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COMMUNITY ORIENTED POLICING SERVICES
U.S. DEPARTMENT OF JUSTICE

Problem-Oriented Guides for Police
Problem-Specific Guides Series
No. 48

Bank Robbery

by Deborah Lamm Weisel





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Bank Robbery

Deborah Lamm Weisel

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About the Problem-Specific Guides Series

The *Problem-Specific Guides* summarize knowledge about how police can reduce the harm caused by specific crime and disorder problems. They are guides to prevention and to improving the overall response to incidents, not to investigating offenses or handling specific incidents. Neither do they cover all of the technical details about how to implement specific responses. The guides are written for police—of whatever rank or assignment—who must address the specific problem the guides cover. The guides will be most useful to officers who:

- **Understand basic problem-oriented policing principles and methods.** The guides are not primers in problem-oriented policing. They deal only briefly with the initial decision to focus on a particular problem, methods to analyze the problem, and means to assess the results of a problem-oriented policing project. They are designed to help police decide how best to analyze and address a problem they have already identified. (A companion series of *Problem-Solving Tools* guides has been produced to aid in various aspects of problem analysis and assessment.)
 - **Can look at a problem in depth.** Depending on the complexity of the problem, you should be prepared to spend perhaps weeks, or even months, analyzing and responding to it. Carefully studying a problem before responding helps you design the right strategy, one that is most likely to work in your community. You should not blindly adopt the responses others have used; you must decide whether they are appropriate to your local situation. What is true in one place may not be true elsewhere; what works in one place may not work everywhere.
 - **Are willing to consider new ways of doing police business.** The guides describe responses that other police departments have used or that researchers have tested. While
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not all of these responses will be appropriate to your particular problem, they should help give a broader view of the kinds of things you could do. You may think you cannot implement some of these responses in your jurisdiction, but perhaps you can. In many places, when police have discovered a more effective response, they have succeeded in having laws and policies changed, improving the response to the problem. (A companion series of *Response Guides* has been produced to help you understand how commonly-used police responses work on a variety of problems.)

- **Understand the value and the limits of research knowledge.** For some types of problems, a lot of useful research is available to the police; for other problems, little is available. Accordingly, some guides in this series summarize existing research whereas other guides illustrate the need for more research on that particular problem. Regardless, research has not provided definitive answers to all the questions you might have about the problem. The research may help get you started in designing your own responses, but it cannot tell you exactly what to do. This will depend greatly on the particular nature of your local problem. In the interest of keeping the guides readable, not every piece of relevant research has been cited, nor has every point been attributed to its sources. To have done so would have overwhelmed and distracted the reader. The references listed at the end of each guide are those drawn on most heavily; they are not a complete bibliography of research on the subject.
 - **Are willing to work with others to find effective solutions to the problem.** The police alone cannot implement many of the responses discussed in the guides. They must frequently implement them in partnership with other responsible private and public bodies including other
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government agencies, non-governmental organizations, private businesses, public utilities, community groups, and individual citizens. An effective problem-solver must know how to forge genuine partnerships with others and be prepared to invest considerable effort in making these partnerships work. Each guide identifies particular individuals or groups in the community with whom police might work to improve the overall response to that problem. Thorough analysis of problems often reveals that individuals and groups other than the police are in a stronger position to address problems and that police ought to shift some greater responsibility to them to do so. Response Guide No. 3, *Shifting and Sharing Responsibility for Public Safety Problems*, provides further discussion of this topic.

The COPS Office defines community policing as “a policing philosophy that promotes and supports organizational strategies to address the causes and reduce the fear of crime and social disorder through problem-solving tactics and police-community partnerships.” These guides emphasize problem-solving and police-community partnerships in the context of addressing specific public safety problems. For the most part, the organizational strategies that can facilitate *problem-solving* and *police-community partnerships* vary considerably and discussion of them is beyond the scope of these guides.

These guides have drawn on research findings and police practices in the United States, the United Kingdom, Canada, Australia, New Zealand, the Netherlands, and Scandinavia. Even though laws, customs and police practices vary from country to country, it is apparent that the police everywhere experience common problems. In



a world that is becoming increasingly interconnected, it is important that police be aware of research and successful practices beyond the borders of their own countries.

Each guide is informed by a thorough review of the research literature and reported police practice and is anonymously peer-reviewed by line police officers, police executives and researchers prior to publication.

The COPS Office and the authors encourage you to provide feedback on this guide and to report on your own agency's experiences dealing with a similar problem. Your agency may have effectively addressed a problem using responses not considered in these guides and your experiences and knowledge could benefit others. This information will be used to update the guides. If you wish to provide feedback and share your experiences it should be sent via e-mail to cops_pubs@usdoj.gov.

For more information about problem-oriented policing, visit the Center for Problem-Oriented Policing online at www.popcenter.org. This website offers free online access to:

- the Problem-Specific Guides series
 - the companion *Response Guides* and *Problem-Solving Tools series*
 - instructional information about problem-oriented policing and related topics
 - an interactive problem-oriented policing training exercise
 - an interactive *Problem Analysis Module*
 - a manual for crime analysts
 - online access to important police research and practices
 - information about problem-oriented policing conferences and award programs.
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The Problem of Bank Robbery

What This Guide Covers

This guide begins by describing the problem of bank robbery and reviewing the factors that increase its risks. It then identifies a series of questions to help you analyze your local bank robbery problem. Finally, it reviews responses to the problem of bank robbery as identified through research and police practice.

Bank robbery is but one aspect of a larger set of problems related to robbery and to financial crimes involving banks. This guide is limited to addressing the particular harms created by bank robbery. Related problems not directly addressed in this guide include:

- robberies of financial couriers, including armored carriers
- burglary, larceny, and extortion of banks
- bank fraud, including check and credit card fraud[§]
- insider crimes, such as embezzlement
- robberies at automated teller machines^{§§}
- other types of commercial robbery.^{§§§}

Each of these problems requires separate analysis. Several are covered in other guides in this series, all of which are listed at the end of this article. For the most up-to-date listing, see www.popcenter.org.

§ See Problem-Specific Guide No. 21, *Check and Card Fraud*.

§§ See Problem-Specific Guide No. 8, *Robbery of Automated Teller Machines*.

§§§ See Problem-Specific Guide No. 34, *Robbery of Taxi Drivers*.



§ Injuries occur in about 2 percent of bank robberies in the United States and in 6 percent of robberies in Australia (Maguire and Pastore, 1997; Pastore and Maguire, 2005; Borzycki, 2003). A death occurs in about 30 percent of U.S. bank robberies (Pastore and Maguire, 2005).

A bank is a specific type of financial institution but the term is widely used to refer to all financial institutions, including banks, savings and loans, and credit unions. In the United States, the term primarily refers to financial institutions with deposits that are federally insured and that fall under the federal Bank Protection Act. This guide is focused on individual retail bank branches at different locations while the term bank refers to the financial corporation that operates the branches. Most bank robberies are robberies of bank branches.

This guide is not about investigating bank robberies. Neither does it cover serial bank robberies—that is, bank robberies that are committed by the same offender or offenders over a period of time—because patterns related to a single offender are not generally consistent with the problems and solutions described in this guide.

Trends in Bank Robbery

Bank robberies are relatively uncommon: only about 2 of every 100 robberies are of a bank.¹ Although violence is rare, employees and customers are at some risk of injury. § If nothing else, being victimized can be terrifying. In addition, bank robberies can invoke fear in the community at large, as most are well-covered by the media. And in fact, a distinctive bank robbery such as the fatal 1998 shoot-out between police and two bank robbers armed with assault weapons in Los Angeles can influence public images of crime for many years.

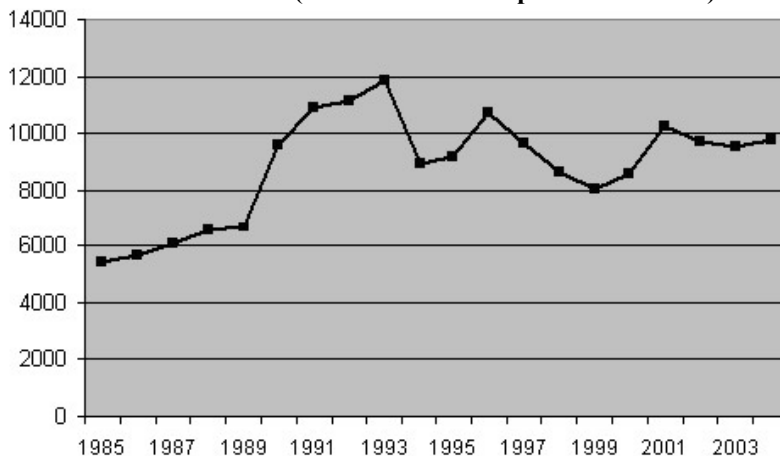
Because of the potential for violence, police always respond quickly to a bank robbery in progress. As one police commander said, “When a bank robbery goes down, all hell breaks loose in a police department.”²



The likelihood of catching a bank robber on or near the scene is higher than for other crimes. This is because most bank robberies are reported very quickly, most occur during daylight hours, many have multiple witnesses, and some produce photographic images that can be used to canvass the surrounding area for suspects. Consequently, many robbers are caught the same day. In fact, the clearance rate for bank robbery is among the highest of all crimes—nearly 60 percent. Although the FBI has jurisdiction over most U.S. bank robberies, local police typically respond first.[§]

§ Although the FBI has jurisdiction over most bank robberies in the United States, offenses are investigated concurrently with local police; in fact, local agencies may handle the entire investigation. The FBI maintains the Bank Crime Statistics database (BCS), an important investigative tool that documents offender and offense characteristics across jurisdictions. Despite the federal role, the primary impact of bank robbery is inherently local, as citizens and political leaders look to local police for solutions. Local police are often best positioned to advise banks about preventive strategies because of their established relationships with local bank employees.

Figure 1: Bank Robberies in the United States, 1985-2004 (Uniform Crime Reports: 1986-2005)





§ The number of bank robberies in Figure 1 are those reported by local police to the FBI's Uniform Crime Report, not those recorded in BCS.

§§ The contribution of banks to the total number of commercial robberies can change over time. For example, although bank robberies in Australia increased 52 percent during one seven year period, they also dropped from 9 to 6 of commercial robberies during that same period (Taylor, 2004). In the Netherlands, banks comprised an average of 26 percent of commercial robberies over seven years, but the proportion varied from as little as 15 percent to as much as 33 percent in any given year (Van Koppen and Janssen, 1999).

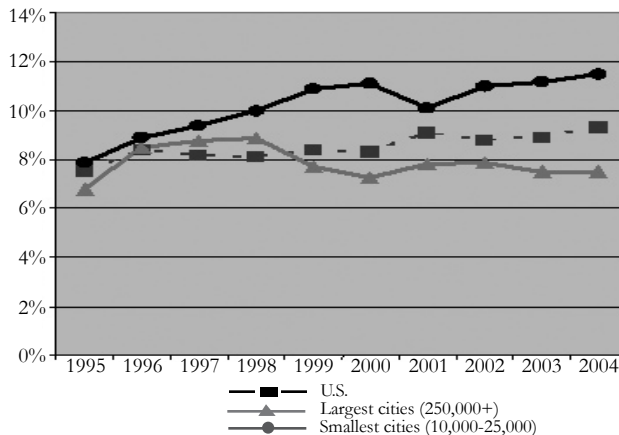
§§§ Computed from data in the FBI's Uniform Crime Reports: Crime in the United States (1989-2004).

The United States experienced a dramatic increase in bank robberies between 1965 and 1975, when the number of crimes quadrupled from 847 to 3,517. Despite the enactment of the federal Bank Protection Act in 1968, robberies continued to rise through the early 1990s and now average around 8,800 per year (see Figure 1).[§] Other countries have faced similar fluctuations in the number of bank robberies.

For the most part, the incidence of bank robbery is closely related to other crime trends, especially commercial robbery.³ In the United States, banks have comprised an increasing proportion of the nation's commercial robberies: in 1989, 6 percent of commercial robberies were of banks; this proportion increased steadily to 9 percent in 2004.⁴ (See Figure 2.)^{§§}

Although bank robberies track crime trends, they vary by the size of the jurisdiction. In recent years, bank robberies in smaller U.S. cities have comprised an increasing share of commercial robberies: nearly 12 percent of commercial robberies in smaller cities are of banks, compared to 8 percent in larger cities.^{§§§} (See Figure 2.)

Figure 2: Banks as percent of Commercial Robbery in the U.S. 1995-2004





Evidence suggests that urban bank robberies have been somewhat displaced in recent years; the share of bank robberies in small towns increased from 20 percent in 1996 to about 33 percent in 2002.⁵ Still, the majority of bank robberies are concentrated in urban areas. Although this concentration is often attributed to the fact that there are more branches in urban areas, the number of robberies is disproportionately higher than the number of branches. In Canada, for example, seven cities have 30 percent of all bank branches but 66 percent of all bank robberies;⁶ in the United Kingdom, London has 10 percent of the nation's branches but 39 percent of its robberies.[§]

§ The concentration is most visible at the city level. For example, California has 15 percent of all U.S. bank branches and a proportional 18 percent of all U.S. bank robberies (Federal Bureau of Investigation, 2003); most of the state's bank robberies, however, are concentrated in the Los Angeles area.

Just as bank robberies are more common in urban areas, bank robberies within a jurisdiction tend to cluster where there are more banks. Branches are often located in groups near retail shopping areas, in commercial districts, and along major transportation corridors. Although individual branches in poorer areas seem to suffer more robberies,⁷ this primarily reflects the fact that there are fewer branches in such areas. Bank robberies are actually more numerous in more affluent neighborhoods. In one city, for example, only 3 percent of bank robberies occurred in areas considered as poor.⁸

Julie Trinks



In commercial or retail shopping areas, bank branches often cluster. On this busy street across from a shopping center, six banks are located adjacent to one another.



Factors Contributing to Bank Robbery

Understanding the factors that contribute to your problem will help frame local analysis, determine good effectiveness measures, recognize key intervention points, and select appropriate responses.

Increases in bank robberies can largely be explained by three factors.

1. More bank outlets and extended hours increase opportunities for robberies.
2. Banks remain the most lucrative of all robbery targets; moreover, 80 percent of stolen money is never recovered.
3. Bank robberies are usually fast, low risk crimes, because employees are trained to comply with a robber's demands. Moreover, although the risk of arrest is high, much of this risk is short term, and risk — as reflected by clearances — has declined over time.

Increased Opportunity

Banks are plentiful and, in many places, increasingly so. Retail banking is highly competitive, and consolidation in recent decades through mergers and acquisitions has led to an expansion into new markets. In 1970, there were approximately 22,000 bank outlets in the United States; by 2000 that number had more than tripled to 70,000.⁹

Much of the growth in the number of bank outlets is attributable to the explosion of mini-branches—also known as in-store branches—in retail grocery stores and big-box



retailers such as Wal-Mart.¹⁰ The increase in in-store branches is predominately an urban phenomenon.[§] In-store branches less expensive to open and to operate than traditional branches, and banks can capitalize on exclusive agreements with particular retailers to rapidly increase the number of outlets. Because profit underlies bank expansion efforts, the number of branches within any jurisdiction can substantially expand or contract over time.

§ The rise of in-store branches has been paralleled by the loss of others. In Australia, the number of branches dropped from 5,003 to 1,300 in 10 years; bank robberies also dropped precipitously (Borzycki, 2003).

Julie Trinks



Although bank branches in supermarkets might seem especially vulnerable to robbery, the escape route is difficult to navigate because of shopping carts, displays, strollers, and numerous customers.

Once well-known for “banker’s hours”—referring to a short working day—many branches now have extended operating hours. To attract customers, virtually all in-store branches remain open into the evening hours during the week, operate a full day on Saturday, and may offer Sunday hours as well. The increase in operating hours effectively increases bank exposure to robbery by at least 25 percent. As banks have become more convenient for their customers, they have also become more convenient for robbers.



§ This loss is the amount reported by local police in the Uniform Crime Reports. The Federal Bureau of Investigation (2003) reports that the average loss is \$8,000.

§§ Calculations of average losses are somewhat misleading as they include robberies in which no money is taken; including losses from these failed robberies dilutes average bank losses. If such attempts are excluded in calculating averages, the average loss increases by nearly 25 percent (Matthews, 1996). Reporting averages also masks big takes. In Dade County, Florida for example, only 10 percent of robbers stole over \$10,000; however, the most successful robbery netted \$60,000. In Chicago, a solitary robbery in 2004 netted more than \$225,000 (Vardalis and Cox, 1998; McCormick, 2005).

§§§ Employee characteristics likely affect a robber's perception of compliance; tellers are often young and predominately female, whereas robbers are predominately male.

Lucrative Rewards

Although many banks limit the amount of cash on hand and control access to it within the branch, banks nevertheless remain a source of easy cash for robbers.¹¹ In fact, banks are the most lucrative commercial robbery targets. In the United Kingdom, banks suffer the highest average losses from armed robberies. In the United States, bank robbers net just over \$4,000 per robbery;[§] this represents about 60 percent of financial losses from commercial robberies, despite the fact that bank robberies comprise less than 10 percent of the total for this crime type.¹²

Although the average take^{§§} hardly seems worth the punishment, interviews indicate that most robbers would be satisfied with much less.¹³ In addition, although many bank robbers are eventually apprehended, the stolen money usually is not: only 20 percent of money taken in bank robberies is ever recovered.¹⁴

Low Risk

For a robber, there are three main reasons why bank branches may be considered predictable and relatively low-risk targets.

1. Branches have standardized designs and predictable layouts and operations.
 2. Bank employees are unarmed and consistently compliant.^{§§§} Even robbery transactions are handled quickly and efficiently.
 3. Most robbers avoid apprehension, at least initially.
-



Predictable Design

Banks have highly uniform business practices and interior designs.¹⁵ Branches have a predictable physical footprint that features a centralized entry and a group of chest-high teller windows arrayed in close proximity to the entrance. Although such uniformity may help customers feel comfortable banking in any branch, it also provides great predictability for robbers.

Compliant Victims

During a robbery, bank practices are highly standardized; consequently, robbers know that they can count on compliant victims. Most banks—consistent with police advice—direct employees to comply quickly with robbers’ demands.¹⁶ Tellers willingly empty their cash drawers when presented with a simple robbery demand note, whether or not violence is threatened or a weapon is displayed. The bank’s primary objective is to protect the safety and security of its employees and customers by reducing the likelihood of violence. Consequently, the risk that a robber will encounter resistance is extremely low.

Bank employees are so compliant that the robbery itself is a quick and efficient transaction; more than two-thirds of bank robberies are completed in three minutes or less.¹⁷ Robbers often wait in the teller’s line with legitimate customers and pass a demand note to the teller. In many robberies, the event is handled so discreetly that other customers and even other employees are not even aware that a crime has occurred until after the robber has left the premises.



Risk of Apprehension

§ Bank robbers face risks of injury or death during the commission of the crime; in fact, the robber is the person most often killed (Pastore and Maguire, 2005; Erickson and Balzer, 2003).

§§ Failure rates vary over time. In the U.S., the percentage of failed robberies within a year has climbed higher than 25 percent (Cook, 1983; Hauge, 1969). In Australia, 11 percent of bank robberies failed in 1991; the rate more than doubled by 2002 (Borzycki, 2003). Failure rates reflect the impact of crime prevention efforts. For example, higher failure rates have been observed at banks with bandit barriers and at banks where employees resist the robbery attempt.

§§§ In the United States, the FBI reports solution rates for bank robberies; these are similar to the clearance rates that are defined for local police by the Uniform Crime Reports. Solution and clearance rates do not take into account how an offense was solved. For example, where a bank robber has committed numerous robberies before being apprehended, a single arrest will clear multiple robberies, including offenses in different jurisdictions. Many of the latter will likely be cleared exceptionally by agencies in those jurisdictions, as reasons outside their control prevent the individual from being prosecuted for each offense.

Although arrest is the primary risk to a bank robber,[§] most do not believe they will be caught.¹⁸ Indeed, most bank robberies are successful, at least initially^{§§}—about 10 percent of all bank robberies fail¹⁹—that is, the robberies are not completed. The failures no doubt contribute to the 15 percent of bank robbers who are arrested at the scene²⁰ and the one-third of bank robberies that are solved the same day.²¹ Overall, 60 percent of bank robberies are solved^{§§§} and about half are solved within 30 days.²² However, it takes up to 18 months to catch 75 percent of the suspects who will eventually be arrested.²³ As with other crimes, bank robberies that are not solved quickly are less likely to be solved at all.²⁴

Although the clearance rate for bank robbery is among the highest for all crimes, the rate has declined. In the United States, bank robbery clearances have dropped from 80 percent in 1976 to 58 percent in 2001;²⁵ clearances vary by region, from as low as 34 percent to as high as 80 percent.²⁶ In Canada and Germany, 60 to 70 percent of bank robberies are cleared.²⁷

Bank robbers are predictable, as they continue to rob, often on the same day, and employing the same modus operandi in successive robberies. It is often this repetition—the use of particular signature or trademark, such as a distinctively worded note or a similar disguise—that leads to their apprehension.²⁸ As a result, a single arrest may clear numerous bank robberies. In London, for example, the arrest of each bank robber clears an average of 2.8 bank robberies.²⁹



When robbers are arrested, multiple witnesses, surveillance images, and physical evidence contribute to high prosecution and conviction rates. In the United States, where most bank robberies are federal offenses, 93 percent of bank robbers tried in U.S. district court in 1990 were convicted and sentenced.³⁰ Federal sentencing guidelines result in a 20-year sentence; sentences can be increased by five years if a weapon is present during a robbery.

Bank Security Practices

Banks have many security practices and are usually considered the most secure of all commercial businesses. Banking security practices are highly standardized,³¹ and electronic security is commonplace—even among branches that are robbed. By 2000, 98 percent of robbed branches had both cameras and alarm systems.

The widespread adoption of bank security practices has reduced average losses from robbery, contributed to high clearance rates, and may have reduced violence in robberies. Other than among robbed banks, the prevalence of different security practices is unknown; thus, there is no clear evidence that any single security practice prevents robbery. In fact, most studies show that robbed branches have as many or more security features than do branches that have never been robbed.³²

Traditional bank security practices—alarms, surveillance systems, bait money—have focused on increasing the likelihood that an offender will be apprehended. Some banks have adopted more proactive security strategies that are designed to thwart robberies before they occur.



For example, some have implemented cash management practices that make robberies less lucrative by restricting the amount of cash on hand; others restrict physical access through the use of bullet-resistant bandit barriers between customers and bank employees; and still others employ access control vestibules (also known as man-catchers) to stop weapons from being brought into the branch.

Bank decisions about security practices reflect a variety of goals: protecting the safety of customers and employees, attracting customers, generating profits, protecting bank assets, recovering stolen money, and apprehending offenders.

- Some banks are concerned that security measures such as bandit barriers or employee resistance that might thwart robbers will lead to violence or hostage taking. There is mixed evidence, however, about the contribution of such practices to escalating violence,³³ likely because of differences in robbery in different places.
- Some banks feel that visible security measures—such as limiting bank access or bandit barriers—put off customers who value an environment that appears not to need such obvious security devices.
- The expense of security devices is a factor for some banks. In fact, some smaller banks have been forced to close or to limit banking and security services because of the cost.³⁴

There is no evidence that every bank or branches needs to adopt the same rigorous and expensive crime prevention practices—practices that can sometimes make a branch look like a fortification. Instead, different branches face different robbery risks, even those that are quite near to one another.



Types of Bank Robbers

Ever since the era of Bonnie and Clyde in the 1930s, violence—or the potential lethality suggested by the use of weapons in bank robbery—has shaped crime prevention efforts. Many security strategies, such as bandit barriers and weapon detection devices, have been developed to thwart armed robbers; employee compliance has been widely advocated to prevent a robber from using violence.

These strategies focus on the risk of bank robberies committed by professional armed robbers. However, most bank robberies do not appear to be well-planned offenses committed by professional criminals; instead, increasing evidence suggests that many bank robberies are spontaneous and opportunistic crimes that are often acts of desperation.³⁵ Consider that:

- Solitary offenders commit the vast majority—nearly 80 percent—of bank robberies.³⁶
- Weapons are uncommon in bank robbery and their use is declining.[§] Up to 72 percent of bank robbers are unarmed offenders who do not use or even threaten violence.³⁷
- Overall, about 60 percent of bank robbers do not bother with disguises; only 7 percent of robbers in Florida did.³⁸
- More than 80 percent of arrested bank robbers have no prior convictions for bank crime.³⁹

Because most bank robberies are committed by solitary, unarmed and undisguised offenders, they can be considered the work of amateurs rather than professionals. In contrast, it is the less common armed bank robberies that more often involve multiple offenders

§ In 1987, 71 percent of bank robbers in Australia were armed; by 2002, only 48 percent were. In 1980, half of all bank robberies in the United States featured a visible weapon; this dropped to 30 percent in 2000. The use of weapons varies between places: 44 percent of bank robberies in Florida involved a weapon, whereas only 20 percent in New York City and Massachusetts did (Borzycki, 2003; Federal Bureau of Investigation, 2003; Vardalis and Cox, 1998; Pacelle, 2003; Weir and Santos, 2003).



§ Takeover robberies have spiked in some locations; this has largely been tied to gangs. Rehder and Dillow (2003) attribute a huge spike in bank robberies in California in 1991 and 1992 to gangs. Moreover, the FBI reported that gangs were involved in most of the takeover robberies in Los Angeles in 2003.

§§ **Figure 3, page 15**

This table is not prescriptive as it generalizes about bank robberies. Some factors will not fit your local pattern and there will be exceptions that fit no category. The reader is encouraged to use the table as a starting point to separate and categorize local robberies.

and the use of disguises.⁴⁰ Distinguishing bank robberies as the work of amateur or professional robbers provides important insight about the risks of robbery at a branch, and thus guidance in selecting crime prevention strategies most likely to be effective. Targets that attract amateur robbers may discourage professional robbers while targets that are attractive to amateurs will often hold little appeal for professionals.⁴¹ Further, although discouraging an amateur robber is much easier and the approach different than thwarting a committed team of professionals, the measures that might deter an amateur may well increase the likelihood of violence by professional robbers.

To a great extent, robbers can be classified as amateur or professional based on known characteristics of the robbery—the number of offenders, use of weapons and disguises, efforts to defeat security, timing of the robbery, target selection, and means of getaway (see Figure 3).

Bank robberies by amateurs are less successful: nearly one-third of all bank robberies by unarmed solitary offenders fail.⁴² Takeover robberies—those involving multiple armed offenders—are less common[§] but more lucrative: losses in takeover robberies are 10 times greater than average.⁴³

Amateur bank robbers seek different targets from professionals and commit their offenses at different times. Solitary offenders tend to rob banks around midday, when branches are full of customers; professionals, on the other hand, prefer to operate when there are fewer customers, such as at opening time, which increases their control of the crime scene.⁴⁴



Figure 3:
Distinguishing Professional and Amateur Bank Robbers^{SS}

	Professional	Amateur
Offenders	<ul style="list-style-type: none">• Multiple offenders with division of labor• Shows evidence of planning• May be older• Prior bank robbery convictions• Travels further to rob banks	<ul style="list-style-type: none">• Solitary offender• Drug or alcohol use likely• No prior bank crime• Lives near bank target
Violence	<ul style="list-style-type: none">• Aggressive takeover, with loud verbal demands• Visible weapons, especially guns• Intimidation, physical or verbal threats	<ul style="list-style-type: none">• Note passed to teller or simple verbal demand• Waits in line• No weapon
Defeat Security	<ul style="list-style-type: none">• Uses a disguise• Disables or obscures surveillance cameras• Demands that dye packs be left out, alarms not be activated, or police not be called	
Robbery Success	<ul style="list-style-type: none">• Hits multiple teller windows• Larger amounts stolen• Lower percentage of money recovered• More successful robberies• Fewer cases directly cleared• Longer time from offense to case clearance	<ul style="list-style-type: none">• Single teller window victimized• Lower amounts stolen• Higher percentage of money recovered• More failed robberies• Shorter time from offense to case clearance, including more same-day arrests• Direct case clearance more likely
Robbery Timing	<ul style="list-style-type: none">• Targets banks when few customers are present, such as at opening time• Targets banks early in the week	<ul style="list-style-type: none">• Targets banks when numerous customers are present, such as around midday• Targets banks near closing or on Friday
Target Selection	<ul style="list-style-type: none">• Previous robbery• Busy road near intersection• Multidirectional traffic• Corner locations, multiple vehicle exits	<ul style="list-style-type: none">• Previous robbery• Heavy pedestrian traffic or adjacent to dense multifamily residences• Parcels without barriers• Parcels with egress obscured
Getaway	<ul style="list-style-type: none">• Via car	<ul style="list-style-type: none">• On foot or bicycle



§ The mode of escape cannot always be established, as bank employees may fail to observe the escape. Robbery escapes, of course, may initiate on foot, and resume with another mode of transportation.

§§ Some bank features such as bank size, number of entrances, lobby size, and number of tellers may affect ease of escape; larger banks may have more exits and the greater hustle and bustle may mask both the robbery and the escape.

The method of escape further distinguishes amateur from professional robbers. Cars are not the sole means of escape; many offenders escape on foot or even by bicycle, at least initially. In 1978, for example, 80 percent of bank robbers used getaway cars,⁴⁵ whereas vehicles were observed in only one-third of robberies in the 1990s.⁴⁶

Get-away vehicles are more prevalent when there are two or more offenders: 72 percent of robbery teams use vehicles, which reflects some degree of planning.⁴⁷ In contrast, 58 percent of solitary robbers escape on foot.[§] Two factors discourage solitary robbers from using vehicles: without an accomplice to drive the vehicle, it must be parked and quickly accessible to the robber; further, solitary robbers typically select targets that are convenient, such as close to their residence making a car unnecessary. In contrast, professional bank robbers appear willing to travel farther than other robbers, perhaps because there are fewer banks than other types of commercial targets or because banks tend to be clustered geographically and are open fewer hours.⁴⁸

Escape Routes in Target Selection

Because many bank robberies are the work of amateurs, it may appear that robbers randomly select targets. They do not. Instead, robbers select targets primarily based upon their concern with getting away from the robbery quickly.

Although much effort to reduce bank robbery has focused on bank interiors and security measures,^{§§} most bank robbers do not feel that they are at risk of apprehension during the commission of the crime.⁴⁹ Instead, robbers assume that there will be easy access to cash and that the robbery will be completed quickly. Thus, robbers are relatively unconcerned about alarms and cameras, neither of which will slow their escape.



A robber's choice of target is shaped by two escape features: the type of transportation available[§] and the ease and number of escape routes.⁵⁰ Because offenders prefer choices during flight, they tend to select targets that have more than one escape path.

§ Some targets are equally attractive to robbers on foot or in cars.

Solitary offenders typically cannot escape in a vehicle because of the logistics of parking and retrieving a vehicle.^{§§} Thus, solitary offenders typically escape on foot and select targets with the following features.

§§ An escape can include distinct phases; for example, an initial escape may be on foot and a robber may then retrieve a vehicle stashed nearby.

- Parcels that are open and accessible to foot traffic, without barriers such as fencing or dense impermeable shrubbery; these may be parcels with pedestrian pathways or alleys, or parcels that are accessible from other commercial premises.
- Escape routes that prevent a robber from being easily followed. These include banks that abut wooded areas, numerous small streets, railroads, ditches, or creeks.
- Obstructions that block the view of the proposed escape route, such as architectural features, adjacent buildings, hills, foliage, fences, or walls and even cars in parking lots.⁵¹
- Parcels that open directly onto pedestrian traffic⁵² or that are adjacent to dense residential areas, where offenders can easily disappear or stash an escape vehicle. Many offenders take care to walk away from a robbery, as running will distinguish their behavior from that of other pedestrians.
- Offenders escaping on foot avoid targets that are too isolated; targets that require them to cross large parking lots, open areas, or major streets with heavy traffic; and targets that force them to navigate areas filled with shopping carts, cars, or too many pedestrians.⁵³



In contrast, multiple offenders typically escape in a vehicle—often stolen⁵⁴—and thus select quite different targets.

- Targets with easy vehicular access, such as banks on corner parcels, near intersections, or spanning parallel streets, that provide multiple points of egress and several choices of direction.⁵⁵
- Branches on multiple lane roadways with two-way traffic: for example, 61 percent of bank robberies in Dade County, Florida occurred on such roadways.⁵⁶
- Streets with traffic volume that is busy but not standstill. Although it is widely believed that bank robberies occur in close proximity to major highways, many do not. One study found that 70 percent of robbed banks were more than two miles away from a major highway.⁵⁷
- In unfamiliar areas, robbers in vehicles select targets near major roadways so that they can avoid getting lost if a chase ensues.⁵⁸ Robbers in cars do not select targets located in cul de sacs, or on narrow one-way streets, and avoid routes with traffic signals that may hinder their escape.⁵⁹

Despite these distinctions, some branches may be equally attractive to robbers on foot or in cars. Other targets may be vulnerable because of their proximity to alternative methods of escape, such as taxis or subways.

Distinguishing the type of escape associated with individual branches can guide the selection of effective crime prevention strategies. For example, controlling vehicular access may thwart professional robbers but will have little impact on amateurs; on the other hand, blocking pedestrian access will likely have little impact on professional robbers.



Robbery Risk and Prior Victimization

Because bank robbery is not a common crime, it may appear random, which suggests that all banks are at a high risk of robbery. In the short-term, however, the vast majority of branches do not get robbed. For example, during one year only 2 percent of branches in West Germany were robbed,⁶⁰ only 8 percent of branches in Indiana were robbed,⁶¹ and only 14 percent of branches in Canada and Philadelphia, Pennsylvania were robbed.⁶²

§ See the Problem-Oriented Response Guide *Analyzing Repeat Victimization*.

As the time period increases, however, more branches are victimized: in two years, 31 percent of branches in Washington, D.C. were robbed;⁶³ in five years, 41 percent of branches in California were robbed;⁶⁴ and in 10 years, 52 percent of branches in Washington, D.C. were robbed.⁶⁵

The increasing percentage of robbed branches levels off over time: after 10 years, nearly half of all bank branches will not have been robbed, while branches that have been robbed once are often robbed again—a phenomenon known as repeat victimization.[§] Figure 4 depicts this trend by using a multi-year map that compares robbed and unrobbed branches in one jurisdiction.

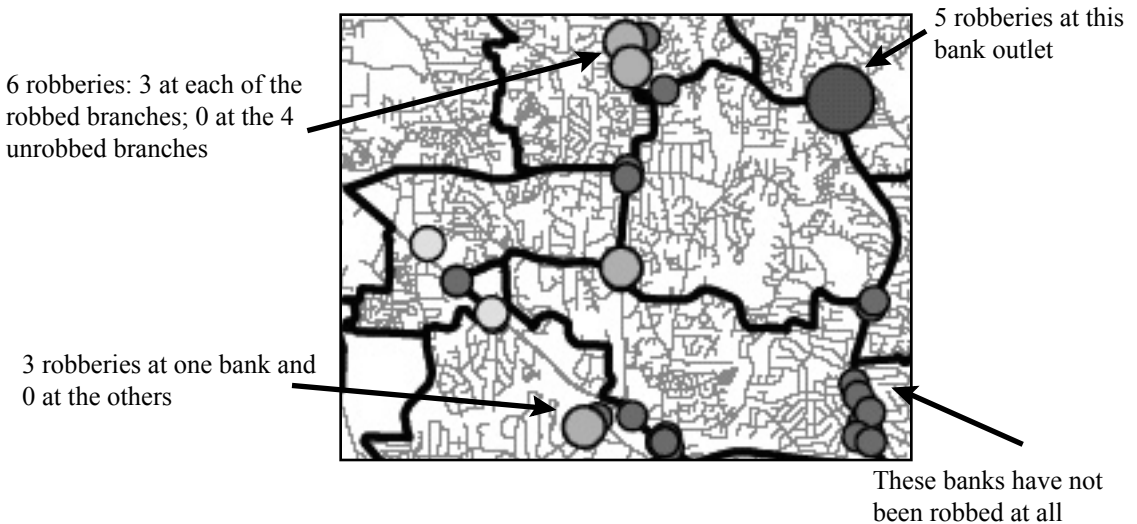
Because robbed branches are often robbed again, these contribute disproportionately to the number of bank robberies.

- In the United Kingdom, 15 percent of all bank robberies in two years were repeat robberies.⁶⁶ In three years, 37 percent of robbed branches were robbed two or more times and comprised 58 percent of all bank robberies.⁶⁷



- In Seattle, Washington, 63 percent of robbed branches were victimized two or more times; these generated 82 percent of all robberies during a four and one-half year period.⁶⁸
- In Washington, D.C., 12 percent of branches were robbed five or more times in 10 years; these branches generated more than one-third of all bank robberies during this period.⁶⁹

Figure 4:
Sample Map: Bank Robberies over Multiple Years
(Symbols are scaled in size to the number of robberies)





Robbed branches are distinctly different from unrobbed branches in their future victimization risk. A branch that has never been robbed faces a low risk of robbery, whereas a robbed branch has a substantially higher risk. In Indiana, for example, robbed branches were three times more likely to be robbed in the succeeding three years than unrobbed branches.⁷⁰ A branch that has been robbed multiple times faces the highest risk of all.

Repeat robberies may be committed by a robber who returns to reprise a successful crime or to complete an attempted crime. A repeat robbery is particularly likely if the robber felt the crime was easy; many offenders describe bank robberies this way.⁷¹

The pattern of repeat victimization is so strong that not all repeat robberies can be attributed to repeat offenders. Repeat robberies also occur because the features that attracted an initial robber—such as an easy escape route that remains unchanged—are likely to attract other like-minded robbers. Some believe that publicity about successful bank robberies attracts copycats, but there is no evidence that this is so.⁷²

Studies show that the risk of repeat victimization is most acute in the short-term: at least one-third of repeat bank robberies occur within two months of a previous offense.⁷³ Because bank robberies are a low volume crime, multi-year data is often necessary to identify such patterns. Repeat victimization continues over longer periods of time; these patterns can best be identified when robbed and unrobbed banks are compared. The risk of repeat victimization is so strong that robbed banks are often surrounded by unrobbed banks (see Figure 4).



Temporal Patterns of Bank Robbery

§ In the Netherlands, 23 percent of bank robberies between 1988 and 1994 occurred between 9 AM and 9:59 AM.

§§ In the 1980s, 32 percent of bank robberies in the United States occurred between 1 PM and 3 PM.

Virtually all studies of bank robbery examine the day of the week and time of the day of the robbery. In many ways, this is possible because banks—in contrast to other businesses—typically have limited operating hours. Bank robbery data is particularly reliable for crime analysis, because all offenses are reported and the time reliably established.

Fridays are generally the most popular day for bank robberies, accounting for about 25 percent of all such crimes.⁷⁴ In the United States, an increasing number of bank robberies occur on weekends—about 7 percent of all bank robberies occur on Saturday—consistent with the extended operating hours of banks at in-market and some traditional banks.⁷⁵

The most popular time for bank robberies is morning through midday. Bank robberies concentrate at opening time in West Germany and the Netherlands,[§] whereas about one-third in the United States occur between 9 AM and 11 AM.^{§§} In Dade County, Florida, half of bank robberies occur between 10 AM and 12 PM.⁷⁶

Knowing the day and time of bank robberies is useful in distinguishing between types of bank robbers. Professionals target opening hours because there are fewer customers or because of expectations about the amount of cash that is on hand from morning deliveries and the emptying of night safes and deposit boxes.⁷⁷ Opportunistic robbers, on the other hand, opt for times of day when customers are more numerous.



Banks are at a higher risk on Friday because many have extended operating hours. The risk is even greater during winter, when early darkness provides cover for escape.⁷⁸ Cold weather further facilitates robberies by allowing perpetrators to use coat collars, scarves, and hats for disguises. In the Netherlands, bank robberies in winter near closing time increase by nearly 700 percent.⁷⁹ Fridays may also be more popular because the increased payday traffic attracts solitary offenders who prefer busy banks; in addition, robbers motivated by drug and alcohol addiction may want money for partying over the weekend.⁸⁰

Information about common robbery days and times may lead police to focus on surveillance and apprehension, which may be appropriate for investigations relating to specific offenders. It may also be useful in developing short term prevention strategies.



Understanding Your Local Problem

The information above provides only a generalized description of bank robbery. You must combine the basic facts with a more specific understanding of your local problem. Analyzing the local problem carefully will help you design a more effective response strategy.

Stakeholders

In addition to criminal justice agencies, including the FBI, the following groups have an interest in the bank robbery problem and should be considered for the contribution they might make to gathering information about the problem and responding to it:

- banks, especially risk management personnel and local branch managers
- state and federal banking regulatory agencies
- state and national banking associations
- banking security companies or consultants.

Asking the Right Questions

The following are some critical questions you should ask in analyzing your particular problem of bank robbery, even if the answers are not always readily available. Your answers to these and other questions will help you choose the most appropriate set of responses later on.

You may have a variety of hunches about which factors contribute to your bank robbery problem—for example, branch locations, parking lot and building layout, or management practices. You should test these hunches against available data before developing a response. Because bank robberies are rare, it is important to



examine the differences between robbed and unrobbed branches. While police often know much about branches that get robbed, it is important to compare this information with data concerning unrobbed branches, as most bank branches are very similar.

Your analysis will be improved if you examine several years' worth of data. Examining multijurisdictional data can also be useful. This is especially important if your jurisdiction has few robberies each year.

Incidents

- How many bank robberies have there been? Is the number of bank robberies increasing? How does the number of bank robberies compare to the number of other commercial robberies? In jurisdictions with more robberies it may make sense to examine monthly or quarterly figures. In jurisdiction with fewer robberies, consider combining your data with that of neighboring jurisdictions.
 - How successful are bank robberies?
 - o How many robberies are attempted? How many are completed? These figures can be used to calculate the bank robbery failure rate.
 - o How much money is taken? Be sure to calculate both the average amount and the range from high to low, paying particular attention to robberies with zero losses.
 - o How much money is recovered? Be sure to include the total, average, and range from high to low.
 - How many robberies are cleared?
 - o How many result in arrests on or near the scene of the robbery?
-



- o How many are cleared the same day?
- o How much time elapses between offense and clearance? You can standardize these figures by grouping clearances within one day, two days, one week, one month, and so forth.
- o How many robberies are cleared through a direct arrest? How many are cleared as exceptional according to the FBI's Uniform Crime Reporting rules?

Potential Bank Victims

Every bank robbery has two victims: the branch that was robbed and the bank or corporation that owns the robbed branch. That is, Wells Fargo is a banking corporation that operates many branches. When a Wells Fargo branch is robbed, both the branch and the parent corporation are victimized. The risk of victimization will vary both by branch and by bank. Determining how victimization is distributed among banks and branches will help you identify the factors that increase the risk of robbery.

- How many bank corporations are in your jurisdiction? What types are they? Credit unions? Savings and loans? Retail or commercial banks? Remember that ownership can change over time as a result of merger or acquisition.
 - How many branches are operated by banks in your jurisdiction? You can use both addresses and bank names as unique identifiers, but remember to note any changes in branch ownership.
 - For each branch, determine:
 - o What type of branch is it? In-store? Traditional? Main office?
 - o What are the days and times of operations? Are there extended hours?
-



- o How many teller windows are there? How many employees? Does this vary by time or day? Does the branch have hours when staffing is low?
- o How busy is the bank? How many customer transactions are there per day? Does the volume of business vary during the day or week? Does the branch have vulnerable periods, such as during money transfers? Does the bank have cash-rich periods, such as specific paydays?
- o Does the branch focus on specific types of customers, such as seniors or students? Does it offer particular types of services, such as check cashing?
- What are the security practices of the branches?
 - o What types of physical security are used? Mantraps? Bandit barriers? Metal detectors?
 - o What types of access control are used? Weapon detection systems? Key cards?
 - o What type of electronic surveillance is used? What is the reliability and quality of the imaging?
 - o What cash management practices are used? Cash limits? Cash dispensing machines? Timed safes?
 - o What is the bank's policy on activating alarms?
 - o What other security practices are employed? Armed or unarmed guards? Greeters? Mandatory removal of hats and scarves?

Bank Victims

- How many banks have been robbed? How many branches of each have been robbed? Be sure to differentiate between banks and branch locations. What types of banks are they? Credit unions? Savings and loans? Retail banks?
 - How many robberies are there by branch type?
-



- o How many times has each branch been robbed?
Are there branches that have never been robbed?
 - o Are certain branches victimized repeatedly?
Record the time between robberies at the same branch. This is generally reported as the number of days or weeks between robberies.
 - o What is the sequence of successful robberies? Are successful robberies more likely to recur? Are high loss robberies more likely to recur? Do successive robberies involve fewer offenders?
 - Where do robberies occur?
 - o What are the traffic patterns of the streets where the robbed branches are located? Are they located on busy streets? Close to major highways? On major thoroughfares? In business districts? In shopping centers?
 - o Are the land parcels of robbed branches easily accessible by foot? Are they easily accessible by motor vehicle?
 - o How is the visibility at robbed branches? Are entrances clearly visible from nearby roadways or businesses? Are branch interiors visible from the outside? Are branch interiors visible from drive-through windows?
 - When are branches robbed?
 - o Are branches robbed at particular times of day? Opening time? Lunchtime? Near closing?
 - o Are branches more likely to be victimized on certain days or during specific weeks or months?
 - o Are there seasonal variations? Do more robberies occur during winter months when it gets dark earlier?
 - o How many customers are present during robberies? Are the lobbies empty or filled with customers?
 - What areas of the branch are robbed? Single or multiple teller windows? Vaults?
-



Individual Victims

Although it may be tempting to focus only on the corporate victims, individuals can also be victimized during a bank robbery: bank employees—especially tellers—and customers may be threatened, injured, taken hostage, or even killed.

- What type of employee was confronted by the robber? Teller? Guard?
- Where was the employee physically located? Near a door? At her work station?
- What were the employee's physical characteristics? Age? Gender? Physique? How long had the staff member been employed? Had she received training regarding bank robbery?
- How did employees respond to the robbery? Were bank policies followed? Were alarms activated? Were dye packs or bait money used?
- Was anyone injured in the robbery? What types of injuries were suffered? (Many employees may feel debilitating fear following a robbery; robbery training can address this reaction.)
- What were the characteristics of customers involved in the robbery? Physical location? Age? Physique? Gender?

Offenders

- Many bank robberies can be sorted into the work of professionals or amateurs (consistent with Figure 3) based upon the answers to the following questions.
 - o How many offenders were there? Multiple offenders? A lone robber?
 - o Was a weapon used? Did the offender present a simple note demand?
-



- o Did violence occur? Were hostages taken?
 - o Were disguises used?
 - o Did the robbers attempt to disable cameras or other surveillance equipment?
 - o Did the robbers give detailed instructions to the employees, such as demanding money without dye packs or instructing them not to set off the alarm?
- How did the robbers escape? On foot? By bicycle? In cars? Do these characteristics vary by branch?
 - What are the demographic characteristics of the robbers? Age? Gender? Race and ethnicity? Is there gang involvement? Are drugs or alcohol involved?
 - How committed are robbers? How far do they travel to rob branches? Do they have criminal histories that including bank robbery? Have they committed prior bank robberies?

Measuring Your Effectiveness

Measurement allows you to determine to what degree your efforts have succeeded, and suggests how you might modify your responses if they are not producing the intended results. You should take measures of your problem *before* you implement responses, to determine how serious the problem is, and *after* you implement them, to determine whether they have been effective. In many cases, measures should be developed to detect displacement of robberies into surrounding areas or onto other branches. (For more detailed guidance on measuring effectiveness, see the companion guide to this series, *Assessing Responses to Problems: An Introductory Guide for Police Problem-Solvers*.)



You should use measures that specifically relate to the response implemented; for example, police might give target-hardening advice to bank robbery victims following a robbery. If branch managers fail to change their cash management practices, other security measures may have little impact. In addition, you must determine how many banks and branches are in your area before measuring response effectiveness. You can obtain such information from your state's banking regulator, the state or local banking association, or other sources. Finally, because bank robbery is a relatively rare crime, you should compare robbery trends in your jurisdiction with those of other jurisdictions, especially those that are similar to your own.

The following are potentially useful measures of the effectiveness of responses to bank robbery.

- Reduction in the number of bank robberies.
 - Reduction in the number of robbed banks or branches relative to all banks and branches.
 - Reduction in the number of repeat robberies.
 - Reduction in bank robberies as a percentage of commercial robberies.
 - Reduction of violence in bank robberies.
 - Reduction in the percentage of bank robberies where weapons are used.
 - Reduction in the percentage of robberies with injuries, violence, threats, or hostage taking.
 - Reduction in the success of bank robberies.
 - Reduction in the percentage of completed bank robberies.
-



- o Reduction in the financial loss from robberies.
(This can be computed as both a total and an average, including and excluding failed robberies. Be sure to include the range of money taken, from high to low, as a single high-dollar robbery will otherwise distort the results.)
- o Increase in the amount of money recovered.
- o Increase in the proportion of robberies where the money is recovered.
- Increase in the proportion of robberies cleared by arrest.[§] (Note that this measure does not directly reflect changes in the number of robberies, but may be an indirect measure of the effectiveness of the response. Even a single arrest can reduce the number of incidents.)
 - o Reduction in the number of bank robberies related to each arrest.
 - o Reduction in clearance time.

§ Cases cleared by direct arrest suggest that arrests are made by the reporting jurisdiction and often relatively soon after the robbery. Many exceptional clearances occur when an offender is arrested in another jurisdiction, sometimes long after the robbery. Of course, there are other reasons for exceptional clearances, such as the death of a suspect, but the most accurate evaluations will distinguish robberies by the type of clearance.



Responses to the Problem of Bank Robbery

Analyzing your local problem will give you a better understanding of the factors that contribute to it. Once you have analyzed your local problem and established a baseline for measuring effectiveness, you can consider possible responses to the problem.

The following strategies will provide a foundation for addressing your particular bank robbery problem. These strategies are drawn from a variety of studies and police reports. Several may apply to your local problem.

It is critical that you tailor responses to local circumstances and that you can justify each response based upon reliable analysis. In most cases, an effective strategy will involve several different responses. Because law enforcement alone is seldom effective in reducing or solving the problem, do not limit yourself to considering only what police can do; rather, carefully consider whether others in your community share responsibility for the problem and whether they can help respond to it. Remember that you are more likely to succeed if you can enlist the support of the actors and organizations that have the capacity to implement the most effective responses. For more detailed information on shifting and sharing responsibility, see Response Guide No. 3, *Shifting and Sharing Responsibility for Public Safety Problems*.



General Requirements for an Effective Strategy

1. Enlisting the support of banks. Reducing bank robbery often requires that branches alter their properties or management practices. To justify this shift, police should analyze bank robbery data to distinguish between high risk and low risk properties, providing individual branches with explicit guidance on preventive measures. Because most branches are guided by corporate policies and practices, police need solid information to justify the recommended changes, particularly those that may be costly. It is also important to secure the cooperation and involvement of as many banks as possible, to ensure that neither banks nor branches feel unfairly targeted. For more detailed guidance on shifting responsibility, see the companion guide to this series, *Shifting and Sharing Responsibility for Public Safety Problems*.

2. Adopting a multijurisdictional approach. Because bank robberies are infrequent in smaller jurisdictions, multijurisdictional efforts may be needed to provide sufficient data and to guide the development of effective responses.

Multijurisdictional data about bank robberies—preferably several years worth—will provide a better basis for statistical analysis. Because they are not common, the bank robberies within a single jurisdiction can spike where the robberies are the result of a crime spree involving one or more repeat offenders. In the short term, a serial robber can cause substantial fluctuations in the number of bank robberies within a city or even a state; using longer term data adjusts for this phenomenon.



Because bank robbers travel farther than other criminals, often taking advantage of major transportation corridors, regional or even statewide approaches have the potential to be particularly effective. In addition, collating multijurisdictional data can provide a basis for increased cooperation between banks, the FBI, and local police agencies.

3. Focusing on high risk branches. While basic preventive measures should be applied to all branches, some special preventive measures should be focused on high-risk branches. It is critical that you acknowledge the legitimacy of a bank's profit motive.

It is unlikely that all branches will need to adopt a standardized set of preventive measures; some branches will need different measures while others may need none. Insisting that all branches adopt security practices that may be expensive is likely to create conflict between police and the financial industry.

Branches that have already been successfully robbed face the highest risk of robbery in the future, and this risk is most acute in the short term. Thus, prevention efforts should be implemented quickly to increase the difficulty of future robberies. While such tactics may be short-term, immediacy is key; the amount of preventive efforts should be increased proportionally based on the number and success of previous robberies.

4. Focusing on specific types of bank robbery. Although it is tempting for police to focus predominately on violent takeover robberies—and this reflects much of the federal interest in bank robberies—robberies committed by unarmed, solitary offenders occur more often and may be easier to deter.



Specific Responses to Bank Robberies

Because bank robbery prevention efforts can involve a variety of responses, it may be difficult to assess the effectiveness of each individual strategy. The following section describes specific responses that can be combined to form an effective bank robbery prevention strategy. Despite the importance of multiple interventions, you should avoid trying a little bit of everything; instead, try to employ complementary tactics.

Reducing Rewards to Robbers

5. Limiting cash access. Cash in banks is available at teller windows—the most frequent target of robbers—and safes. Most banks have cash management policies, such as removing cash from teller drawers when it reaches a predetermined amount. Some banks use vacuum systems to quickly and efficiently remove cash from teller drawers. Although such cash management procedures can be troublesome for tellers, they can help limit robbery losses.

Access to cash can be further limited through the use of an automatic cash dispensing unit (CDU), which is positioned so that tellers must leave their stations to withdraw currency. The CDU limits the amount a teller can withdraw, thus capping the amount that can be stolen. More importantly, the CDU requires the teller to leave the window, thus reducing the exposure to violence and also delaying the commission of the robbery. A longer robbery increases the risk of apprehension.⁸¹ One Canadian bank reduced robberies 65 percent in two years by using such machines.⁸²



Although most bank robberies target teller windows, takeover robberies may involve the vault; losses in these robberies are usually much higher. Some banks have responded by limiting the amount of cash they keep in their vaults or by using time delay safes that cannot be quickly accessed by employees, even those under duress.

6. Using dye packs. Dye packs are widely used by banks to prevent stolen money from being used. Dye packs stain both the robber and the cash, preventing use of the money and aiding in the detection of the robber. Many dye packs are supplemented by tear gas which is triggered by an electromagnetic field near the bank exit door; when tear gas explodes, the robber is effectively immobilized. Dye packs and tear gas systems cost about \$4,000 to install and about \$500 per pack.⁸³ Dye packs are used by many banks, including 29 percent of banks that were robbed in 2000.⁸⁴

3SI Security Systems, www.3sisecurity.com



Dye packs that stain both the robber and the cash are widely used by banks.



Increasing Perceptions of Risk

7. Slowing the robbery. Because bank robbers want the crime to proceed quickly, some banks have adopted strategies that are intended to slow the pace of the robbery. A slow robbery may increase the suspect's perception of risk and will sometimes cause him to abandon the crime.⁸⁵

Resistance by bank employees can both thwart attempted robberies and limit the amount of cash taken.⁸⁶ Resistance can be active—refusing the robber's demands, walking away from the teller window, calling out for assistance, activating an alarm—or passive, as when employees act hesitantly or otherwise slow down the robbery.⁸⁷ Because there is some concern that employee resistance can increase violence, the type and level of recommended resistance should relate to specific conditions, such as the presence of bandit barriers⁸⁸ or the absence of customers.

Interior obstacles such as revolving doors or customer service counters can slow the robber's escape; timed safes and withdrawal limits on cash dispensing machines can further increase the duration of the robbery.

8. Banning disguises. Some banks require that customers remove hats, sunglasses, or other apparel that can be used as a disguise. Such a policy reduced the robbery rate 3 percent at bank branches in Massachusetts.⁸⁹ However, this policy may be impractical if customers are likely to be wearing coats, scarves, or hats due to inclement weather.



9. Employing greeters. Bank employees known as greeters welcome customers and reduce the anonymity of a would-be robber; this face-to-face interaction may discourage a robbery before it occurs. Greeters should be trained to be alert to suspicious behavior. Greeters were part of a package of measures that reduced robberies substantially at a Canadian bank.⁹⁰ The response is more likely to discourage amateur robbers than professionals.

10. Hiring security guards. There is disagreement regarding the effectiveness of bank security guards.⁹¹ Guards are expensive, generating recurring costs for banks of about \$50,000 per year. They also may create an environment that makes customers fearful. Some research suggests that guards reduce the risk of bank robbery,⁹² although 7 percent of banks robbed in 2001 had guards.⁹³ On the other hand, some studies suggest that armed guards increase the risk of violence during a robbery.⁹⁴ For this reason, some banks only use armed guards in branches with high robbery rates.⁹⁵

11. Warning likely offenders. Bank robbers tend to overestimate the amount of money they will get from a robbery, to underestimate the likelihood of arrest, and to be unaware of the sentences they face if convicted.⁹⁶ Thus, some banks and trade associations have developed publicity campaigns designed to educate would-be offenders about the low take, high capture rate, and other perils of a career in bank robbery.⁹⁷ This may be effective, depending upon the expectation of the robbers. However, would-be robbers who know of offenders who have made big scores and have gone undetected are unlikely to be deterred by publicity.



Increasing Risk of Apprehension

12. Using tracking devices. Some banks hide electronic tracking devices in the robbery money, thus aiding police in locating offenders. Tracking devices use low voltage transmitting microchips with transponders. So slim that they can be hidden in special packets of currency, these devices emit an electronic signal that can be tracked by police. There have been no evaluations of the effectiveness of these devices, but one FBI official stated that the system reduced bank robberies in his region by 55 percent.⁹⁸ Since tracking devices are intended to increase the chance of apprehending offenders, they are not likely to prevent robberies from occurring.

13. Using bait money. Bait money is cash with sequential serial numbers that are recorded by the bank. When the money reenters circulation, police track its use in hopes of locating the suspect. Bait money is already widely used by banks, even those that are robbed; 90 percent of banks robbed in 2001 used bait money.⁹⁹

14. Offering rewards. Some banks actively publicize “most wanted” bank robbers, displaying their surveillance photos and offering rewards for information leading to their capture. An initiative in Massachusetts included the use of a website to post photos of most wanted offenders.¹⁰⁰ Since 1991, one bank has paid out 166 rewards that resulted in the capture of 228 offenders at an average cost of just over \$3,000.¹⁰¹ Banks use websites, local silent witness programs, and tip lines to publicize crimes and to seek out offenders. There are also national tip organizations that coordinate information about highly mobile robbers.



15. Upgrading electronic surveillance. Bank surveillance cameras are in widespread use: 98 percent of robbed banks have interior surveillance cameras.¹⁰² However, cameras do not appear to reduce robberies. Many bank robbers are not deterred because they simply do not believe they will be caught. Others believe that cameras can be thwarted with a disguise or by covert behavior or that cameras can be disabled such as with spray paint; or they simply do not think about cameras at all.¹⁰³

Surveillance images are valuable for police in identifying and apprehending suspects and can aid in prosecution as well. The use of good quality photographs during news broadcasts and on reward programs has contributed to the apprehension of a number of offenders.

There are a variety of different types of surveillance, including constant imaging surveillance, surveillance cameras that must be activated by employees, two-way surveillance cameras—visibly located in lobbies to remind would-be offenders that they are under surveillance—and broad-band internet video feeds directly to police.¹⁰⁴

Although cameras have been credited as the key factor in about 25 percent of bank robbery arrests,¹⁰⁵ police are often critical of the quality of surveillance images, attributing poor images to inferior or outdated equipment, failure of employees to activate cameras, or poor camera performance in recording images, sometimes because of poor camera placement.¹⁰⁶

Exterior surveillance cameras have not been widely used but have the potential to record license tags or to document other details of an offender's escape. Similarly, automatic license plate readers have the potential to record the license plate of the offender's getaway car.



16. Rapidly activating alarms. Alarms are in widespread use by banks but do not appear to reduce robbery: 98 percent of banks robbed in 2001 had alarm systems.¹⁰⁷ As early as 1986, research found that robbers were not deterred by alarms, as they expected that the crime would proceed quickly and that they would escape before the alarm was activated or before the police arrived.¹⁰⁸

While alarms lead to the arrest of bank robbers in only about 6 percent of crimes,¹⁰⁹ there is evidence that prompt activation increases apprehension rates.¹¹⁰ Some bank employees do not activate alarms until after the robber has left the premises, reflecting concerns about the safety of employees and customers, lest police trap the robber inside the bank and provoke violence. In other cases, the delay might be due to panic or to comply with instructions made by the robber.

Increasing Difficulty of Offending

17. Installing bandit barriers. The FBI recommends that banks install bullet-resistant glass barriers between tellers and customers.¹¹¹ While most of these are permanent installation, some bandit barriers “pop-up” when activated by tellers or when an object crosses the counter. The prevalence of bandit barriers and the extent of their effectiveness is not known. In the late 1970s, 44 percent of banks in the Washington, D.C. area had bandit barriers; these, however, did not prevent robbery.¹¹² Among robbed banks, 10 percent in the United States and 85 percent in Germany had bandit barriers.¹¹³ In one bank, the installation of barriers reduced the risk of robbery by 25 percent.¹¹⁴ Even if bandit barriers do not prevent robberies, some research suggests that they reduce the success of bank robberies. In the United Kingdom,



Germany, and Switzerland robberies at banks with bandit barriers were less successful. Some banks believe that bandit barriers increase robbery violence. Indeed, robbers took hostages in 17 percent of German banks with bandit barriers.¹¹⁵ Other banks are concerned that such barriers adversely alter the banking environment.

Bandit barriers are relatively expensive—about \$1,000 per linear foot¹¹⁶—and may put customers and unprotected employees at a higher risk of violence. However, bandit barriers do prevent some types of robbery (such as jump-over robberies) and may also reduce losses in individual robberies as well.

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Bandit barriers may discourage some bank robbers and also increase the safety of bank employees.

18. Limiting bank access. Access to bank lobbies can be limited by keys, entry cards, or other special identification systems, such as personally encoded cards or identification numbers. Such systems can be overridden by bank employees to permit access. Another method of limiting access is the use of a revolving door that is timed to restrict the number of customers who can enter the bank.



19. Installing access control vestibules. Access control vestibules—also known as man-catcher vestibules or man-traps—are a specialized form of access control device. These devices can be used to scan potential customers for weapons before they access the bank interior; others are designed to be manually activated by tellers. All contain bullet-resistant glass and range in price from \$10,000 to \$20,000.¹¹⁷ Although these devices may prevent armed robbers from gaining entrance, they do not guarantee that a robbery will not occur.

20. Hardening targets. Studies show that physical and perceptual objects that seem as if they might slow a robber's escape tend to reduce a bank's attractiveness as a target.¹¹⁸ Thus, banks have employed a wide variety of target-hardening strategies that are designed to make the bank interior appear inhospitable to would-be robbers. These include revolving doors, increased distances between entrances and teller stations, higher teller counters, queuing and other physical barriers, and single door entrances and exits.¹¹⁹ Other strategies include increasing the visibility within and into the bank by avoiding physical features such as columns that block sight lines. Although such environmental strategies seem promising, they have not been carefully evaluated.

Responses With Limited Effectiveness

21. Increasing criminal sanctions. Convicted robbers, especially habitual offenders, already face stiff penalties. Once convicted, about 80 percent of robbers are incarcerated; the average prison sentence is 137 months.¹²⁰ Use of a firearm during the commission of a robbery further increases the punishment. Although some



robbers assess the severity of punishment in committing a crime, research suggests that criminals give more weight to potential rewards than to increases in punishment. Consequently, further penalty increases are unlikely to have an added deterrent effect.

§ Casing is more common in armed robberies with multiple offenders.

22. Limiting media coverage. Some jurisdictions limit media coverage of bank robberies to reduce the likelihood of copycat crimes. Although such measures are inexpensive and have little downside, there is no evidence that copycat bank robberies actually occur.¹²¹

23. Training employees to spot suspicious behavior.

To deter robbers, police often advise bank employees to watch for suspicious behavior. Branches, however, have such predictable designs and consistent operations that less than 20 percent of robbers even case their targets. In fact, many robbers do not even go inside the bank prior to robbing it,^{122,§} making it unlikely that suspicious behavior will be detected. This is true regardless of the type of offender: amateur robbers can be difficult to detect because they strive to blend in with other customers, whereas takeover robbers act too quickly for their behavior to become noticeable. Although a bank employee in hindsight may describe a robber's behavior as suspicious, robbery is such a rare event that most employees will be unable to do so prospectively.

Federal law requires that all U.S. bank employees receive training about bank security, including what to do in the event of a robbery; how to deal with hostage situations; how to activate alarms and cameras; how to use dye packs and other tracking devices; and how to be a good witness and preserve evidence. Employee training can help



assuage the emotional effects of victimization, may help reduce robbery violence, and can assist in investigations. Such training can include videos or simulated scenarios that are intended to provide employees with something of a realistic robbery experience. In settings with high employee turnover, frequent training may be needed.

Employees do not always closely follow policies or comply with training and some police have developed additional training to reinforce the importance of employee behaviors during and after a robbery. For example, police in New York developed special training after noting that many bank employees failed to notify police or to activate surveillance systems in a timely fashion, failed to safeguard crime scenes, and were unable to provide useful suspect descriptions.¹²³

24. Increasing police efforts to deter and apprehend bank robbers. There is little evidence that extra police presence is an effective or efficient use of resources, although arresting a prolific robber can halt a short-term robbery pattern. Although some robbers assess the environment and are deterred by frequent patrols or by the close proximity of banks to police stations,¹²⁴ this deterrent effect is likely slight. Police stakeouts and other undercover operations are very expensive and have not been found effective in reducing bank robberies. The primary purpose of stakeouts is to observe a robbery in progress, but the specific timing of a bank robbery is hard to predict; there were no robberies or attempts in 20 high risk banks during a seven week police undercover operation that required the effort of 40 officers.¹²⁵



Historically, much police effort to reduce bank robbery has focused on improving security practices that result in investigative evidence. These practices include improving the quality of surveillance images and employing tracking devices. Although these techniques can aid police after a robbery has occurred, they are unlikely to reduce the incidence of bank robberies.

Bank robbery arrests appear to arise from a variety of factors: surveillance photographs, rapid response to alarms,¹²⁶ tips from citizens or informants, or a patrol officer spotting a license tag.¹²⁷ Police blockades are sometimes employed to catch robbers; these involve securing the geographic area around a robbed branch to prevent the robber from fleeing the scene. Because police may have descriptions of offenders or escape vehicles, such practices can be effective when transportation corridors are limited. In dense urban areas with many avenues for escape, however, blockades are not effective.¹²⁸ Physical evidence can also play a role in the arrest and conviction of robbery suspects. Not only can physical evidence obtained from demand notes and other robbery tools be used to convict individual robbery suspects, but separate robberies may be linked through forensic evidence, handwriting analysis, the repetition of specific wording in notes or verbal commands, or similarities in *modus operandi*.



Appendix: Summary of Responses to Bank Robbery

The table below summarizes the responses to bank robbery, the mechanisms by which they are intended to work, the conditions under which they ought to work best, and some factors that should be considered before a particular response is implemented. It is critical that you tailor responses to local circumstances and that you can justify each response based on reliable analysis. Remember, in most cases an effective strategy will involve implementing several different responses because law enforcement alone is seldom effective in reducing or solving the problem.

Response No.	Page No.	Response	How It Works	Works Best If...	Considerations
<i>General Requirements for an Effective Strategy</i>					
1.	36	Enlisting support of banks	Establishes joint ownership of the problem	... changes in management are needed	Recommendations lack the force of law
2.	36	Adopting a multijurisdictional approach	Provides sufficient data to focus resources where most needed	... there are too few robberies within a single jurisdiction to suggest changes	Encourages cooperation between banks, police, and the FBI
3.	37	Focusing on high risk branches	Identifies high risk locations	... branches are cooperative in addressing risks	Combines prevention and detection; cost-effective; targets high risk locations; may be expensive
4.	37	Focusing on specific types of bank robbery	Employs specific preventive strategies	... specific types of robbery can be identified	Most likely to produce tangible results



Response No.	Page No.	Response	How It Works	Works Best If...	Considerations
<i>Reducing Rewards</i>					
5.	38	Limiting access to cash	Reduces rewards	... bank policies are routinely followed	Inconvenient for employees; compliance must be monitored; unlikely to discourage robbers with low expectations
6.	39	Using tear gas or dye packs	Robbers often drop cash upon activation; dyed money is difficult to use	... employees include packs in stolen money	Gas and dye packs are already widely used
<i>Increasing Perceptions of Risk</i>					
7.	40	Slowing the pace of the robbery	Increases perceptions of use	... robbers are unarmed	May reduce successful robberies, or reduce amount of loss, but may increase violence; inexpensive; can be tailored to the situation
8.	40	Banning disguises	Deters opportunistic offenders	... robbers are solitary offenders; robberies are not planned	Difficult to enforce in cold weather
9.	41	Employing greeters	Deters opportunistic offenders	... robbers are solitary note passers	May be useful as a short-term solution at specific times and locations
10.	41	Hiring guards	Increases risk of apprehension	... guards are highly visible	Expensive; may increase violence; alters bank environment
11.	41	Warning likely offenders	Increases perception of risk	... robbers are local	Low cost strategy



Response No.	Page No.	Response	How It Works	Works Best If...	Considerations
<i>Increasing Risk of Apprehension</i>					
12.	42	Using tracking devices	Increases risk of apprehension	... offenders are aware of devices but cannot easily defeat them	Can be used in high risk locations; conserves police resources; employees must include devices
13.	42	Using bait money	Increases risk of apprehension	... tellers include bait in money	Bait money is already widely used
14.	42	Offering rewards	Increases risk of apprehension	... offenders are local	Publicity may have a deterrent effect on other would-be robbers
15.	43	Upgrading electronic surveillance	Increases risk of apprehension and perception of risk	... cameras are well positioned, visible, reliably activated, produce good quality images, and not easily disabled	Video surveillance is already widely used, but the quality could be improved; provides good investigative evidence but can be defeated with disguises; exterior surveillance can provide information about escape routes
16.	44	Rapidly activating alarms	Increases risk of apprehension	... alarms are activated quickly	Alarms are widely used but must be activated quickly; quick response by police may trap robber inside bank, thus increasing the risk of violence



Response No.	Page No.	Response	How It Works	Works Best If...	Considerations
<i>Increasing Difficulty of Offending</i>					
17.	44	Installing bandit barriers	Stops robbers from using weapons	... robbers are armed	Protects employees but may increase risk to customers; can be installed in high risk locations; although unpleasant for customers, pop-up screens do not alter the environment
18.	45	Limiting bank access	Blocks robbers	... customers become accustomed to the practice	Varied controls can be tailored to particular locales; can be installed in high risk locations; may affect bank environment and customers
19.	46	Installing access control vestibules	Blocks armed robbers	... robbers are armed	Can be installed in high risk locations; expensive to install
20.	46	Hardening targets	Increases difficulty	... target vulnerabilities can be identified and altered	May be expensive or difficult to install; may inconvenience customers; often unnoticeable; can be tailored to individual properties
<i>Responses with Limited Effectiveness</i>					
21	46	Increasing criminal sanctions			Offenders already face stiff penalties; stiffer penalties for gun use may have decreased armed robberies; general deterrent effect is weak



Response No.	Page No.	Response	How It Works	Works Best If...	Considerations
22.	47	Limiting media coverage of bank robberies			No evidence that media coverage contributes to copycat robberies
23.	47	Training employees to spot suspicious behavior			Difficult for employees to detect; few robbers case branches
24.	48	Increasing police effort to deter and apprehend bank robbers			Little evidence that extra police presence is effective or efficient; does not affect future robbery risks; expensive



Endnotes

- ¹ Computed from data in the FBI's annual Uniform Crime Reports, Crime in the United States, 1989-2004.
 - ² Braiden (1986).
 - ³ Gould, Camp, and Peck (1986); Clarke (1989); Clarke, Field, and McGrath (1991); Leineweber and Buchler (1991).
 - ⁴ Calculated from the FBI's Uniform Crime Reports, 1989 – 2004.
 - ⁵ Wilgoren (2002); computed from Uniform Crime Reports.
 - ⁶ Desroches (1995).
 - ⁷ Hannan (1982); Gould, Camp, and Peck (1986); Baumer and Carrington (1986).
 - ⁸ Vardalis and Cox (1998).
 - ⁹ Wipprecht (2002a); Wilgoren (2002); Hechinger (2002).
 - ¹⁰ Radecki, Wenninger, and Orlow (1996); Sanders (2004); Robson (1999).
 - ¹¹ Matthews (1996).
 - ¹² Federal Bureau of Investigation (2003).
 - ¹³ Erickson (1996).
 - ¹⁴ Federal Bureau of Investigation (2003).
 - ¹⁵ Desroches (1995); Letkemann (1973); Leineweber and Buchler (1991).
 - ¹⁶ Barancik (1998).
 - ¹⁷ Buchler and Leineweber (1991); Gill and Matthews (1994); Hurst (1996).
 - ¹⁸ Gill and Matthews (1994); Erickson (1996).
 - ¹⁹ Cook (1983); Hauge (1969); Vardalis and Cox (1998); Leineweber and Buchler (1991); Austin (1988).
 - ²⁰ Matthews, Pease, and Pease (2001).
 - ²¹ Leineweber and Buchler (1991); Haran (1982); Baumer and Carrington (1986).
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- ²² Calculated from solution statistics reported by the FBI Field Offices for 2003 for robbery, burglary and larceny. Solution rates for robbery are not separated from bank burglary and larceny, but most of the bank crimes are robbery.
- ²³ McCormick (2005).
- ²⁴ Blankenburg and Feest (1977).
- ²⁵ Haran (1982); Federal Bureau of Investigation (2003).
- ²⁶ Calculated from solution statistics reported by the FBI Field Offices for 2003.
- ²⁷ Buchler and Leineweber (1991); Desroches (1995).
- ²⁸ Rehder and Dillow (2003).
- ²⁹ Morrison and O'Donnell (1994).
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- ³² Hannan (1982); Barancik (1998); Erickson and Balzer (2003).
- ³³ Grandjean (1990); Leineweber and Buchler (1991); Wise and Wise (1985).
- ³⁴ Bankersonline (2002); Wilgoren (2002); Weir and Santos (2003).
- ³⁵ Gill and Matthews (1994); Gill and Pease (1998); Gabor and Normandau (1989); Leineweber and Buchler (1991); Haran (1982); Gabor et al. (1987); Camp (1968); Johnston (1978).
- ³⁶ Federal Bureau of Investigation (2003); Baumer and Carrington (1986); Vardalis and Cox (1998); Desroches (1995).
- ³⁷ Borzycki (2003); Cook (1983); Federal Bureau of Investigation (2003).
- ³⁸ Federal Bureau of Investigation (2003); Borzycki (2003); Matthews (1996); Vardalis and Cox (1998).
- ³⁹ Federal Bureau of Investigation (2003).
- ⁴⁰ Borzycki (2003); Matthews (1996); Vardalis and Cox (1998).
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42 Borzycki (2003).
43 Arend (1994).
44 Morrison and O'Donnell (1994).
45 Johnston (1978).
46 Saylor and Janus (1981); Vardalis and Cox (1998);
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47 Leineweber and Buchler (1991).
48 Van Koppen and Jansen (1999); Van Koppen and
Jansen (1998).
49 Gill and Matthews (1994); Erickson (1996).
50 Erickson (1996); Desroches (1995); Johnston (1978);
Gabor et al. (1987); Erickson and Stenseth (1996);
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51 Nugent et al. (1989); Gill and Pease (1998).
52 Gould, Camp, and Peck (1986); Nugent et al. (1989).
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67 Matthews, Pease, and Pease (2001).
68 Wise and Wise (1985).
69 Saylor and Janus (1981).
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- ⁷⁰ Baumer and Carrington (1986).
⁷¹ Gill and Pease (1998); Gill and Matthews (1994);
Matthews (1996).
⁷² Clarke (1990); Clarke and McGrath (1992).
⁷³ Matthews, Pease, and Pease (2001).
⁷⁴ Van Koppen and Jansen (1999); Buchler and
Leineweber (1991); Bruce (2002).
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⁷⁶ Buchler and Leineweber (1991); Van Koppen and
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About the Author

Deborah Lamm Weisel

Deborah Lamm Weisel is an assistant research professor and the director of police research in the Department of Political Science and Public Administration at North Carolina State University. Her portfolio includes research on police responses to crime problems such as gangs, street drugs and graffiti, as well as community policing, safety and security in public housing, and repeat victimization from burglary and robbery. Her work has been published in *Justice Quarterly*, *Public Management*, the *NIJ Journal*, and the *American Journal of Police*. She holds a doctorate in political science/public policy analysis from the University of Illinois at Chicago.



Recommended Readings

- **A Police Guide to Surveying Citizens and Their Environments**, Bureau of Justice Assistance, 1993. This guide offers a practical introduction for police practitioners to two types of surveys that police find useful: surveying public opinion and surveying the physical environment. It provides guidance on whether and how to conduct cost-effective surveys.
- **Assessing Responses to Problems: An Introductory Guide for Police Problem-Solvers**, by John E. Eck (U.S. Department of Justice, Office of Community Oriented Policing Services, 2001). This guide is a companion to the *Problem-Oriented Guides for Police* series. It provides basic guidance to measuring and assessing problem-oriented policing efforts.
- **Conducting Community Surveys**, by Deborah Weisel (Bureau of Justice Statistics and Office of Community Oriented Policing Services, 1999). This guide, along with accompanying computer software, provides practical, basic pointers for police in conducting community surveys. The document is also available at www.ojp.usdoj.gov/bjs.
- **Crime Prevention Studies**, edited by Ronald V. Clarke (Criminal Justice Press, 1993, et seq.). This is a series of volumes of applied and theoretical research on reducing opportunities for crime. Many chapters are evaluations of initiatives to reduce specific crime and disorder problems.



- **Excellence in Problem-Oriented Policing: The 1999 Herman Goldstein Award Winners.** This document produced by the National Institute of Justice in collaboration with the Office of Community Oriented Policing Services and the Police Executive Research Forum provides detailed reports of the best submissions to the annual award program that recognizes exemplary problem-oriented responses to various community problems. A similar publication is available for the award winners from subsequent years. The documents are also available at www.ojp.usdoj.gov/nij.
 - **Not Rocket Science? Problem-Solving and Crime Reduction**, by Tim Read and Nick Tilley (Home Office Crime Reduction Research Series, 2000). Identifies and describes the factors that make problem-solving effective or ineffective as it is being practiced in police forces in England and Wales.
 - **Opportunity Makes the Thief: Practical Theory for Crime Prevention**, by Marcus Felson and Ronald V. Clarke (Home Office Police Research Series, Paper No. 98, 1998). Explains how crime theories such as routine activity theory, rational choice theory and crime pattern theory have practical implications for the police in their efforts to prevent crime.
 - **Problem Analysis in Policing**, by Rachel Boba (Police Foundation, 2003). Introduces and defines problem analysis and provides guidance on how problem analysis can be integrated and institutionalized into modern policing practices.
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- **Problem-Oriented Policing**, by Herman Goldstein (McGraw-Hill, 1990, and Temple University Press, 1990). Explains the principles and methods of problem-oriented policing, provides examples of it in practice, and discusses how a police agency can implement the concept.
 - **Problem-Oriented Policing and Crime Prevention**, by Anthony A. Braga (Criminal Justice Press, 2003). Provides a thorough review of significant policing research about problem places, high-activity offenders, and repeat victims, with a focus on the applicability of those findings to problem-oriented policing. Explains how police departments can facilitate problem-oriented policing by improving crime analysis, measuring performance, and securing productive partnerships.
 - **Problem-Oriented Policing: Reflections on the First 20 Years**, by Michael S. Scott (U.S. Department of Justice, Office of Community Oriented Policing Services, 2000). Describes how the most critical elements of Herman Goldstein's problem-oriented policing model have developed in practice over its 20-year history, and proposes future directions for problem-oriented policing. The report is also available at www.cops.usdoj.gov.
 - **Problem-Solving: Problem-Oriented Policing in Newport News**, by John E. Eck and William Spelman (Police Executive Research Forum, 1987). Explains the rationale behind problem-oriented policing and the problem-solving process, and provides examples of effective problem-solving in one agency.
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- **Problem-Solving Tips: A Guide to Reducing Crime and Disorder Through Problem-Solving Partnerships** by Karin Schmerler, Matt Perkins, Scott Phillips, Tammy Rinehart and Meg Townsend. (U.S. Department of Justice, Office of Community Oriented Policing Services, 1998) (also available at www.cops.usdoj.gov). Provides a brief introduction to problem-solving, basic information on the SARA model and detailed suggestions about the problem-solving process.
 - **Situational Crime Prevention: Successful Case Studies**, Second Edition, edited by Ronald V. Clarke (Harrow and Heston, 1997). Explains the principles and methods of situational crime prevention, and presents over 20 case studies of effective crime prevention initiatives.
 - **Tackling Crime and Other Public-Safety Problems: Case Studies in Problem-Solving**, by Rana Sampson and Michael S. Scott (U.S. Department of Justice, Office of Community Oriented Policing Services, 2000) (also available at www.cops.usdoj.gov). Presents case studies of effective police problem-solving on 18 types of crime and disorder problems.
 - **Using Analysis for Problem-Solving: A Guidebook for Law Enforcement**, by Timothy S. Bynum (U.S. Department of Justice, Office of Community Oriented Policing Services, 2001). Provides an introduction for police to analyzing problems within the context of problem-oriented policing.
 - **Using Research: A Primer for Law Enforcement Managers**, Second Edition, by John E. Eck and Nancy G. LaVigne (Police Executive Research Forum, 1994). Explains many of the basics of research as it applies to police management and problem-solving.
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