



## Comparative Criminology: **BANK ROBBERY**

### **Ranking U.S. States on Bank Robbery and Notable Findings From Other Nations**

There is no systematic database for occurrences of bank robbery across various nations. Thus, we are largely going to compare various states and regions of the United States and then discuss some findings from other foreign nations.

First, it must be said that bank robbery in the United States has declined significantly over the past two decades, which is consistent with other violent crimes (e.g., homicide) during this most recent time period. For the most recent year for which preliminary data are available (2010), bank robberies once again declined. In 2010, there were just over 5,600 bank robberies (a significant decrease [by about 400] from 2009), in which the offenders got away with about \$42 million (of that, authorities recovered about \$8 million). As in previous years, the vast majority of these offenses were committed at the bank counter via a demand note. Of course, there are many other types of bank robberies, such as “takeover” robberies (which usually include more than one armed offender forcing everyone in the bank to “get down”). But regardless of type or modus operandi of the robberies, they are all counted the same in most FBI data because they are all attempted or true bank robberies.

In 2010, California, as usual, recorded by far the most bank robberies, at 805 for the year; Texas was a distant second at 464. It should be said that California does have more people than any other state, but even when accounting for the population, California remains overrepresented in bank robberies compared with virtually all states. The other primary states that had high bank robbery numbers were Ohio (263) and Florida (243). Just for comparison among U.S. states, it is notable that North Dakota had only two bank robberies in 2010. Once again, it is important to note that North Dakota has a far lower population than the other states discussed above, but even when standardizing the rates per capita, North Dakota is far lower in bank robberies than those other jurisdictions.

Virtually no foreign nations keep, or at least release publicly, records on bank robbery (at least on the government level) as the FBI does in the United States. Rather, most countries tend to lump incidents of bank robbery in with other types of robbery. Therefore, in this comparative section, we will simply examine some of the statistics and findings that have been provided regarding bank robberies in various countries.

As in the United States, bank robberies in Canada in recent years took place in more urban areas. In fact, banks in only seven cities in Canada were responsible for about 66% of all bank robberies despite having only about 30% of bank branches. The same can be said for the United Kingdom; London has only about 10% of bank branches but reported about 39% of the bank robberies in the whole United Kingdom. The concentration of bank robberies in urban areas is largely

attributed to their location, especially in terms of the nearby highways or freeways that allow for more opportunity to escape via fast-moving traffic. Furthermore, a recent study showed that one third of the banks robbed in the United Kingdom were robbed again soon after, specifically in the following three months. However, the same can be said for banks in the United States; if a particular bank is robbed, it greatly increases its chances of being robbed again, especially if the first robbery was successful (i.e., the offenders were not caught).

A study by the Australian Institute of Criminology examined more than 800 bank robberies that occurred in Australia between 1998 and 2002. It was found that the majority (55%) of the incidents were committed by a lone offender, similar to incidents in the United States. This study also found that pairs or multiple offenders inflicted the most injuries on victims at the scene and used disguises most often.

Overall, the trends regarding bank robberies in other similar, industrialized countries seem highly consistent with the trends in the United States. It is important to note that recent developments in crime prevention (e.g., bulletproof teller windows) and biometric technology (e.g., video, fingerprint scanners) make it much harder to access the vaults of various banks in the countries we have discussed. Perhaps this is why bank robberies have fallen dramatically in most of these countries, especially in the United States—even in Southern California, where bank robberies occur less than half as often as they did two decades ago.

Ultimately, although the rates of bank robberies vary across nations, many of the countries that are most like the United States (e.g., Canada, the United Kingdom, Australia) appear to have the same trends in the way bank robberies are committed. So perhaps the most intriguing conclusion is that offenders tend to think the same way across various countries. Still, given that most of the countries in the world do not report specific data on bank robberies, we are going only on what official data have been reported by the countries discussed above. Hopefully, in the future, there will be more readiness among nations to report rates and characteristics of bank robbery.

### **THINK ABOUT IT:**

1. Are there more similarities or differences between other countries and the United States in terms of various issues regarding bank robberies? What specific factors are you examining to make your conclusion?
2. Do you think it is important to have a more systematic collection of data regarding bank robberies in countries around the world, or do you think the cultural differences are too different to compare them?

Sources: Australian Institute of Criminology. (2003, July). *Bank robbery in Australia*. Canberra, Australia: Author. Federal Bureau of Investigation. (2010). *Bank crime statistics 2009: Federal insured financial institutions, January 1, 2009–December 31, 2009*. Washington, DC: Author; Home Office. (n.d.). *Policy: Reducing and preventing crime*. Richey, W. (2011, April 5). Which state has the most bank robberies? FBI releases its annual report. *Christian Science Monitor*.