



Applying Theory to Crime: **BANK ROBBERY**

Bank robbery is a special type of robbery that, unlike the everyday “street” robberies we discussed in a previous chapter, is within the jurisdiction of the FBI as opposed to local police authorities. Robbery is defined by the FBI in its Uniform Crime Reports (UCR) as “the taking or attempting to take anything of value from the care, custody, or control of a person or persons by force or threat of force or violence and/or putting the victim in fear.” Thus, bank robbery is a special form of robbery but robbery nonetheless. A working definition of bank robbery is the act of entering a bank when it is open (or when some person is on the premises) to take money or other goods, and then taking them by force or threat of force. It should be noted that if a break-in occurs at a bank and no one is there, it is typically defined as a burglary (see Chapter 5).

Each year, the FBI puts together a comprehensive review of the many thousands of bank robberies in the United States, which we will review below. But first, it is important to mention that there is no established, systematically collected database of bank robberies for other countries throughout the world. In fact, virtually all other countries simply include bank robberies with other types of robbery that occur in a given year. That said, the United States likely is well represented in the world in terms of bank robbery. We say that with confidence given the data from the FBI.

In 2015, the FBI reported that at least 4,030 bank robberies were committed in the United States. Notably, this did not include more than 50 bank burglaries (those occurring when the bank was closed); as you may recall from a previous chapter, robberies are inherently violent, so someone must be present for a robbery to occur.

Some interesting statistics about these bank robberies in 2015 (largely because such distributions do not tend to differ much from year to year) include gender and race of the offender, day of the week, time of day, type of bank, areas of the bank involved, and modus operandi. Regarding gender, the vast majority of bank robbers were male (4,388; note: this number exceeds the number of incidents because sometimes there are multiple offenders in these bank robberies) versus female (359). This statistic backs up data previously reviewed in the text showing that males commit the overwhelming majority of violent crimes; in this case, females made up less than 8% of all bank robbers. In terms of race, black robbers (2,121) outnumbered white offenders (1,919), despite making up only about 13.3% of the general population. This is likely due to their high rates of poverty in our nation, which makes sense especially in terms of the theories reviewed in this chapter.

Another notable factor in the etiology of bank robbery in the United States is that of day of the week as well as time of day. The modal category for day is Friday (789), which makes sense because offenders may be thinking about getting money for weekend activities. Friday is followed by Tuesday (710) followed by Monday (672) and Wednesday (672), perhaps because offenders didn’t have the foresight to anticipate the weekend but feel that they need to make up for what they spent on the weekend (just an educated guess), or perhaps they believe the banks have the most money on hand those days. Consistent with this theory, Saturday is the least likely day for bank robberies.

One of the more consistent predictors of bank robbery is the time of

day when most robbers hit banks. In the report, as well as for the past few decades, bank robbers were most likely to offend between 9 a.m. and 1 p.m., with the highest peak coming in the hour between 10 a.m. and 11 a.m. A theory for why offenders seem to choose this time most often is that they want some of the money that flows in during the first hour (with most banks opening at 9 a.m.) but want to avoid the “lunch-hour” banking rush, when there are many witnesses.

Another factor highlighted by the FBI’s 2015 report is that of the type of bank location robbed. In 2015, the main office was rarely robbed, whereas the primary robberies were among branch offices (3,926 robberies), with other locations such as in-store branches and other remote facilities being robbed infrequently. Also, in 2015, metropolitan banks were robbed far more often (1,940 robberies) than were banks in suburbs, small cities, or rural locations. Additionally, in 2015, nearly all the bank robberies were carried out at the bank counter (3,920 robberies) as opposed to the vault/safe, safe deposit boxes, office area, drive-in/walk-up, armored vehicles, or other areas.

Finally—and this may come as a surprise, given the current Hollywood depictions of “takeover robberies,” such as in the movies *Heat* and *The Town*—the vast majority of bank robberies in 2015 (as well as for every year in the past few decades) were committed by a demand note (2,416) followed by an oral demand (2,146), usually presented to the teller at the counter.

It is likely that bank robbery is largely driven by unemployment and/or poverty, especially during hard economic times. In one notable recent incident, a jobless man was arrested for committing a dozen bank robberies across the

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