

The cost of living crisis and terrorism: How worried should we be?

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References

Pool Re SOLUTIONS Understanding Risk Threat Level Government advice



# Monthly Threat Update October 2022



## Threat Overview

We ask, could the current cost-of-living crisis drive up radicalisation and terrorist attacks in the UK? Professor Andrew Silke (Cranfield University) comments on the latest unsettling findings.

While terrorism-related convictions and sentencing reduced in August and September, it is notable that the rate of reports to Counter-Terrorism police regarding suspicious activity almost doubled during September. Read our analysis below.

We bring you the most up-to-date, significant, terrorism-related news, focussing on advanced market countries.

- An increasing number of Armed Forces personnel referred to the UK's terrorism prevention programme.
- First UK repatriation of a woman and child from a Syrian detention camp.
- Rising number of arrests amidst Hindu-Muslim unrest in Leicester.
- 17-year-old arrested and charged in Germany for a school bomb plot.
- 75-year-old woman accused of leading a far-right terror plot in Germany.



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References

Pool Re SOLUTIONS Understanding Risk Threat Level Government advice

# The cost of living crisis and terrorism: How worried should we be?

by Andrew Silke



## About the author:

Andrew Silke is Professor of Terrorism Risk Mitigation & Resilience at Cranfield University, a post co-sponsored by Pool Re. He is head of Cranfield's Counterterrorism, Intelligence, Risk & Resilience (CIRR) group and is widely recognised as a leading expert on terrorism and low intensity conflict.

**Stagnated wages, unprecedented massive increases in fuel bills, inflation hitting levels not experienced since the 1980s and interest rates rising to their highest levels in 15 years, have all contributed to a critical cost of living crisis in the UK.**

Even prior to this crisis emerging in 2022, the government already estimated that some 13.4 million people were living in relative low



A man collects food from the Tri Service Support Centre food bank as they hosted a community free collection. (Photo by Nathan Stirk/Getty Images)

income with some estimates anticipating an extra 3 million people entering absolute poverty in the next 12 months.<sup>1</sup> Most analysts agree that the situation is going to worsen significantly in the near to medium term.

Given such a serious context it is worth considering what the potential implications of the cost of living crisis could be on terrorism in the UK.

Of all the potential root causes of terrorism, few, if any has attracted more research attention than poverty.<sup>2</sup> It was often assumed that poverty is a major root cause of terrorist conflict (indeed it is typically identified as the number one driver of terrorism in public opinion surveys<sup>3</sup>). Many policy interventions are built around this assumption. The UK's CONTEST strategy, for example, has periodically flagged poverty



## The cost of living crisis and terrorism: How worried should we be? (continued)

as a driver of terrorism, noting in 2009 for example that “the experience of poverty and exclusion can create specific grievances which may then lead to radicalisation” and that “poverty and deprivation create circumstances conducive to radicalisation.”<sup>4</sup>

Research examining the degree to which poverty does impact on rates of terrorism, however, has painted a complex and often confused picture. Prior to 2010, while a few studies reported a significant link between poverty and terrorism, most identified only weak or ambivalent connections. The general consensus at that stage was that while poverty might play a role in causing terrorism it was a much weaker one than most observers expected and other factors seemed to be playing a more significant role in driving terrorism.<sup>5</sup>

The research noted, for example, that relatively few terrorists

came from the most deprived backgrounds of their own communities. On the contrary, they were more likely to come from what constitutes the middle and upper classes of their communities (bearing in mind that the middle class in a refugee camp could be very different to the middle class in a British city). Recent assessments also suggest that support for terrorism tends to be stronger among the middle and upper classes than among the lower class.

Recent research has shed fresh light on the issue.

In particular, once efforts were made to disentangle international terrorism and domestic terrorism from each other, a bigger impact due to poverty was uncovered. Domestic terrorism in this context involves those cases where the terrorists and the victims or targets of their attacks are citizens of the same country. International

terrorism applies when the perpetrators and victims are from different countries.

This more recent research found that international terrorism largely repeated the same trends found in the earlier research: a mixed picture but one where poverty generally does not seem to be linked to international terrorism rates. A different picture emerges when only domestic terrorism is examined and here there do indeed seem to be real connections between poverty and terrorism.

At a macro level, GDP tends to correlate negatively with domestic terrorism. As GDP rises, terrorism rates tend to decline. However, given current projections that GDP may decline over the next 2-3 years in the UK (and may already be entering recession) this suggests the risk of terrorism could be increasing. One study for example found that a 1% change in GDP was associated with a

22% change in terrorist attacks.<sup>6</sup>

Much of the research has focused on the impact of income inequality, something of particular relevance in the context of the deepening cost of living crisis. The findings from this work are not encouraging, with several recent studies reporting significant links between greater income inequality and an increased rate of domestic terrorist attacks.<sup>7</sup>

Based on previous experiences, it seems likely that the cost of living crisis will eventually also negatively impact employment rates. A range of studies have now found links between unemployment and either increased levels of radicalisation or increased rates of terrorist attacks. Findings suggest that a 1% increase in the unemployment rate tends to be associated with a 0.24 – 0.77% increase in terrorist attacks.<sup>8</sup> Some research also suggests that unemployment rates affect

the severity of terrorist attacks as well as the quantity (due to better educated and more mature perpetrators becoming involved in the planning and carrying out of attacks).<sup>9</sup>

The cost of living crisis is already having very serious impacts on the UK. The research reviewed here suggests that an additional realistic potential impact is an increased risk of domestic terrorism. The harsher the crisis becomes and the longer it lasts, the bigger the potential role it could play as a driver of radicalisation and terrorist attacks. While government counterterrorism spending has traditionally been protected from austerity cuts, it remains to be seen if that will continue to be the case going forward. If it is not, vulnerability may be increasing at the same time that the terrorism threat is rising.

# UK Terrorism Offence Data: October Update

by Becca Stewart

Four individuals were charged or sentenced in relation to terrorist activity in September 2022, a slight reduction to the six charged, convicted or sentenced in August.

## Insight into September's cases

Kristofer Kearney was one of the people charged in September. He was extradited from Spain and charged with two counts of disseminating a terrorist publication. Kearney, an influential member of the UK-based far-right group, Patriotic

Alternative (PA), was PA's "Fitness Officer", as well as the co-host of the group's talk show. He is alleged to have promoted SIEGE, an accelerationist publication advocating for the establishment of leaderless terrorist cells.<sup>10</sup> Kearney was also a former activist in the proscribed far-right group, National Action; the group affiliated with the foiled plot to murder Rosie Cooper MP in 2018.<sup>11</sup>

Kearney's extradition and charges highlight the increasing threat from individuals within

far-right networks in the UK. Kearney, currently in detention, is one of a rising number of people who advocate far-right ideologies and calls for violence. Although there is minimal evidence of the far right's capability to carry out attacks in the UK, any potential attack would likely be an unsophisticated plot against minority groups or pro-minority government figures carried out by a lone actor.

The danger is, such an attack could trigger retaliatory action

and exacerbate already volatile communities.

We saw a slight reduction in terrorism charges last month, likely related to policing efforts being directed to London for the Lying in State and State funeral of Her Majesty Queen Elizabeth II. It is possible that police attention was drawn away from non-imminent threats, including lesser terrorist offences. There were 800 reports to counter-terrorism police regarding suspicious activity

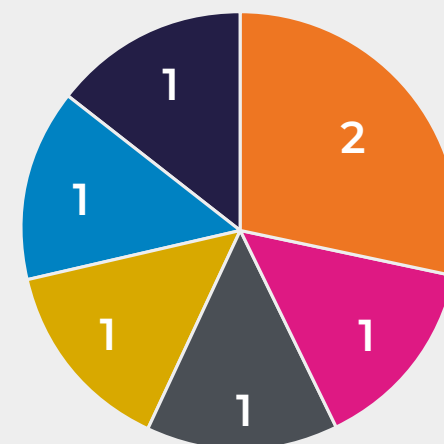
during the mourning period, double the usual reporting rate.<sup>12</sup> Around 100 of these cases are now being actively investigated, demonstrating the positive impact heightened public awareness can have on detecting and intercepting possible threats.

The number of individuals charged, convicted or sentenced regarding terrorist activity

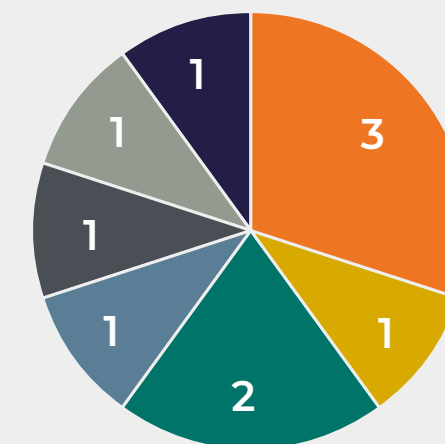
	Charged	Convicted	Sentenced	Total
September	3	0	1	4
August	4	1	1	6
July	2	3	1	6

**Note:**  
 Several individuals in both months were involved with more than one offence so appear on the diagram multiple times.  
 \*Some charges have been shortened for editorial purposes  
 Source: Pool Re internal database

Number of people charged, convicted or sentenced for terrorism offences in September 2022



Number of people charged, convicted or sentenced for terrorism offences in August 2022



- Breaches of a Counter Terrorism notification order
- Dissemination of a terrorist publication
- Possessing material containing information useful to terrorism\*
- Encouragement of Terrorism\*
- Inviting another to provide money intended for terrorist purposes\*
- Entering into a funding arrangement\*
- Possessing a firearm with reasonable suspicion that it was to be connected with committing, preparing or instigating terrorism\*
- Possession of an article for terrorist purposes\*
- Terrorist fund raising



# News Roundup

by Oliver Hair

## UK: Increasing number of Armed Forces' personnel referred to UK terrorism prevention programme



40 members of the UK's Armed Forces have been investigated for issues related to extremist material and activities since records began in 2019. A Freedom of Information request by The Times, revealed half of those investigated were referred

to the government's Prevent programme. Referrals to the programme have doubled since 2019.<sup>13</sup>

The referrals suggest UK Armed Forces are not immune to right-wing ideologies and online ecosystems. In 2020, two naval personnel were

exposed as members of the far-right Identarian Movement (IM), which supports ideology featured in the run-up to several international terror attacks, including the 2019 Christchurch attack.<sup>14</sup> Furthermore, in 2018, a Lance Corporal in the British Army

attempted to recruit British soldiers into the banned neo-Nazi group, National Action.<sup>15</sup> He later admitted to preparing for a race war and was found to possess a stockpile of knives, guns and Nazi memorabilia.<sup>16</sup> The rise in referrals of serving personnel to Prevent correlates

with a general rise in far-right sentiment in the UK.<sup>17</sup> Although unlikely, there is a possibility that former armed servicemen and women could use their expertise, training and access to weapons to carry out a high-complexity right-wing attack in the future.<sup>18</sup>



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References

Pool Re SOLUTIONS Understanding Risk Threat Level Government advice

## News Roundup (continued)



Displaced Syrians at the Internally Displaced Persons (IDP) camp of al-Hol in al-Hasakeh governorate in northeastern Syria. (Photo by FADEL SENNA / AFP) (Photo credit should read FADEL SENNA/AFP via Getty Images)

## UK: First woman and child repatriated to UK from Syria

A British woman has become the first adult allowed back into the UK from Syria following the collapse of Islamic State's (IS) so-called Caliphate in 2019. The woman was allegedly a victim of trafficking and was taken to Syria by a male relative as a young girl.<sup>19</sup> It is estimated that 60 Britons, including 35 children, remain in indefinite detention in Syria for their alleged affiliation with IS.<sup>20</sup> Humanitarian experts have described the condition in these camps as inhuman and have warned that such conditions may be conducive to further radicalisation from existing IS prisoners and supporters.<sup>21</sup>

The repatriation comes amidst an ongoing legal battle over the return of British national, Shamima Begum, and a much wider debate surrounding the threat posed by returning foreign fighters.<sup>22</sup> Begum, who travelled from Luton to Syria in 2015, was

later deemed a threat to the UK and stripped of her British citizenship. Outside of the UK, countries have similarly feared that returnees pose an ongoing security risk and therefore should not return to their country of origin. The impact of Begum's case on the number of returnees is not yet known, however, the overall threat from returnees plotting attacks against UK targets remains. Furthermore, while attacks may not be the primary motive of all returning foreign fighters, their ability to influence and radicalise domestic citizens increases the potential threat they pose.



## News Roundup (continued)

### UK: Rising arrests amidst Hindu-Muslim unrest in Leicester

Arrests are continuing to rise as police investigate the disorder in Leicester last month. After weeks of rising tensions, unrest broke out at the end of August following Pakistan's defeat to India in an Asia Cup Cricket match. On 17 September, large groups of Muslim and Hindu men took to the streets, some reported to possess weapons, inflicting high levels of vandalism and violence throughout the community.<sup>23</sup> The unrest intensified both nationally and internationally as a result of the spread of online misinformation and the participation of individuals from outside Leicester.

The widespread unrest and continuing arrests illustrate the influence Hindu nationalism in India is having on diaspora communities throughout the West.<sup>24</sup> India's ruling party, the Bharatiya Janata Party (BJP), follows a "Hindu first" policy and



Police and protesters on 18 September. Photo Leicester Online Media

frequently espouses anti-Muslim sentiment within the country.<sup>25</sup> More worrying is the alliance that

seems to be forming between right-wing Hindu nationalist ideologues and the UK's far-right

scene. Tommy Robinson, the former leader of the English Defence League, has rallied

football fans to protect Hindus, whilst Mark Collett, the founder of the far-right group, Patriotic Alternative, was envious of both groups' ability to get "men of fighting age on the street".<sup>26</sup>

This case highlights the threat posed by 'fake news', internet misinformation, the spread of ideology across continents, and the opportunity for the British far-right to exacerbate tensions throughout the country. Much of the unrest in Leicester has been considered an issue of public disorder, however, there is a possibility that individuals may resort to terrorist tactics in defence of their religious and/or political beliefs. An attack would most likely be carried out by a lone actor using a low-sophistication method such as a marauding knife attack, vehicle-as-a-weapon or fire-as-a-weapon. Such tactics may be used to target religious sites due to their symbolic value.



## News Roundup (continued)

### GERMANY: 17-year-old charged for school bomb plot

A 17-year-old boy was recently charged in Germany for allegedly planning to bomb a school. The attack was narrowly avoided, with police only arresting the



boy the day before his planned attack. The suspect had allegedly acquired materials to assemble a pipe bomb, and the necessary steps to do so, through the internet.<sup>27</sup> He had also acquired knives, knuckledusters, machetes and crossbows.<sup>28</sup> During a

search of the suspect's bedroom, anti-Semitic and anti-Muslim materials were found, likely indicating a right-wing extremist motivation. Furthermore, a manifesto and personal writings were found which allegedly suggested the suspect had psychiatric issues.<sup>29</sup>

The foiled plot illustrates the sinister influence that right-wing ideologies can have on young people.<sup>30</sup> Last month, Home Office figures revealed of those arrested for terrorism-related offences between June 2021-2022, 16% were under the age of 18.<sup>31</sup> These figures, and the arrest in Germany illustrate how children remain at risk of being targeted by extremists within right-wing online spaces.<sup>32</sup> The possibility remains that young people influenced by the UK's far-right movement may be inspired to carry out attacks in the UK in the near future.

### GERMANY: 75-year-old woman accused of leading far-right terror plot

Last month, a 75-year-old woman was arrested in Germany under suspicion of being the ringleader of a far-right terrorist group. The pensioner was described by investigators as the "ideological brains" behind the group, which had allegedly planned attacks on German politicians

and national infrastructure sites.<sup>33</sup> Four men connected with the group were arrested in April, allegedly having planned to kidnap Germany's Health Minister and cause a series of nationwide energy blackouts by attacking power stations. The individuals were found to be in possession of a Kalashnikov

assault rifle and had attempted to obtain explosive materials.<sup>34</sup> Whilst it is unclear how close the group was to carrying out a successful attack, the possession of heavy weapons and intent to obtain explosive materials is illustrative of the threat posed by far-right groups in Europe and the UK.



The woman known as Elizabeth R, was part of a cell that allegedly wanted to kidnap Germany's health minister and attack the electricity grid CREDIT: Michael Ruffler/Bild



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References

Pool Re SOLUTIONS Understanding Risk Threat Level Government advice

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- 9 Benmelech, E., Berrebi, C., & Klor, E. F. (2012). Economic conditions and the quality of suicide terrorism. *The Journal of Politics*, 74(1), 113-128.

## UK Terrorism Offence Data: October Update

- 10 Accelerationism is the belief that certain forces or processes should be accelerated to create radical social change. These processes most often relate to intensifying capitalism and technological advances to trigger social change but have been adopted by the far right to advocate for racial conflict to create a White ethnostate. See more at: Accelerationism; Counter Extremism Project
- 11 [patriotic-alternative-report-2021-11-v3.pdf](#) (hopenothate.org.uk); Alleged neo-Nazi admits plotting murder of MP Rosie Cooper; UK news; The Guardian
- 12 'Suspicious activity' reports to counter-terror police double following Queen's death; The Independent

## UK: Increasing number of armed forces referred to UK terrorism prevention programme

- 13 British military recruits referred to anti-terror Prevent scheme over far-right ideology; UK; News; Express.co.uk
- 14 The Identitarian Movement espouses the view that immigration to Europe by non-white people and Muslims is a threat to what it refers to as the "European identity"; British armed forces flagging rising numbers of servicemen to counter-terror scheme over far-right extremism; The Independent
- 15 At least 16 members of UK military referred to anti-extremism scheme; Military; The Guardian
- 16 British armed forces flagging rising numbers of servicemen to counter-terror scheme over far-right extremism; The Independent
- 17 Armed forces grapple with more neo-Nazis in the ranks; News; The Times
- 18 Former servicemen have previously shown their ability to construct higher-complexity methodologies with the intent to commit terrorist acts. In 2017, a former Royal Marine was jailed for stockpiling and manufacturing explosives, weapons and ammunition and later pleaded guilty to engaging in conduct in preparation of terrorist acts. The explosives were alleged to have been used by violent dissident republican groups in Northern Ireland. For more, please see: British Royal Marine jailed for making bombs for Irish republicans; Reuters

## UK: First woman and child repatriated to UK from Syria

- 19 First British woman and her child repatriated to UK from Syrian camp | Foreign, Commonwealth and Development Office | The Guardian
- 20 Ibid.
- 21 Ibid; ISIS Fighters' Children Are Growing Up in a Desert Camp. What Will They Become? - The New York Times (nytimes.com)
- 22 For further information, please see Pool Re's September Monthly Threat Update - Pool Reinsurance

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- 23 Leicester shows Hindu nationalism is no longer confined to India; New Statesman
- 24 How the far right fanned the flames in Leicester; News; The Sunday Times (thetimes.co.uk)
- 25 Leicester shows Hindu nationalism is no longer confined to India; New Statesman
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## Germany: 17-year-old charged for school bomb plot

- 27 Teenager charged in Germany with planning school bomb attack | Al Arabiya English
- 28 German teen charged with planning school bomb attack; News24
- 29 Teenager charged in Germany with planning school bomb attack; Al Arabiya English
- 30 Revealed: UK children being ensnared by 'far-right ecosystem' online; Far right; The Guardian
- 31 Operation of police powers under the Terrorism Act 2000 and subsequent legislation: Arrests, outcomes, and stop and search, Great Britain, quarterly update to June 2022; GOV.UK (www.gov.uk)
- 32 New stats reveal the number of children arrested for terrorism offences is highest since records began; Counter Terrorism Policing

## GERMANY: 75-year-old woman accused of leading far-right terror plot

- 33 Woman, 75, held in Germany accused of leading far-right terror plot; Germany; The Guardian
- 34 'Terror granny' accused of 'plotting German civil war to bring back the Kaiser' (telegraph.co.uk)



The cost of living crisis and terrorism: How worried should we be?

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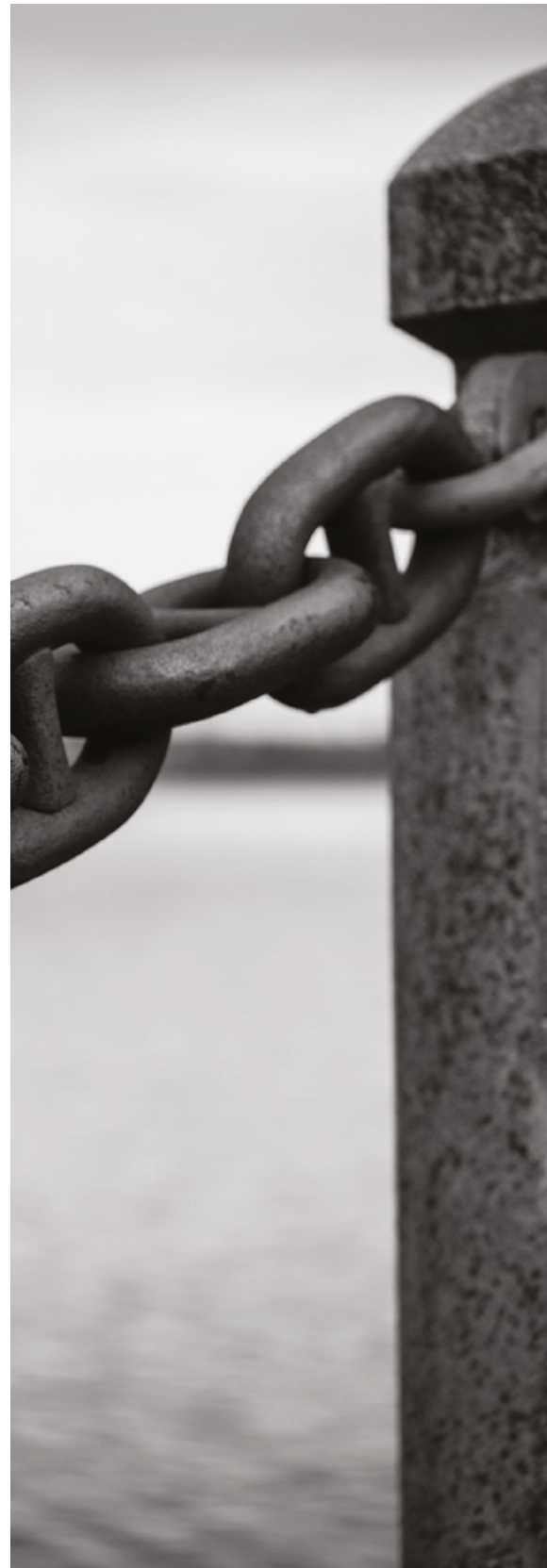
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References

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# POOL<sup>Re</sup> SOLUTIONS

 **Risk Awareness**

 **Risk Modelling**

 **Risk Management**

## Understanding risk, enabling resilience

Whilst the human cost of terrorism is devastating, the financial impact an incident can have on communities, businesses and economies is generally greater than most realise.

At Pool Re we understand that terrorism is a significant multi-faceted peril that can expose businesses in a complex way. Like many other catastrophic perils, terrorism is a challenge which requires a collaborative approach.






We have been the UK's leading terrorism reinsurer for over a quarter of a century. During this time our SOLUTIONS division

have developed a specialist team of experts who can work with you to help you and your Policyholders understand and manage the terrorism threat.

We believe all organisations and businesses can benefit from a better understanding of the terrorism risk solutions available.

To find out more about Pool Re SOLUTIONS and how your organisation can take advantage of this service please contact us at: [solutions@poolre.co.uk](mailto:solutions@poolre.co.uk)

## Threat level

	Critical: an attack is highly likely in the near future	Severe: an attack is highly likely	Substantial: an attack is likely	Moderate: an attack is possible but not likely	Low: an attack is highly unlikely
Threat from terrorism to the UK:					
Threat from Northern Ireland related terrorism to Northern Ireland:					

## Government advice

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