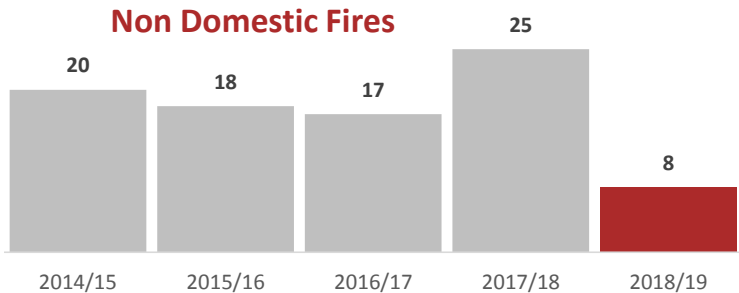
# Non Domestic Fire Safety



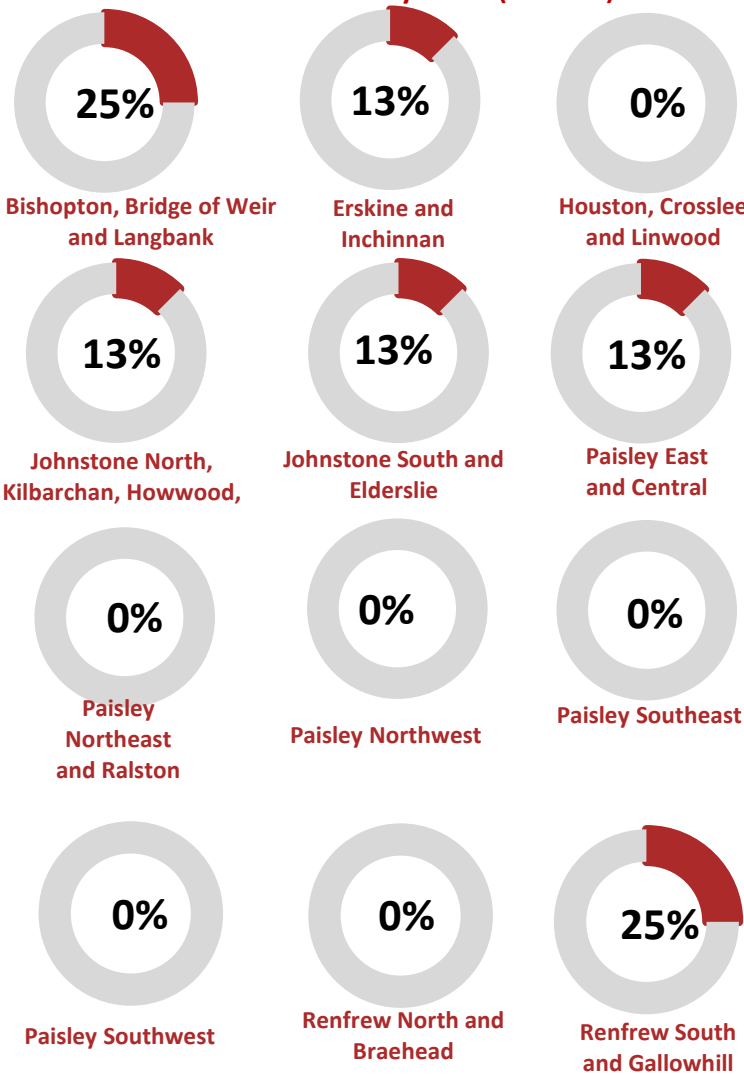
## Performance Summary



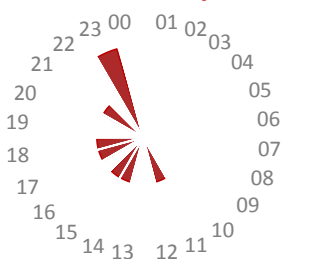
## Non Domestic Fires



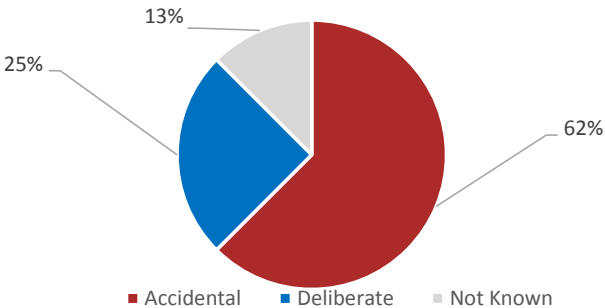
## Non-Domestic Fires by Ward (% share)



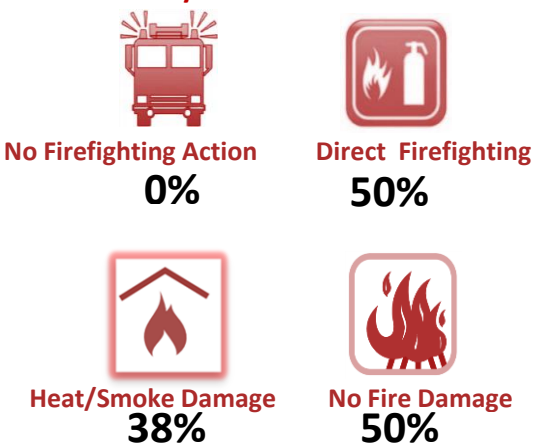
## Non-Domestic Fires by Time of Day



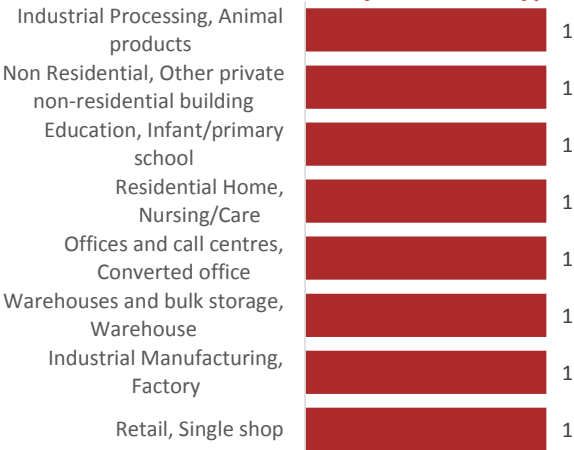
## Non-Domestic Fires by Nature of Origin



## Severity of Non-Domestic Fires



## Non-Domestic Fires by Premises Type



A significant reduction for non-domestic fires with a total of 8 incidents recorded for the quarter, down from 25 incidents last year.

Although all incidents referred to in this indicator required firefighting action, all were very minor and required minimal intervention from SFRS for example, disconnection from heat source, use of domestic water supply and beating or stamping out. Following these incidents each were subject to a Post Fire Audit by the SFRS Fire Safety Enforcement Team.

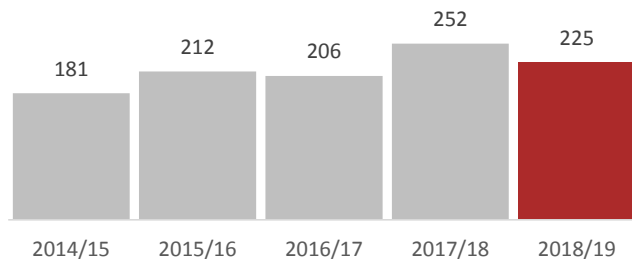
# Unwanted Fire Alarm Signals



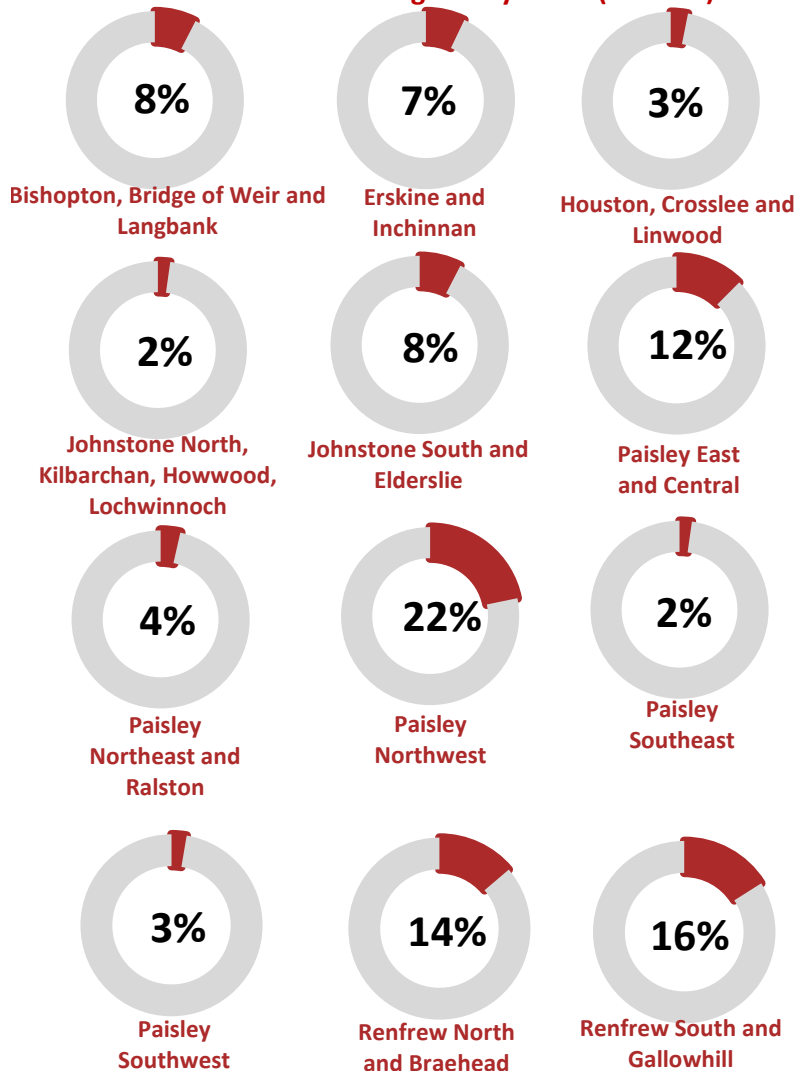
## Performance Summary

Year on Year ● -11%    3 Year Average ◆ 2%

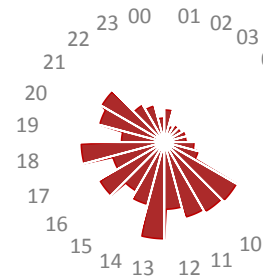
## Unwanted Fire Alarm Signals



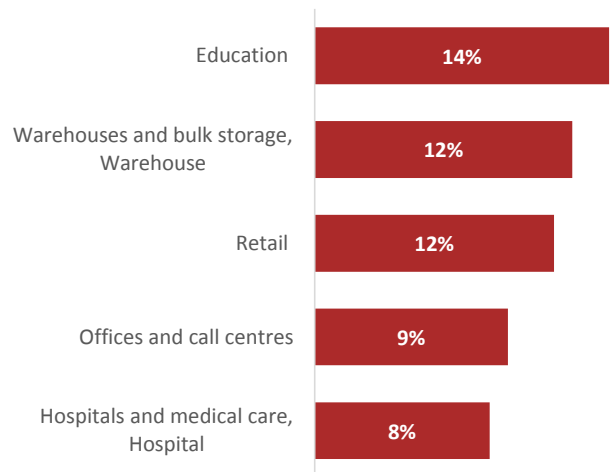
## Unwanted Fire Alarm Signals by Ward (% share)



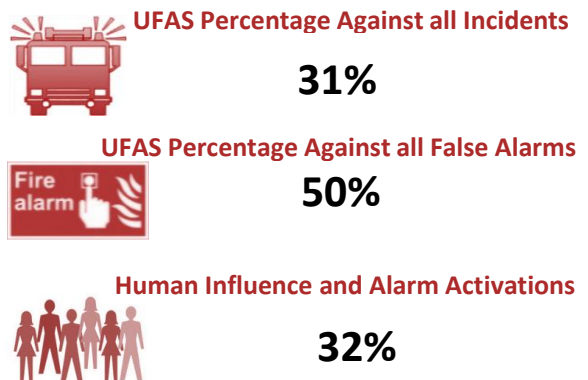
## Unwanted Fire Alarm Signals by Time of Day



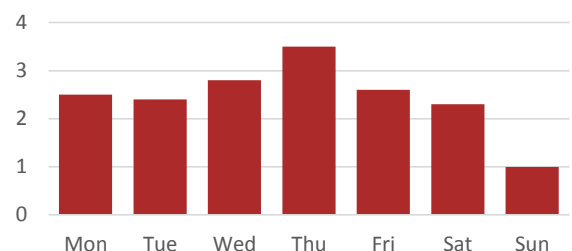
## Unwanted Fire Alarm Signals - Top 5 Premises



## Unwanted Fire Alarm Signals Activity Ratios



## Average Unwanted Fire Alarm Signals per Day



Unwanted Fire Alarm Signals (UFAS) have shown a further decrease during the reporting period a continuation of this type of incident from Q2.

Education and warehouses and retail account for 38% of the top 5 reporters, most activity occurring weekdays during working hours.

## Acquisitive Crime in Renfrewshire: 2018/19 (April - January) Briefing Paper

**GROUP 3 CRIME OVERVIEW**

'Group 3 crime' incorporates a range of acquisitive crime / crimes of dishonesty, ranging from theft by housebreaking, theft of motor vehicle, to fraud, theft by shoplifting and common theft.

**INCREASING TREND**

An increasing trend has been observed in relation to the volume of recorded acquisitive crime in Renfrewshire, with 2,946 crimes in 2018/19 - an increase of 5.4% on the previous year, and 8.8% above the preceding three year average. However, it should be noted that the rate of acquisitive crime per 10k population in Renfrewshire (167) remains below the national average (177).

**MOTOR VEHICLE CRIME**

Motor vehicle crime has been a significant contributor to the overall increase in acquisitive crime, with the 442 recorded



crimes representing an increase of 22.4% against the previous year, and an increase of 25.8% against the previous three year average. This volume equates to a rate of 25 crimes per 10,000 population in Renfrewshire, slightly above the national average (22 per 10k). The principal issues of concern are theft of a motor vehicle (up

22.6% on the previous year) and theft from motor vehicles (up 33.5% on PYTD). This rise can be partly attributed to criminals increasingly adopting techniques which are able to overcome modern vehicles' security, such as 'skeleton keys' and devices which allow for keyless entry to vehicles. Intelligence lead operations at a local and national level have been initiated to counter this emerging issue.

**HOUSEBREAKING**

In addition to the loss of property and damage repair and additional security costs that often following crimes of housebreaking, this type of crime is also associated with significant psychological distress and anxiety in victims. As such, the prevention and reduction of housebreaking crimes, and the detection of housebreaking offenders, remains a local priority in Renfrewshire. This focus has contributed to a sustained decreasing trend in housebreaking crimes, with the 292



recorded crimes in Renfrewshire representing a decrease of 67 compared to the previous year (-18.7%). This figure also represents a decrease of 23% against the preceding three-year average. This equates to approximately 17 crimes per 10k population in Renfrewshire, which is below the average rate in Scotland (approximately 23 crimes per 10k). While a decrease has been recorded in relation to all categories of housebreaking (dwelling houses; sheds and other non-dwelling outbuildings; and commercial/public premises), the most significant drop relates to domestic dwelling housebreaking crimes, with 44 fewer crimes compared to PYTD (-23.3%).

**BOGUS CRIME**

Bogus crime, or 'doorstep crime', is the perpetration of fraudulent acts by offenders who target and pressurise victims, often older adults 'on the doorstep' to have property repairs and maintenance, often misrepresenting



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themselves as skilled tradesmen, and overcharging for such work. Research indicates that older age groups are more likely to be targeted and victimised in relation to this type of criminality. This type of crime can have a profound effect on victims which go considerably beyond the (often substantial) sums of money they lose to offenders. Police Scotland continues to tackle doorstep crime within all local communities under the auspices of Operation Monarda, which brings together public, private sector and third sector organisations to help minimise risk and prevent harm to vulnerable and older people from criminals who commit bogus crime. In Renfrewshire, 13 bogus crimes were recorded in 2018/19 YTD, a decrease of 50% on the previous year.

### **FRAUD**

The overarching category of 'fraud' encompasses a range of criminal acts, from online credit and debit card fraud and online phishing attempts, to taxi, hotel, retail and restaurant fraud. Fraud continues to follow an increasing trend, with 240 recorded crimes YTD - up 26.3% on the previous year and 37.9% above the preceding three-year average. This equates to approximately 14 crimes per 10k population in Renfrewshire, compared to a national average of 15 per 10k. The increasing volume of fraud is partly driven



by society's increasing 'digitalisation', with the internet and new and developing technologies providing criminals with expanding opportunities to commit cyber-enabled fraud. Analysis identifies that in Renfrewshire, several categories of fraud have increased, including online credit and debit card fraud, automated checkout fraud, restaurant / takeaway fraud and taxi fraud.