4

A Closer Look at the Victims of Interpersonal Crimes of Violence and Theft

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LEARNING OBJECTIVES

To understand the meaning of differential risks.

To appreciate the complications of making international comparisons.

To discover which countries and which cities across the globe have the highest and lowest homicide rates.

To use official statistics to spot national trends in murders, aggravated assaults, and robberies in recent decades.

To discover the profile of the typical victim in order to determine which demographic groups face the highest and lowest chances of getting murdered and also of being robbed.

To appreciate the strengths and weaknesses of statistical projections about the risk any given individual faces of being on the receiving end of violence.

To grasp the meaning of cumulative risks.

To become acquainted with the suffering of people whose homes are burglarized.

To become knowledgeable about the situation of people whose cars are stolen.

To become familiar with the aggravation arising from identity theft.

ADDRESSING SOME TROUBLING QUESTIONS

The previous chapter painted the "big picture" about all forms of victimization in the entire country in recent years. This chapter focuses on certain interpersonal crimes of violence and theft in greater depth. People attacked by murderers, other dangerous assailants, and robbers are examined first. Individuals and households whose homes are burglarized, whose cars are driven off by thieves, and whose identities are stolen by impostors are investigated later in the chapter. (The plight of abused children is examined in Chapter 8; the dilemma faced by intimate partners who are beaten by batterers is explored in Chapter 9; and the suffering imposed by rapists is examined in Chapter 10.)

Victimologists gather and interpret data to answer disturbing questions such as: How many people are robbed, wounded, and even murdered by criminals each year? How rapidly are the ranks of people who have suffered these misfortunes growing? Researchers want to find out where and when the majority of crimes occur, and, in the age of globalization, where in the world are the streets much more dangerous and where are they dramatically safer?

A matter of particular concern is which groups are targeted the most and the least often.

Specifically, which groups are at a higher risk of getting slain, shot, stabbed, or robbed? Data from the *UCR* and the *NCVS* will be used to answer a set of unsettling questions:

- What are the odds of being attacked during any given year? **Incidence rates** measure the number of new victims per 1,000 or per 100,000 persons annually and thereby reveal the risks people face.
- How many people know what it is like to be confronted by a robber who growls, "Your money or your life!" **Prevalence rates** estimate the proportion of people per 1,000 or per 100,000 who have ever experienced some misfortune.
- What are the chances that a person will be harmed by a violence-prone opponent at least once during his or her entire life (not just in a single year) [incidence rate], or during previous years [prevalence rate]? **Cumulative risks** estimate these lifetime likelihoods by projecting current situations into the future.
- Is violence a growing problem in American society, or is it subsiding? **Trend analysis** provides the answer by focusing on changes over time.
- Does violent crime burden all communities and groups equally, or are some categories of people more likely than others to be held up, physically injured, and killed? **Differential risks** indicate the odds of an unwanted event taking place for members of one social demographic group as compared to another.

Identifying Differential Risks: Which Groups Suffer More Often Than Others?

The first step in a victim-centered analysis addresses the issue, "Which groups sustain the greatest casualties? Which groups face lesser threats of harm?

Victimization rates for the entire population indicate how frequently murders, rapes, robberies, and assaults are committed against "average" Americans and how often "typical" households suffer burglaries, motor vehicle thefts, and identity theft. It is reasonable to suspect that the chance of becoming a victim is not uniform for everyone but is more likely for some types and less likely for others.

The discussion about comparative risks at the conclusion of Chapter 3 revealed that different age groupings of people do not all face the same odds of getting killed accidentally—say, from a skiing mishap—or of dying from a particular disease, such as cancer. People with attributes in common such as age or sex may be affected by crime much more or much less often than others. If these suspicions can be documented, then any overall rate that projects a risk for all Americans might mask important variations within subgroups. In other words, it is necessary to "disaggregate" or "deconstruct" or break down victimization rates into their component pieces in order to reveal the differential risks faced by particular categories of people.

A pattern within a victimization rate is recognizable when one category suffers significantly more than another. The most obvious example is the incidence of rape: Females are much more likely to be sexually violated than are males. Searching for patterns means looking for regularities within a seemingly chaotic mass of information and finding predictability in what at first appear to be random events.

The differential risks derived from patterns identified in the data will be investigated in this chapter for the violent crimes of murder and robbery and for the property crimes of burglary, motor vehicle theft, and identity theft.

FOCUSING ON MURDERS

Where It Is Safer or More Dangerous: Making International Comparisons

In order to bring the big picture into sharper focus during the era of globalization, it is important to remember that victimization rates vary dramatically not only from time to time but also from one place to another. The greatest variations can be found by comparing one society to another. Cross-national comparisons reveal the magnitude of the crime problem in different countries at one point in time.

The main source of data about victimization rates in other countries is a branch of the United Nations—its Office on Drugs and Crime Control—which periodically surveys its members' law enforcement agencies. Also, the European Union (EU) collects data from the criminal justice systems of its member states and publishes an annual European Sourcebook of Crime and Criminal Justice Statistics. In the past, the International Police Organization (Interpol) also publicly posted data.

Since 1989, most European countries have participated in an International Crime Victim Survey that generates statistics that are considered more reliable than data from police departments. Police in the various countries use different definitions for common crimes like rape, burglary, and robbery. Also, some police forces are more scrupulous about recording incidents and forwarding their data to headquarters than others. Differences in record-keeping practices can make comparisons difficult too (for example, some countries do not follow the "hierarchy rule"), and, of course, the willingness of victims to reveal their troubles to the authorities varies dramatically from place to place (Van Dijk et al. 2007; and Loftus, 2011).

Making international comparisons of victimization rates continues to be difficult, and hasty conclusions can be misleading. Some governments do not routinely disclose reliable and up-to-date data about their crime rates, or they publish figures that seem unrealistically low, probably because their regimes fear that high rates will damage their

nations' public images and scare off potential tourists and investors.

Researchers who studied cross-national crime data decades ago came to these conclusions: Compared to other nations providing trustworthy statistics, U.S. victimization rates for violent crimes were very high, for auto theft were fairly high, and for burglary were near the middle of the range (Kalish, 1988). Violence is more of a problem in the United States than in many other highly developed societies, but theft is not (Zimring and Hawkins, 1997).

Narrowing the focus strictly to the number of murders in various societies still requires careful attention to methodological issues. Each country's definitions of intentional, wrongful, punishable killings reflect laws and local customs that govern the way deaths are classified. For international comparisons to be valid, definitions of killings that constitute murder must be consistent. For example, not all countries consider infanticides as murders. Also, certain countries may count attempted murders as intentional homicides, but in the United States (and most other societies) cases in which wounded people survive are classified as aggravated assaults. Other inconsistencies result if a nation's body count includes deaths from legal interventions (such as the use of deadly force by police officers and court-ordered executions), totally unintentional deaths (like negligent manslaughter and vehicular homicides), and assisted suicides.

The United Nations asks its member states about their crime problems and promotes the use of definitions that are as consistent as possible. These official statistics have been assembled in Table 4.1 in order to present a picture of the variations in murder rates across the globe.

What very important factor do Austria, China, Denmark, the Czech Republic, France, Germany, Hungary, Ireland, Indonesia, Japan, the Netherlands, Poland, Saudi Arabia, Spain, South Korea, and Switzerland have in common? They are among the most peaceful societies on the planet, with a murder rate close to just one slaying per 100,000 inhabitants. As for the English-speaking advanced industrial countries, citizens of the United States have a lot more to worry about in terms of succumbing to lethal interpersonal violence than people who reside in the United Kingdom, Australia, New Zealand, and Canada. Most of the countries in the EU have very low murder rates. Some of the developing nations of Asia, Africa, and Latin America report that they experience levels of lethal violence that are lower than those in the United States: Morocco, Turkey, Liberia, Egypt, Vietnam, Chile, and Cuba.

Table 4.1 reveals that the people who suffer the greatest casualties tend to live in Central and South America and the offshore island nations in the Caribbean Sea, especially Honduras and Venezuela, but also Belize, Guatemala, El Salvador, Jamaica, the Dominican Republic, Colombia, Trinidad and Tobago, the Bahamas, the U.S. Commonwealth of Puerto Rico, Brazil, Mexico, and Panama. South Africa, despite the dismantling of apartheid several decades ago, also is still burdened by disturbingly high levels of bloodshed.

Note that some of the killings that boost the body count in strife-torn societies across the globe are not the outgrowth of ordinary street crime but are the result of intense political polarization, expressed as vigilantism (including slayings by death squads), terrorism, and low-intensity guerrilla warfare waged against governments by insurgent groups and drug trafficking cartels. War-torn countries like Iraq, Syria, and Afghanistan were excluded from Table 4.1.

Some countries are strikingly different from others in terms of their economies, criminal justice systems, cultural traditions, and age distributions (for example, many developing societies have huge populations of young people and relatively few old people). Therefore, it might make more sense to limit comparisons of murder rates to fairly similar, highly industrialized nations. Because a key determinant of the murder rate in any country is simply the proportion of the population that falls into the highest risk group (young males), one way to deal with variations would be to calculate the homicide rate for every 100,000 teenage boys and young men in each society. Following this procedure and then restricting the comparison only to other highly industrialized societies, the United

TABLE 4.1 Murder Rates Across the Globe: Selected Countries, 2012

Country	Murder Rate per 100,000 Inhabitants	Country	Murder Rate per 100,000 Inhabitants
Australia	1	Italy	1
Austria	1	Jamaica	39
Bahamas	30	Japan	0.3
Belgium	2	Liberia	3
Belize	45	Mexico	22
Bolivia	12	Morocco	2
Brazil	25	Netherlands	1
Canada	2	New Zealand	1
Chile	3	Nicaragua	11
China	1	Nigeria	20
Colombia	31	Pakistan	8
Costa Rica	9	Panama	17
Cuba	4	Peru	10
Czech Republic	1	Philippines	9
Denmark	1	Puerto Rico (U.S.)	27
Dominican Republic	22	Poland	1
Egypt	3	Russian Federation	9
El Salvador	41	Saudi Arabia	1
Estonia	5	South Africa	31
Finland	2	South Korea	1
France	1	Spain	1
Germany	1	Switzerland	1
Greece	2	Thailand	5
Guatemala	40	Trinidad/Tobago	28
Honduras	90	Turkey	3
Hungary	1	United Kingdom (England and Wales)	1
Ireland	1	Ukraine	4
Israel	2	United States	5
India	4	Venezuela	54
Indonesia	1	Vietnam	3
Iran	4		

NOTES: All rates are rounded off to the nearest whole number, except for those less than 1 per 100,000.
The latest figures available for a few of the countries are from 2011, not 2013.
The Commonwealth of Puerto Rico is a U.S. territory.

SOURCE: United Nations Office on Drugs and Crime Control, 2014.

States stood out as having the worst murder rate during the late 1980s (Deane, 1987; Rosenthal, 1990). Another way to take the substantial demographic differences from country to country into account is to calculate the murder rate of a population and then adjust that number to reflect a standardized age distribution in order to improve comparability over time and between countries.

When 1980s murder rates in different nations were analyzed, higher rates tended to be associated with great economic inequality (huge gaps between the wealthy and the poor), limited government funding of social programs for the disadvantaged, cultural supports for legitimate violence by government officials and agencies (frequent executions and few restraints on the use of force by the police), family breakdown (high divorce rates), high rates of female participation in the labor force, and ethnic heterogeneity (see Gartner, 1990).

Clearly, geographic location—in which society a person resides—is a major factor that determines murder risks around the globe. Substantial variations also can be anticipated between different cities in foreign countries. The wide range in murder

TABLE 4.2 Murder Rates in Selected Cities Around the World

Country—City	Murder Rate per 100,000 Residents, 2012
Australia—Sydney	1
Austria—Vienna	1
Bahamas—Nassau	44
Belgium—Brussels	3
Belize—Belize City	105
Brazil—Sao Paulo	14
Canada—Toronto	1
China—Hong Kong	0.4
Colombia—Bogota	17
Costa Rica—San Jose	18
Czech Republic—Prague	1
Denmark—Copenhagen	1
Dominican Republic—Santo Domingo	29
El Salvador—San Salvador	53
Estonia—Tallinn	6
Egypt—Cairo	2
Finland—Helsinki	2
France—Paris	2
Germany—Berlin	1
Greece—Athens	2
Guatemala—Guatemala City	117
Honduras—Tegucigalpa	102
Hungary—Budapest	2
Indonesia—Jakarta	0.7
Italy—Rome	1
Jamaica—Kingston	50
Japan—Tokyo	0.2
Kenya—Nairobi	6
Mexico—Mexico City	9
Netherlands—Amsterdam	2
New Zealand—Auckland	0.7
Panama—Panama City	53
Poland—Warsaw	2
Portugal—Lisbon	0.6
Russia—Moscow	4
Spain—Madrid	1
South Korea—Seoul	0.8
Trinidad—Port of Spain	17
United Kingdom—London	1
United States—Detroit	45*
United States—New Orleans	41*
United States—St. Louis	38*
United States—New York	4*
Venezuela—Caracas	100**

NOTES: All rates are rounded off to the nearest whole number, except for those less than 1 per 100,000.
For some cities, 2011 is the latest year available.
*U.S. city rates are for 2013, the latest figures available.
**Estimated for 2013 (Cawthorne and Rawlins, 2014).
SOURCE: United Nations Office on Drugs and Crime Control, 2014.

rates in the world's leading cities is evident in Table 4.2. Note that cities, which have much smaller populations than entire countries, have the potential to show more volatility in homicide rates per 100,000 inhabitants from one year to the next. The rampages of a relatively small number of offenders can have a noticeable statistical impact. Ciudad Júarez, Mexico, may be the most dramatic case to illustrate this point. Its body count stood at about 300 homicides in 2007. Then a wave of drug-related violence engulfed the city, and during 2010 about 3,000 murders took place, a shocking tenfold increase (Valencia, 2010).

The cities with the most violent deaths per capita (taking the size of the population into account) are mostly in Central and South America and on certain Caribbean islands: Nassau (Bahamas), Belize City (Belize), Santo Domingo (Dominican Republic), San Salvador (El Salvador), Guatemala City (Guatemala), Tegucigalpa (Honduras), Kingston (Jamaica), Panama City (Panama), and Caracas (Venezuela). When these big city rates assembled in Table 4.2 are compared to the entire country's rates that were presented in Table 4.1, a pattern can be discerned: The leading city often has a higher murder rate than the rest of that country. However, there are some exceptions to this pattern, in which the leading city is safer than the country as a whole, such as Mexico City (Mexico) and Moscow (Russia). Reliable statistics are not available for certain cities known to be burdened by terribly high levels of violence, such as Cape Town as well as Johannesburg, South Africa (Rueda, 2013).

As for the United States, four cities in 2013 had murder rates that were in the same league as some of the roughest cities in the world: Detroit (with 45 per 100,000), New Orleans (with 41), St. Louis (with 38), and Baltimore (with 37). New Yorkers (at 4) were murdered at a rate that was slightly lower than "average Americans" (4.5 per 100,000). But New Yorkers have much more to fear than the inhabitants of large European cities of over several million inhabitants on the list, such as London, Paris, or Rome. Tokyo, the largest city on the list, was the most peaceful place of all. Other huge urban areas with extremely low murder

rates of less than 1 per 100,000 were Hong Kong, China; Seoul, South Korea; Jakarta, Indonesia; and Auckland, New Zealand.

The above examination of international comparisons has revealed a crucial risk factor: where a person lives (and by extension, the people one interacts with on a daily basis) has a major impact on the chance of being murdered. People who reside in certain foreign countries and certain cities face much graver dangers of dying violently than inhabitants of other places. So "location" is a substantial determinant of differential risks of becoming a victim of homicide.

Those who lose their lives tend to be permanent residents of a city. Tourists, business travelers, conventioneers, and other visitors rarely get caught up in deadly showdowns far from home, according to a detailed analysis of murders in New York City (see Karmen, 2006).

The Geographic Distribution of Violent Deaths in the United States

Now that the murder rates in different countries and their biggest cities have been analyzed, the next logical step is to zoom in on the United States. The international comparisons in Tables 4.1 and 4.2 highlight the well-known fact that some parts of the world are much more violent—or much more peaceful—than others. But what about the spatial distribution of lethal violence within the United States? Are there striking differences in the murder rate for different parts of the country, for different cities, and even for various neighborhoods within cities?

The answer, as everyone knows, is of course "yes!" A number of geographic factors strongly influence differential risks. As for the four sections of the country, historically the highest homicide rates have been recorded in the South (with 5.3 per 100,000 in 2013); the lowest have been in the Northeast (at 3.5 per 100,000) and the West (at 4.0). The rates in the Midwest generally have fallen in-between (at 4.5). Residents of metropolitan areas (urban centers rather than suburbs) face higher risks of violent death than do inhabitants of rural counties or of small cities beyond the fringe of metropolitan areas.

Geography-based risks can even be further fine-tuned by calculating murder rates for U.S. cities. A closer look at the FBI's data from municipal police departments confirms that some urban centers were much more dangerous places to dwell in than others. The map in Figure 4.1 shows vertical bars that depict the number of residents who were murdered out of every 100,000 inhabitants of that city (taking size into account is the only sound way to make such comparisons).

The map indicates that among the largest cities, Detroit had the dubious distinction of being the homicide capital of the country in 2013. (When Detroit had to declare fiscal bankruptcy in 2013, it was a more dangerous place, with a murder rate of 45 per 100,000 residents, than it was in 2010, when its murder rate was 34 per 100,000.) The most well-known medium-size city with some of country's roughest neighborhoods is New Orleans (which became even more dangerous after the floods caused by Hurricane Katrina but then improved substantially, as its murder rate tumbled from a sky-high level of 95 per 100,000 residents in 2007 down to still intolerable level of 41 in 2013). In fact, as far as trends go, outbursts of lethal violence diminished in nearly all big U.S. cities from the 1990s up to 2013. Despite the nationwide decline in murder rates, the risks facing residents remain much higher in Detroit, Philadelphia, Washington D.C., Atlanta, and Miami than in Denver, San Francisco, San Jose, San Antonio, Los Angeles, and New York. The nation's safest big cities were Seattle and San Diego (see Figure 4.1).

According to researchers, the disparities are not simply a function of size but seem to be determined by conditions such as population density, the local economy (poverty and unemployment rates, wage scales, and the gap between rich and poor), special problems (the easy availability of illegal handguns, the extent of drug trafficking, and the ineffectiveness of police strategies), traditions and customs (including the persistence of a subculture that condones violence), and demographic factors (especially divorce rates and the proportion of the population that is poor, male,

FIGURE 4.1 Murder Rates In Major Cities, United States, 2013

young, and of a marginalized minority group) (see Tardiff, Gross, and Messner, 1986; Chilton, 1987; Land, McCall, and Cohen, 1990; Messner and Golden, 1992; and Karmen, 2006).

To complicate matters further, murder rates vary dramatically within the confines of a city's limits. Upscale urban neighborhoods are rarely crime scenes while the mean streets on the "wrong side of the tracks" are virtual battlefields between rival street gangs, drug dealing crews, or hostile factions of organized crime. Also, neighborhood homicide rates can flare up or die down substantially over a span of just a few years as local conditions deteriorate or improve (see Karmen, 2006).

Who Gets Killed by Whom? How, Where, and Why?

Now that some patterns in the level of lethal violence have been spotted, it is time to focus more closely on some common threads that run through thousands of slayings, and what has been pieced together about the relationships between victims and their killers in recent years. Did the victims know their offenders? How did they perish? What caused the confrontations that led to their untimely deaths? To answer these questions, it is necessary to derive a **profile** or **statistical portrait** of the "typical" murder, victim, and killer.

NCVS interviewers ask no questions about murders of household members, and coroners' records only maintain information about the deceased but not about the killer or the crime, so the *UCR* is the only source of detailed data that links the individual who perished to the murderer. *UCR* guidelines urge police officials to fill out a **Supplementary Homicide Report** (SHR) about each killing in their jurisdiction. The resulting SHR database provides information about the age, sex, and race of the victim and—if detectives solved the case and made an arrest—the accused person's age, sex, race, weapon, possible motive, and his or her prior relationship—if any—with the slain person.

The first question that can be answered with the help of data from the SHRs is, "How many murders involved just a single killer and a lone victim." Nearly

one half of all the homicides in which the police were able to figure out what happened were simply confrontations between two people. The remainder were either unknown or involved more than one attacker and/or more than one person who perished, according to the 2013 *UCR*.

Another issue that can be readily addressed is "How were the victims killed?" For decades, the majority of killers have dispatched their adversaries with firearms. Sometimes murderers use rifles and shotguns, but usually they prefer handguns (revolvers and pistols account for about two-thirds of all gun deaths). The proportion of victims who expired from bullet wounds rose from 64 percent in 1990 to just about 70 percent in 1993, before subsiding to 65 percent in 1998, lurching back up to 70 percent in 2004, and staying just about at that level (69 percent) in 2013. Knives and other sharp instruments ran a distant second as the weapons of choice, accounting for 12 percent of all deaths. The rest were slain by blunt instruments; fists and feet; hands (largely via strangulation and smothering); and by various other ways (explosions, arson, poisons, by being pushed, and other less frequent means).

Another issue that can be addressed with data from the SHRs is, "By whom? Did the victim know the killer?" Recall that this is the kind of issue that intrigued the founders of victimology. They were criminologists who wanted to study the interaction between victims and offenders. They were especially interested in uncovering any prior relationships between the two parties in cases of lethal interpersonal violence. For example, they wondered whether the killer and the mortally wounded person previously had known each other (as intimates, adversaries, or casual acquaintances). To shed light on this pattern within slayings, victim–offender relationships need to be broadly categorized. Perhaps the two were complete strangers brought together by fate. Maybe both were members of the same family (nuclear or extended). The third possibility is that the killer and his target were acquaintances, neighbors, or friends (including girlfriend or boyfriend). According to data in the SHRs derived from police investigations from the 1990s up to 2013, in the most common situation (ranging from 29 percent to 38 percent) the offender was a friend or acquaintance. Killings of one family member by another added up to an additional 12 percent to 14 percent each year. Slayings by strangers accounted for about 12 percent to 16 percent of cases for which the relationship could be surmised by detectives. Unfortunately for researchers, unsolved homicides of "unknown relationship" (at the time the SHRs were submitted) made up the largest category, hovering between 35 and 45 percent in recent decades (36 percent in 2013) (FBI, 2014).

If detectives could determine the victim–offender relationship in this residual grouping (which presumably contains many difficult-to-solve slayings by complete strangers), the percentages due to family quarrels and conflicts with friends and acquaintances probably would be much smaller. Nevertheless, looking only at solved cases, the old adage remains true: A person is more likely to be killed by someone he or she knows than by a complete stranger. In 45 percent of all solved murders in 2013, the killer was an acquaintance or even a former friend. Family members killed each other in 25 percent of all solved cases. Strangers were deemed to be the killers in nearly 20 percent of all solved cases. Because so many slayings remain unsolved, it is difficult to determine if the proportion of murders committed by strangers is rising. It remains an important issue for further research because it is more difficult to anticipate and guard against attacks by unknown assailants (see Riedel, 1987). (SHRs are filled out shortly after killings take place. Police departments usually do not send updated reports to the *UCR* for "cold cases" that they solve months or years later. Some departments do not submit SHRs to the *UCR* for each killing, as they are supposed to do in this voluntary reporting system.)

A third question that can be answered is, "Why? What were these sudden violent outbursts all about?" The reasons for the confrontations that claimed lives are called the "circumstances" by police departments and the FBI. The SHRs expose some widely held myths arising from TV shows and movies. Of the 6,681 murders committed during 2013 whose circumstances were known, in only

13 were the deceased categorized as engaged in prostitution. Gangland killings of mobsters claimed 138 lives (up from 78 in 2007) but amounted to just 2 percent of all murders across the country that year. Drug dealers' turf battles (386) and drug-fueled brawls (59) added up to another 7 percent. Killings arising from clashes between rival juvenile street gangs (584) accounted for nearly 9 percent of all murders in which the motive was known. Although this nationwide gang death toll dropped from about 670 in 2010 to nearly 585 in 2013, gang membership remained a risky activity in many urban neighborhoods. Robbers stole around 685 lives, about 10 percent of the 2013 body count (FBI, 2014b).

However, the largest category was "other arguments—not specified" (more than 25 percent of all cases solved during 2013). This miscellaneous grouping of heated disputes includes some that were trivial or based on misunderstandings and others that must have seemed to be matters worth killing for and dying over to the participants at the time. If this vague grouping is added to "unknown reasons" surrounding cases the police couldn't solve then the motives for around half of all the 2013 killings remain a mystery and can't be meaningfully analyzed. In sum, the available data does not provide definitive answers to the key concern, "what brought about their deadly showdown?"

Who Faces the Gravest Threats of Being Murdered?

The 2013 U.S. murder rate of 4.5 means that out of every collection of 100,000 people, nearly 5 people were killed and 99,995 survived. Who were these unfortunate few that were marked for death? This statistic captures the odds of being slain for fictitious "average" Americans of all backgrounds, which is a useful social construct for certain purposes (for example, as shown above, to compare the perils faced by U.S. residents to the dangers confronting the average Canadian or Mexican). But this composite statistic conceals as much as it reveals. When the SHRs are used to deconstruct the body count, differential risks of getting killed become evident. These findings should be especially alarming for those who fall into some or all of the high-risk categories and should be somewhat reassuring for members of other groups. The odds of suddenly expiring vary greatly from place to place: by region of the country, area of residence (urban, suburban, or rural), and specific location (which city) as was shown above. Hence, differential risks already have been uncovered in terms of geography: where people reside. It should come as no surprise that three other important factors are sex, age, and race or ethnicity.

SHR statistics indicate that a person's sex is a crucial determinant of risks. Men die violently much more frequently than women. Year after year, at least three-quarters of the corpses are of boys and men (almost 78 percent in 2013). This proportion has remained roughly the same since the early 1960s. Expressed as rates, boys and men are killed at least three and during some years four times as often as girls and women. Also, over recent decades, about 9 out of 10 of the known offenders were teenage boys or men (roughly 90 percent of the arrestees were males in 2013). Therefore, most murders can be categorized as male-on-male. When females get killed, the murderers usually turn out to be males (91 percent of all girls and women were slain by boys and men in 2013). On infrequent occasions when females kill, they tend to slay their own small children or the men in their lives rather than other women.

As for the race of those whose lives were snuffed out prematurely, the *UCR* recognizes only these categories: white, black, and other (Asians) plus undetermined or unknown. (Note that most Hispanics were counted as whites on the SHRs.) During 2013, roughly half (51 percent) of all those who perished were black, a little less than half were white (45 percent), and the small remainder (3 percent) were of other races (mostly Asians) or of unknown origin (1 percent). Because half of all those who were killed were black, but only about 13 percent of the population identified themselves as people of African descent according to the U.S. Census Bureau, these *UCR* calculations confirm that black communities across the country

suffer from disproportionately high rates of lethal violence. Whites, who comprise 78 percent of the population but only 45 percent of the departed, experience disproportionately low risks. Put another way, the dangers of getting murdered are disproportionately higher for blacks than for whites or others. As for ethnicity, the SHRs indicated that 18 percent of all those who were murdered were Hispanic, which is in line with the proportion of the population that was classified as Latino or Hispanic (17 percent) by the Census Bureau (see Harrell, 2007).

As for victim–offender relationships, most slayings turn out to be intraracial, not interracial, a longstanding pattern according to decades of record-keeping (see Wood, 1990). Focusing solely upon lone-offender/single-victim killings carried out during 2013, the *UCR*'s SHRs documented that 90 percent of black victims were slain by black offenders, and 83 percent of white victims were killed by white perpetrators.

Besides sharp differences in risks by sex and race, murder rates also have varied dramatically by age, a pattern that was discerned decades ago (see Akiyama, 1981). Children between 9 and 12 years old are the least likely age group to be slain. The risks of being murdered rise during the teenage years and peak during the early twenties, between ages 20 and 24. After age 25, the body count drops substantially with each passing year, indicating an inverse relationship: As a person grows older, risks decline smoothly. The typical victims were in their late teens, twenties, and thirties when they were killed. Almost two-thirds (62 percent in 2014) of those who died way before their time were between the ages of 17 and 39. An even higher proportion of perpetrators fall into this age range. As a result, most murders can be characterized as young adults slaying other relatively young persons.

So far, this listing of differential risks has been based on the 2013 *UCR*. But what about the recent past? A statistical portrait of all the people who were slain and all the persons arrested for murder and manslaughter between the years 1980 and 2008 appears in Box 4.1. The picture that emerged from this comprehensive analysis of the FBI's SHRs shows that the differential risks detected in 2013 are consistent with the patterns that prevailed over almost three decades.

From this review of the demographic factors that are correlated with murder rates, a profile can be drawn indicating which groups of people run the greatest risks of suddenly dying from an act of violence. They are Southerners, urban residents, males, teenagers, and young adults between 18 and 24, and African-Americans. Those who fall into the opposite groups face the lowest risks of all: Northeasterners, residents of small towns in rural areas, females, children and the elderly, whites, and Asians.

One additional factor profoundly influences the dangers of becoming embroiled in lethal showdowns: financial status. Lower income people fall into the high-risk group while affluent persons enjoy life in the low-risk group. But this pattern cannot be unearthed from the SHRs because police files and FBI compilations do not collect information about the social class of the deceased. However, an analysis of New York City murders determined from death certificates that the overwhelming majority of the victims had never been to college and that the zip code of their last known address often indicated they had resided in a low-income neighborhood. Furthermore, of the persons arrested for these homicides, about 85 percent qualified as "indigent" in court and were provided with an attorney at no cost by the government. Furthermore, the majority of crime scenes were located in precincts in poverty-stricken neighbors. These findings underscore the connection between violence and economic standing: Being poor is a major risk factor for getting killed as well as for committing murder. Many murders can be characterized as "poor on poor" (Karmen, 2006).

It seems that the attitudes and behaviors of entire groups—such as males, young adults, low-income earners, and city dwellers—determine, to some degree, their fate.

Changes over Time in Near Death Experiences: Trends in Aggravated Assault Rates

Murder and robbery are the two violent crimes that are the main focus of this chapter, but at this point a look at trends in aggravated assaults also would be

BOX 4.1 A Statistical Picture of Murders in the United States, 1980–2008

An analysis of a massive database of hundreds of thousands of SHRs containing details about homicides committed over a span of 28 years established that the perpetrators and their victims were not a representative cross-section of all Americans. On the contrary, murderers and the people they killed were more likely to be male, young, and black, in terms of their demographic characteristics.

By Sex:

Males were disproportionately involved as the accused perpetrators (nearly 90 percent of all arrestees) and as their targets (over 75 percent of the deceased), although males comprise only about 50 percent of the population. Their rate of offending was about 15 for every 100,000 American boys and men, but for females it was less than 2 arrests per 100,000 girls and women per year. The victimization rate for males was close to 12 per 100,000, but for females it was much lower, close to 3 per 100,000 per year. Clearly, the typical murder was male-on-male.

Males mostly killed other males, but also killed females. Females rarely killed, and when they did, they usually killed males.

By Age:

Americans 18–24 years old made up nearly 11 percent of the population but accounted for more than one-third (38 percent) of all the accused killers and about one-quarter (24 percent) of the deceased. Eighteen- to 24-year olds had the highest rates of offending (29 per 100,000 per year) and of dying violently (17 per 100,000) of any age group. Twenty-five- to 34-year-olds suffered the second highest rate of involvement as offenders as well as victims. Nearly two-thirds of all victims and more than three-quarters of all arrestees were under 35 years of age. Therefore, the typical murder involved young adults killing other young adults.

By Race:

Americans of African descent were overrepresented as both victims and offenders. The victimization rate for blacks was 28 per 100,000 per year while for whites it was less than 5 per 100,000. The offending rate for blacks was over 34 per 100,000 while for whites it was less than 5. People identifying themselves as black comprised about 13 percent of the population but made up nearly half (47 percent) of all those who died violently and a little more than half (53 percent) who were arrested for manslaughter and murder. The typical murder was intraracial. Eighty-four percent of whites were slain by whites, and 93 percent of blacks were killed by blacks.

Victim–offender relationships:

Strangers were responsible for about one-fifth (22 percent) of all homicides in which the police could determine the victim–offender relationship.

Of the remaining 78 percent of killings carried out by nonstrangers, the victim was a spouse in 10 percent of the cases, another family member in 12 percent, and a boyfriend or girlfriend in 6 percent. The remaining half (49 percent) involved other types of acquaintances.

Circumstances:

Arguments over all kinds of miscellaneous matters (other than issues surrounding street gangs and drugs, which are separate categories) made up the largest heading each year.

Homicides involving members of juvenile or adult gangs increased from 220 deaths (about 1 percent of all killings) in 1980 to 960 (about 6 percent) in 2008.

The majority of drug-related and gang-related killings took place in large cities.

SOURCE: Cooper and Smith, 2011.

appropriate. Aggravated or felonious assaults are the most frequent category, outnumbering the other serious interpersonal crimes of violence (murder, rape, robbery) monitored by the *UCR* every year.

By definition, aggravated assaults result in serious wounds or involve attacks (or threats of harm) with a deadly weapon. Therefore, some aggravated assaults are attempted murders in which the injured

parties barely survived (a bullet missed its mark, a stabbing was not fatal, and a severe beating almost claimed a life). To put it differently, homicides are aggravated assaults in which victims do not recover from the wounds inflicted by their adversaries. With some bad luck or poor timing or ineffective medical care, an aggravated assault easily could wind up as a murder. Conversely, with good fortune, a tragedy might be averted by ambulance crews, paramedics, and hospital emergency room personnel, and a vicious act of violence that would have added to the body count remains a near death experience and is officially recorded as an aggravated assault.

Whether a victim of an aggravated assault lives or dies depends on several factors, including the weapon used, the severity of the wound, the injured party's preexisting health condition, and the quality of medical care received. According to a nationwide study that analyzed the caliber of various trauma care systems in selected counties across the country, a continuous drop in the lethality of assaults since 1960 can be primarily attributed to advances in emergency medicine (Harris, Thomas, Fischer, and Hirsch, 2002). The policy implication is that the most important way to drive the murder rate down is to help critically wounded people stay alive by having competent ER doctors, nurses, and EMTs on call, ready to spring into action.

Both the *UCR* and the *NCVS* keep records of the annual number of aggravated assaults. Because two sources of official data can be tapped, a graph depicting changes over time in the rates of assaults with a deadly weapon or serious attacks can have two trend lines: one according to the *UCR* and the other according to the *NCVS*. The graph shown in Figure 4.2 displays the estimated rates for aggravated assaults committed across the United States from 1973 to 2013.

The *NCVS* trend line shows that close calls and near death experiences of people shot or stabbed declined slightly in frequency from the early 1970s until the early 1990s. Then the *NCVS* was redesigned; the rate of aggravated assaults jumped in part because of the new measurement methods. However, by the end of the 1990s and for several years into the new century, a dramatic improvement in the level of serious interpersonal violence became evident from *NCVS* estimates. Between 1993 (when the survey was redesigned and the rate hit a peak) and 2009, aggravated assaults disclosed to *NCVS* interviewers plummeted about 60 percent. By 2013, the rate had leveled off a bit above its lowest point in 40 years, at a little less than 4 persons per 1,000, way down from its peak in the early 1990s at 12 per 1,000.

UCR data shows a somewhat different pattern up to the early 1990s. After years of rising numbers of reports about serious attacks, complaints to the police about felonious assaults peaked in 1993 at about 430 per 100,000 people. From that high point, the level of violence subsided substantially during the second half of the 1990s and continued to diminish gradually through the twenty-first century, which is the same downward drift indicated by the *NCVS* line on the graph. The *UCR* rates combining shootings, stabbings, and other felonious assaults in 2013 were way down at about 230 per 100,000. But unlike the *NCVS* data points, they still had not quite fallen to their lowest levels in 40 years.

But the good news about this very positive trend must be tempered by a recognition that a growing number of totally innocent persons are sustaining aggravated assaults from gun violence that comes out of the blue.

During 2013, President Obama signed into law the Investigative Assistance for Violent Crimes Act. It authorized the U.S. Department of Justice to look into attempted mass killings in places of public use in order to provide federal, state, and local law enforcement agencies with data that will help them to better understand how to prepare for, prevent, respond to, and recover from these violent outbursts. The FBI began in 2014 to report about the casualties of "active shooter" incidents, in which an offender attempts to kill people in a confined and populated area such as a school, workplace, shopping center, house of worship, transportation hub, or some other gathering place like a movie theater. The monitoring system does not count all mass killings (of three or more persons) or all mass shootings (for example, gang fights and turf battles between rival drug dealing crews are excluded). It focused on 160 active shooter incidents that broke out between

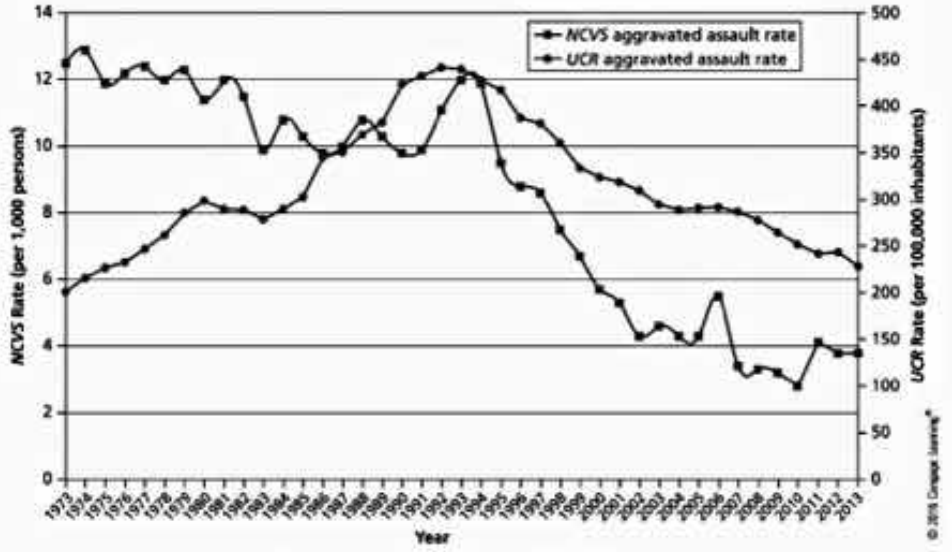

FIGURE 4.2 Trends in Aggravated Assaults, United States, 1973–2013

2000 and 2013. The gunmen collectively inflicted 1,043 casualties on the general public, murdering 486 people and wounding 557. The median number of people slain per incident was 2, with another 2 injured. During the first seven years from 2000 to 2006, an average of around six incidents broke out each year. During the next seven-year interval up to 2013, more than 16 outbreaks took place annually; so the trend, unfortunately, is upward. The gunfire erupted in 40 of the 50 states, and 60 percent of the attacks were over before the local police could arrive to save lives. Most of the shootings lasted five minutes or less. Even when the police arrived at the scene in time to intervene, the victims still had to make desperate life-and-death decisions. The worst bloodshed took place at an elementary school, a college campus, an army base, and a movie theater. The year with the highest number of casualties (a total of 90 murdered and 118 victims of aggravated assaults) was 2012; during 2000, only seven people were killed or injured in these kinds of armed attacks. Ten percent of the shooters went after women with whom they had or formerly had a romantic relationship. In 12 of these 16 incidents, these women were killed; an additional 42 innocent onlookers were murdered, and another 28 were wounded. In 13 percent of all the incidents (21 of 160), the gunfire stopped after unarmed bystanders and victims courageously, safely, and successfully restrained the shooter. The FBI concluded that the study supports the importance of training ordinary citizens (including members of the college campus community) as well as law enforcement officers by holding what-to-do-if exercises (FBI, 2014c).

FOCUSING ON ROBBERIES

Robbers are usually complete strangers on the prowl for suitable prey. Therefore, they are among the most feared and hated of all street criminals. The offense combines stealing with extortion or outright violence

(often including the use of weapons), so it carries some of the stiffest prison sentences permissible under law. And yet, throughout history, bandits were considered much more interesting than their victims, and their exploits were often romanticized. The highwaymen of Robin Hood's band, pirates who plundered ships laden with treasure, frontier outlaws who ambushed stagecoaches and trains, and gangsters who held up banks during the Great Depression—all were the subjects of stories and songs sympathetic to, or at least understanding of, the impulses that drove their dramatic deeds. But the glitter has largely faded and in its place is the image of the mugger or gunman as a vicious thug, a cruel predator, and an exploiter of weakness—one whose random violence casts a shadow over everyday life. This reversal in the imagery of robbers has sparked renewed concern for their victims.

Robbers and the People They Prey Upon

Completed robberies are face-to-face confrontations in which perpetrators take something of value directly from victims against their will, either by force or by threats of violence. Whether the holdup is completed or just attempted, the law considers armed robberies more serious than unarmed ones (**strong-arm robberies, muggings**, or **yokings**).

Robberies: Who, How Often, How, Where, When

Because nearly all robbery victims live to tell about their experiences, more details can be gathered about them than about people who were murdered. Some limited information about robberies that were reported to and solved by local police departments appears annually in the FBI's *UCR*.The data indicates the number of incidents and describe the people who were arrested—but not the people who were accosted. The *NCVS*—not the *UCR*—is the source to tap to find out "how often, who, how, where, when," plus information concerning losses, injuries, stolen property recovery rates, and reactions during the confrontations (Harlow, 1987).

Respondents in the sample who confided that they had been robbed within the past six months provided *NCVS* interviewers with a wealth of data. They described the assailants who robbed them and the weapons used against them, and they disclosed whether the robbers got what they were after, where and when the crimes took place, if they resisted, whether they got hurt, and if so, how seriously. The answers from these unfortunate individuals in the sample were used to derive projections about the experiences of all Americans over the age of 11 who were robbed. To simplify matters, only single-victim/single-offender incidents will be analyzed (Harrell, 2005; 2007).

Nearly 370,000 people were robbed during 2013, according to projections derived from the *NCVS* sample. That translated to a rate of a little more than 2 per 1,000 persons over the age of 11. In a little more than half of the face-to-face confrontations, the robbers were unarmed, but in 17 percent they brandished a firearm (almost always a handgun) and in 14 percent they pulled out a knife. Almost 45 percent of the victims (but especially the males) said the offenders were complete strangers, but a surprising proportion, 17 percent (almost exclusively the female victims), characterized the robber as an "intimate" and another 11 percent recognized the offender as a relative. Most of the rest (22 percent) were described as acquaintances, either casual or even well-known. Over 67 percent of the individuals who were robbed that year informed the police about their harrowing experiences, according to the BJS analysis tool customized report (BJS, 2014).

The primary motive behind robbery is theft. But offenders did not always get what they wanted. About one-quarter (27 percent) of robberies ended up as unsuccessful attempts to steal cash and valuables. The typical victim lost about $150. Most often, they were relieved of personal effects such as portable electronic or photographic gear, and jewelry, followed by purses and wallets containing credit cards and cash. Most robbery victims never recovered any of these valuables on their own or after an investigation by the police in 2008, the last year that such detailed analyses were available (*NCVS*, 2011).

Robbers, armed or not, hurt their victims for a number of reasons. They may do so initially to intimidate the target into submission. They may become violent during the holdup in reaction to resistance, lack of cooperation, or stalling. Offenders may relish taking advantage of a helpless person or may seize the opportunity to show off to accomplices. Injuring their targets may be a sign of panic, disappointment in the haul, anger, scorn, contempt, sadism, or loss of self-control. Unleashing violence may also be instrumental: Wounding individuals can render them incapable of later identifying the robbers, pursuing them, or even calling for help. Explosive outbursts at the end of the transaction may be intended to shock, stun, or preoccupy victims, their associates, and any bystanders so that they will hesitate to summon the police.

Despite all these possible motives for inflicting injuries, most robbers didn't wound their victims. Only a little more than one-third (37 percent) of those who suffered either completed or attempted robberies were wounded. However, some who escaped injuries were grabbed, shoved, and otherwise roughed up. Among the wounded, most victims experienced minor injuries, such as cuts, scratches, bruises, and swellings. A small proportion suffered serious injuries, such as broken bones, lost teeth, loss of consciousness, or gunshot wounds that required medical care in a hospital emergency room. About 8 percent of robbery victims in 2008 incurred medical expenses, usually from visiting a hospital emergency room (BJS, 2011). Similarly, in 2013 about 40 percent of the people who were accosted told interviewers they were injured in the incident, but most of them (62 percent) did not need any medical treatment for their wounds, according to the customized table generated by the BJS analysis tool.

Changes over Time in Robbery Rates

Robbery is often cited as the offense most people worry about when they express their fears about street crime. Robbery is a confrontational crime in which force is used, or violence is threatened (..."or else"). Figure 4.3 displays the trends in robbery rates according to *UCR* and *NCVS* data. The *UCR* trend line shows that robberies soared after 1977, peaked in 1981, plunged until 1985, and then shot up again to record levels in the early 1990s. After that, reports of muggings and holdups plummeted impressively until 2001. Known cases of robberies largely continued to drift downward during the first decade of the twenty-first century (bottoming out in 2010), and then ending up in 2013 a little above their lowest level in 40 years (FBI, 2014b).

The *NCVS* trend line tells a very similar, but not identical, story. It indicates that the robbery rate fell between 1974 and 1978, rebounded until 1981 when it hit an all-time high, dropped sharply during the early 1980s, but then climbed back up from 1985 until 1994. The robbery rate then tumbled an impressive 65 percent between 1993 and 2002 before creeping back up a little. By 2013, disclosures to interviewers about robberies had reached their lowest levels since the *NCVS* surveys began 40 years earlier.

Checking Out Whether More Robberies Are Turning into Murders

One bit of good news about robbery is often overlooked: Most victims are not injured, and of those who are, most don't need medical attention in an emergency room. And yet, because robbery is such a potentially devastating crime, a troubling question ought to arise: How often do robberies escalate into murders? In other words, what are the chances of being killed by a robber? Robbers may wound their victims (and perhaps inadvertently kill them) to quell resistance or to prevent them from calling for help and reporting the crime or to intimidate them from pressing charges and testifying in court.

On occasion, claims are made that robbers these days are more viciously violent than ever before. The impression that robbers kill more readily "these days" than in the past is part of a

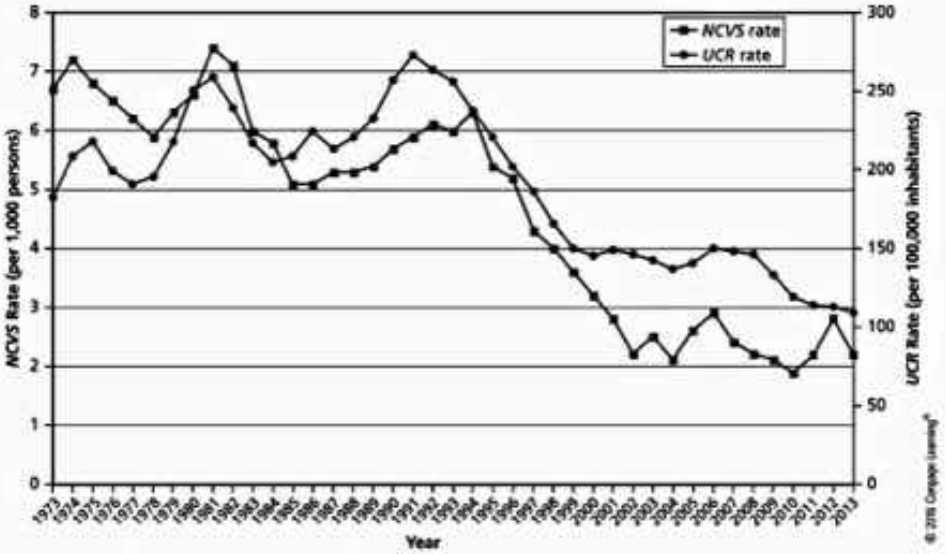

FIGURE 4.3 Trends in Robberies, United States, 1973–2013

gloomy larger perception that American society is falling apart, that civilization is collapsing, and that predators today are more depraved than ever before. In the aftermath of a particularly gruesome slaying, journalists sometimes play up this theme. But this is nothing new.

For example, during the "good old days" of the 1940s and 1950s, when street crime was not a major issue in electoral campaigns because it wasn't perceived to be a pressing problem, some people feared robbers would kill them even if they surrendered without a fight and cooperated. A reporter at the time (Whitman, 1951, p. 5) wrote: "The hoodlum will bash in your head with a brick for a dollar and ninety-eight cents. The police records of our cities are spotted with cases of 'murder for peanuts' in which the victims, both men and women, have been slugged, stabbed, hit with iron pipes, hammers, or axes, and in a few cases kicked to death—the loot being no more than the carfare a woman carried in her purse or the small change in a man's pocket."

Several decades later, a newsmagazine's cover story (Press et al., 1981, p. 48) titled "The Plague of Violent Crime" observed: "Another frightening difference in the crime picture is that life is now pitifully cheap. Law enforcement officials think they have witnessed a shift toward gratuitous slaughter. 'It used to be *Your money or your life*,' says a Bronx assistant district attorney.... 'Now it's *Your money and your life*.'"

So a journalist had the impression at the start of the 1950s that robbers were becoming more vicious. The same assertion was made by a journalist at the start of the 1980s. Were these frightening media images based on facts? Is it true, as some people fear, that more and more robberies are escalating into murders (see Cook, 1985, 1987)? Researchers must undertake a fine grained analysis. Victimologists can combine *UCR* statistics on murders and *NCVS* findings about robberies to shed some light on this grisly question (see the data assembled in Table 4.3 inside Box 4.2).

BOX 4.2 "Your Money or Your Life!"

Using both the *UCR* and the *NCVS*, it is possible to derive rough estimates of how many robbery victims get killed each year, and whether that percentage is growing or shrinking.

The number of robberies committed annually can be estimated from *NCVS* figures. However, the *NCVS* excludes robberies of establishments like convenience stores and banks and thereby unavoidably undercounts commercial robberies where some employee or bystander might get slain. *UCR* figures are always smaller because they represent only the robberies known to the police. The SHRs' annual number of slayings that were felony murders starting out as robberies is surely an undercount because homicide detectives are unable to determine the motive and solve the crime in around one-third of all cases. Also, in certain murders, the killer might have robbed the deceased person's corpse as an afterthought, according to a study of robbery-related homicides in Baltimore during 1983 (see Loftin, 1986).

Acknowledging these methodological caveats, rough calculations can be performed to derive ballpark estimates of how often targeted individuals—whether they are cooperating or resisting—are murdered by robbers. (See the data assembled in Table 4.3.)

Several tentative conclusions can be reached from this statistical evidence drawn from official sources: The nationwide annual death toll is disturbing but at least it is diminishing. Nearly 2,500 people died at the hands of robbers in 1980, and about 685 perished in 2013. But, thankfully, slayings committed during the course of holdups are rare, considering the huge numbers of confrontations (well over a million in 1980, nearly 370,000 in 2013) in which a life could have been taken along with money or possessions. In 2013, the proportion of robbery victims who were slain—less than two-tenths of 1 percent, was within the same range as during the past 33 years. So predators these days are not more inclined to snuff out the lives of their prey while trying to relieve them of their valuables before making their escape.

And yet, this advice remains sound: When accosted by an armed offender who growls, "Your money or your life!" statistics confirm that the correct response is to hand over the money and hang on to your life, according to a detailed study of more than 100 solved homicides that occurred in Chicago during 1983 (Zimring and Zuehl, 1986).

TABLE 4.3 Yearly Estimates of Murders Committed During Robberies

	1980	1990	2000	2010	2013
Number of persons murdered (from the *UCR*)	23,040	23,438	15,586	14,748	12,253
Number of persons murdered during a robbery (from the *UCR*)	2,488	2,156	1,077	780	686
Total number of robbery victims (from the *NCVS*)	1,179,000	1,150,000	732,000	480,750	369,000
Murdered victims as a percentage of all robbery victims	0.21%	0.19%	0.14%	0.16%	0.19%

SOURCE: FBI's *UCR*, 1980, 1990, 2000, 2010, 2013; BJS's *NCVS*, 1980, 1990, 2000, 2010, 2013.

Differential Risks: Which Groups Get Robbed the Most and the Least Often?

To discover patterns in robberies, researchers must sort through data collected each year about various groupings of people and households that participated in the *NCVS* survey. According to the *NCVS* for 2013, the robbery rate was 2.4 per 1,000. That means just about 2 individuals out of every 1,000 residents over the age of 11 got robbed that year. But, just as with murder rates, sharp differences in robbery risks become evident when the odds facing the average American are disaggregated or deconstructed. Breaking down the *NCVS* sample into subcategories, certain demographic groupings were robbed much more often than others. Patterns that prevailed when robbery was a huge problem in 1993 and patterns that still persisted when the robbery rate was dramatically lower in 2013 can be discerned from the data assembled in Table 4.4.

To put the issue bluntly, although everyone might be apprehensive about being robbed at a certain time and place, particular groups of people have a lot more to fear on a regular basis than

TABLE 4.4 Robbery Rates for Various Groups, 1993 and 2013

Victim Characteristics	1993 Rate	2013 Rate
Overall rate	8 per 1,000	2 per 1,000
Sex		
Male	11	3
Female	6	2
Race and Ethnicity		
White	7	2
Black	21	3
Other	9	4*
Hispanic	14	3
Age		
15–17	13	3*
18–20	16	3*
21–24	11	4
25–34	11	4
35–49	6	2
50–64	2	2
65 and older	2	0.4*
Family Income**		
Less than $7,500	15	10
$7,500–$14,999	12	8
$15,000–$24,999	10	5
$25,000–$34,999	6	2
$35,000–$49,999	6	3
$50,000–$74,999	7	1
$75,000 or more	5	0.6
Location of the Incident		
Urban	15	3
Cities with more than 1 million residents	34**	4
Suburban	7	2
Rural	4	2*
Marital status**		
Married	3	0.8
Widowed	2	3*
Divorced	12	4
Separated	19	9*
Never married	17	4

NOTES: Rates are per 1,000 people with these characteristics per year. All rates are rounded off to the nearest whole number, except for those smaller than 1.0.
*Estimate is based on very few cases and could be unreliable.
**Figure is for 1995, not 1993.
SOURCE: BJS's *Victimization Analysis Tool, 2014*.

others. The differential risks vary dramatically by demographic characteristics.

Starting with sex, the first pattern that stands out is that males are singled out more often than females. The rate for males was 11 per 1,000 in 1993, compared to 6 for females. By 2013, boys and men were getting robbed a lot less frequently than in 1993 (down sharply to just 3 per 1,000) but they still tangled more often with robbers than girls and women (down substantially to just 2 per 1,000).

With regard to race and ethnicity, in 1993 blacks and Hispanics were accosted several times as often as whites and others (mostly Americans of Asian ancestry). By 2013, the rates for all four racial and ethnic groups had tumbled and the differences had nearly disappeared, although whites still enjoyed lower risks than blacks, Hispanics, and others.

As for age, the analysis of the survey's findings for 1993 revealed that younger people (between the ages of 15 and 34) were confronted much more often than older people. Individuals in their late teens faced the gravest risks of all. After those peak years, risks decline steadily with advancing age. In other words, an inverse relationship prevails: As age increases, the dangers of being robbed decrease. In 2013, the differences in victimization rates had narrowed dramatically but the overall pattern persisted: People younger than 35 were targeted more often than those who were older. Contrary to the impression that robbers prefer to prey upon the elderly and frail, the statistics demonstrate that senior citizens are singled out the least often of any age group.

Family income also appeared to be negatively correlated with robbery rates. As income increased, the chances of being robbed generally decreased, with just one exception. In 1993, the differences between the lowest and highest income groups were dramatic. Twenty years later, the gap had narrowed considerably, but the pattern persisted: The desperately poor were robbed of their meager possessions much more often than others with higher household incomes. Clearly, robbers are no Robin Hoods.

Robbery is thought to be a big-city problem, and that perception is supported by the data.

In 1993, residents of urban areas were targeted much more often than suburbanites, while inhabitants of small towns and rural areas led safer lives. Inhabitants of the largest cities with populations of

over 1,000,000 suffered a shockingly high victimization rate of 33 per 100,000. Two decades later, city people still faced higher risks and country people still enjoyed lower odds, but the dangers of getting robbed in all areas had tumbled, especially in the nation's largest cities.

In addition to sex, age, race and ethnicity, income, and area of residence, marital status made a big difference: In 1993, individuals who had never been married or who were separated or divorced endured much higher robbery rates than either married or widowed people (who generally were older and tended to be female). By 2013, risks were lower for all groups (except for the widowed, but that statistic was based on very few cases), but the pattern persisted: Those who were not married were more likely to find themselves in trouble. Chances are that most robbers don't check for wedding rings before striking; lifestyle choices may explain the disparate rates. This pattern provides an important clue that will be cited later to explain differential risks.

To sum up the patterns gleaned from Table 4.5, in both the early 1990s and on the safer streets during 2013, higher robbery risks were faced by men rather than women; minorities than whites; younger people than middle-aged or elderly people; single individuals than married couples; poor people than those who are better off financially; and city residents than those living in suburbs or small towns. Combining these factors, the profile of the person facing the gravest dangers of all is an impoverished, young, black or Hispanic man living in an inner-city neighborhood. Affluent, elderly white ladies living in rural areas lead the safest lives.

Unfortunately, the *NCVS* does not calculate a victimization rate for comparison purposes for an individual who falls into all of the high-risk or all of the low-risk subcategories. However, the survey findings cited in Table 4.4 indicated that black teenage boys living in low-income families and residing in the biggest cities (thereby falling into all five of the high-risk categories) must have suffered a robbery victimization rate in the "bad old days" of the early 1990s that was off the charts compared with persons from other backgrounds. However, two decades later, people falling into this highest risk grouping faced dramatically improved odds of avoiding a sharply reduced number of robbers on the prowl.

One additional variable is worthy of consideration—occupation. Robbery rates differ substantially depending on the nature of a person's work. Statistics from the *NCVS* indicated that people holding the following (generally less desirable) jobs were much more likely to be robbed: taxi drivers, gardeners, busboys, dishwashers, carnival and amusement park workers, car wash attendants, messengers, newspaper carriers, peddlers, and certain construction workers. However, musicians and composers, painters and sculptors, and photographers also were victimized at above-average rates. Least likely to be accosted were inspectors, line workers, bank tellers, opticians, farmers, professional athletes, elementary school teachers, engineers, and psychologists (Block, Felson, and Block, 1985). Another study determined that retail sales workers, especially clerks at convenience stores and liquor stores, were robbed the most, along with cab drivers. College professors faced the lowest risks of being accosted (Warchol, 1998).

Differential risks also show up clearly when a particular kind of robbery—carjacking—is the focus of attention. Some people are more likely than others to have their vehicles taken from them by robbers, as the information assembled from official sources in Box 4.3 indicates.

In general, it appears that the daily activities of individuals as well as the behavior patterns of entire groups—such as poor young men living in cities—determine, to some degree, whether or not robbers will single them out as possible prey.

The takeaway message in the graphs depicted in Figures 4.2 and 4.3 confirm that the rates of these three violent crimes have fallen dramatically, even crashed, from their historically high levels that were socially as well as politically intolerable. In general, Americans have been getting along much better with each other since the early 1990s, even during the hard times of the Great Recession that developed during 2008 and persisted for several years. The dramatic downward trends in murders,

BOX 4.3 Carjacked Drivers

In the movies, as well as in real life, motorists are yanked out of their cars and trucks by highwaymen who hop in behind the wheel and make a quick getaway. In the early 1990s, the catchy term **carjacking** was coined to describe the robbery of a motor vehicle directly from a driver, as distinct from the theft of a parked car. Once the crime had a name, the news media started to report the most outrageous cases (such as the death of a woman who, while trying to rescue her toddler from the back seat of her commandeered BMW, became entangled in her seat belt and was dragged more than a mile).

Police departments began to keep track of carjacking incidents separately from the general category of "robberies of all types," and state legislatures began to impose stiffer penalties for the crime. In 1993, Congress passed the Anti-Car Theft Act, which made robberies of motorists carried out with a firearm a federal offense, under the legal rationale that vehicles and guns are involved in interstate commerce (see Gibbs, 1993a). The 1994 Violent Crime Control and Law Enforcement Act made killings arising from carjackings punishable by death.

Although the probability of being robbed of an automobile, SUV, or truck is low, the potential for disastrous consequences is high. With luck, occupants are forced out of their vehicles and left standing at the roadside, shaken but uninjured. However, this frightening type of confrontational crime can easily escalate from a robbery into an aggravated assault, abduction, rape, and even murder.

Because this combination of circumstances is relatively uncommon, researchers had to merge the findings from a number of years of *NCVS* surveys to assemble a sufficient number of cases to analyze. During each of the 10 years from 1993 to 2002, the *NCVS* projected that roughly 38,000 carjackings took place nationwide. That worked out to about 0.17 incidents (some involved more than one person) per 1,000 people, or 17 per 100,000—making this kind of robbery about three times more common than murder. Almost 25 percent of these motorists were hurt: of these casualties, about 9 percent suffered gunshot or knife wounds, broken bones, or internal injuries.

Each year, up to 15 motorists were killed during carjackings, according to the FBI's SHRs. As for trends, this kind of holdup, like other varieties of robberies, tapered off after the mid-1990s (Klaus, 2004).

Many of the differential risks surrounding carjackings paralleled the patterns for other robberies. Male motorists faced greater risks of being accosted than females. Cars driven by people from households with incomes less than $50,000 were seized more frequently than vehicles owned by more affluent families (which probably also means that robbers took less expensive cars more often than high-end vehicles). Higher risks were faced by black and Hispanic motorists, drivers between the ages of 25 and 49, people who were not married, and city residents (Klaus, 1999a, 2004).

In the vast majority of the incidents, the driver was alone; in almost half of all confrontations, the robber acted alone. Males committed more than 90 percent of these crimes and were armed in about 75 percent of the incidents (45 percent wielded a gun).

Two-thirds of the drivers put up resistance. About one-quarter used confrontational tactics, such as fighting back against the assailant, trying to capture him, chasing him, or threatening him. About one-third tried nonconfrontational tactics like bolting out of the car and/or screaming for help. Nearly all motorists (96 percent) reported their losses to the police if the robber drove away with their vehicle, but only 58 percent of attempts were brought to the attention of law enforcement agencies. About one-quarter of the owners never recovered their vehicles, but about half suffered some financial losses (Klaus, 1999a, 2004).

aggravated assaults, and robberies (see above) through 2013 indicate that even the nation's meanest streets have become substantially safer. But to conclude from these very positive developments that began during the early 1990s that the "worst is over" might be overly optimistic. No criminologist or victimologist knows for sure why crime rates rise and fall, or what the future holds. Predictions about upcoming crime waves or crashes must be based on projected changes in a number of underlying variables. Developments in some of these root causes are very hard to anticipate. Another crime wave could break out, or the unanticipated but much welcomed improvement in America's crime problem might continue for an additional number of years. But it is safe to conclude that the ranks of victims were not growing during the twenty-first century as rapidly as they were during the 1960s, 1970s, 1980s, and 1990s, when pessimists made dire predictions that violence

by superpredators soon would be getting out of hand and spiraling out of control.

FOCUSING ON BURGLARIES

Burglaries are the most common of all serious crimes tracked by the FBI. Larcenies, which are thefts of all kinds, are more numerous, but more than half were just petty larcenies resulting in minor losses. Burglaries of residences resulted in substantial losses, averaging over $2,100 in 2013, according to the *UCR* (FBI, 2014a). Residential burglaries are particularly upsetting because the intruder violates one's private and personal space, and fears about the threat of a surprise return visit can linger for a long time.

Single-family homes are more attractive to burglars than apartments, condominiums, and other multifamily residences because private houses have more access points and are more difficult to secure, and often contain greater rewards. However, private homeowners can take their own initiatives to protect their possessions and usually have both the incentive and the resources to do so. Intrusions are much more likely to occur during the day and on weekdays when the premises are unoccupied than on weekends and at night. Besides preferring to strike when no one is at home, it appears that burglars select targets that are familiar to them and convenient (often close to their own homes), accessible, easy to watch, and vulnerable (lacking security devices). Specifically, the most likely targets are located near potential offenders (in high-crime urban neighborhoods or in the vicinity of transit hubs, shopping centers, sports arenas, and places where young men and drug abusers congregate), either near busy thoroughfares or on the quiet outskirts of neighborhoods. Houses vacant for extended periods, homes without barking dogs, and those on corners or bordering on alleys or in secluded locations shrouded by shrubbery, walls, or fences attract prowlers. Ironically, mansions with expensive cars parked outside actually dampen interest because they are more likely to remain occupied or to be protected by sophisticated security systems. Houses that were struck once are more likely to be struck again because the features that determine their attractiveness are difficult to change, because the burglar returns to remove additional goods left behind during the first invasion, or because the burglar has told others about the vulnerability of this target. Simple tools like screwdrivers and crowbars typically are used to pry open locks, windows, and doors (Weisel, 2002).

Trends and Patterns in Burglaries

The changes in the burglary rate over a 30-year span appear in Figure 4.4.

Residents of nearly 2.5 million households told *NCVS* interviewers in 2013 that someone had tried or had succeeded in entering their home to steal things. This translates to a rate of 26 for every 1,000 households, or more than 2 percent. That same year, over 1.9 million burglaries were reported to police departments across the nation, according to the *UCR*. (Roughly 25 percent of those break-ins were of commercial establishments and government agencies, not residences; on the other hand, many completed as well as attempted residential burglaries were not brought to the attention of the police.) Burglars carted off an estimated $4.6 billion in stolen goods, yielding an average loss of over $2,000 per incident in 2013 (FBI, 2014b).

NCVS findings can be used to reveal differential risks. Burglars, just like robbers, are the opposite of Robin Hoods. They steal from the poor much more than the rich. The dwellings of the most poverty-stricken families in the *NCVS*, those with an income of under $7,500, suffered at a much higher rate (55 per 1,000 households, which is over 5 percent) than any other financial bracket on the survey in 2013. As for race and ethnicity, white households experienced nearly 23 intrusions or attempted break-ins per 1,000 while black families suffered about 35, and Hispanic families endured just about the same rate, at 34 per 1,000. Family size seems to count. Households of six or more people were burglarized at a rate of 53 per 1,000, while individuals

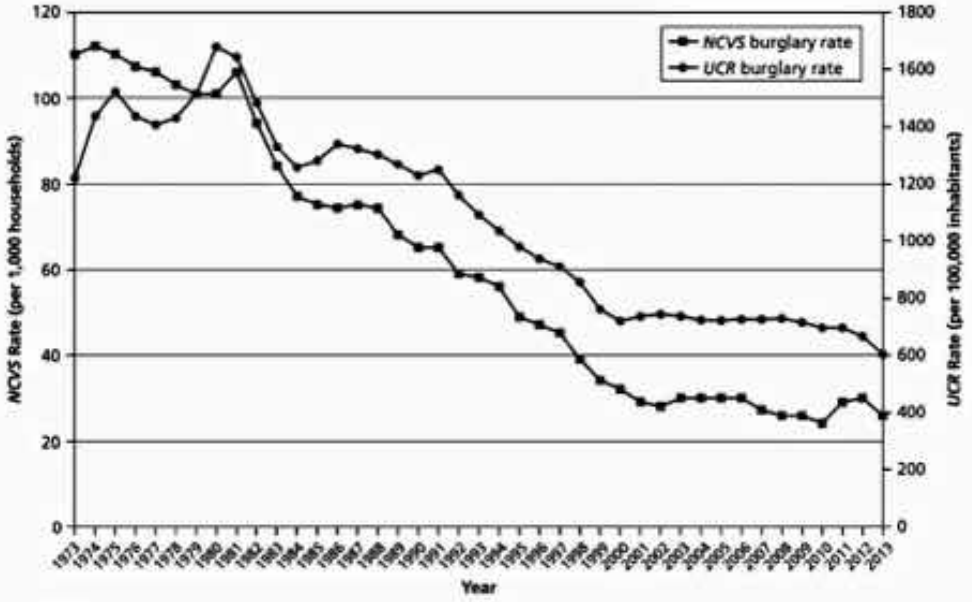

FIGURE 4.4 Trends in Burglaries, United States, 1973–2013

NOTE: *UCR* figures include commercial and office burglaries.
SOURCES: FBI's UCRs 1973–2013; BJS's *NCVS*s 1973–2013.

living alone came home to ransacked dwellings much less often, at 30 per 1,000. As for where the targeted home was located, a surprising change has taken place over the years. Burglary used to be a much bigger problem in large cities. In 1996, the burglary rate for urban dwellers in cities with a population of 1 million or more was a shocking 62 per 1,000 households. By 2013, that figure had drifted downward to just 22 per 1,000. The 2013 burglary rate for suburban families also was 22, while it was substantially higher in rural areas, at 30 per 1,000, according to the BJS's *Victimization Analysis Tool*. Hence, burglary had shifted from a big city problem to a headache of country living.

It appears that a family's financial status, decisions about where to live, and everyday behaviors determine, to some degree, whether a burglar invades their personal space.

FOCUSING ON MOTOR VEHICLE THEFT

Stealing Cars for Fun and Profit

About 556,000 households suffered a vehicle theft (or an attempted vehicle theft) during 2013, a slight bump up from previous years, according to the *NCVS*. That volume of incidents translated to a rate of a little more than five vehicle thefts for every 1,000 households. The *UCR* for 2013 indicated that police departments across the country received almost 700,000 complaints about completed or attempted thefts of cars, vans, trucks, buses, motorcycles, and ATVs from households (and also from businesses and agencies, which explains why this figure is larger than the number of vehicle thefts estimated by the *NCVS*), yielding a rate of a bit over 220 thefts for every 100,000 inhabitants. Therefore, both official sources confirm

that vehicle theft takes place much less often than larceny or burglary but is much more common than any of the serious violent crimes in the FBI's crime index.

Surprisingly, some commentators mistakenly portrayed auto theft as the "happy crime" in which no one loses and everyone gains (see Plate, 1975). Their argument proposes that the thief makes money and that the owner is reimbursed by the insurance company and then enjoys the pleasure of shopping for a new car. Meanwhile, the manufacturer gains a customer who wasn't due back in the showroom for another couple of years, and the insurance company gets a chance to raise comprehensive fire and theft loss premiums and invest that money in profitable ventures.

But in actuality, most victims of auto theft are quite upset for a number of reasons. Many motorists devote a great deal of time, effort, and loving care to keeping their vehicles in good shape. Second, the shock of discovering that the vehicle vanished touches off a sense of violation and insecurity that lingers for a long time. Third, not all owners purchase theft coverage, usually because they cannot afford it. Even those who are insured almost always must suffer a hefty deductible out of their own pockets, and they might owe more on the car loan than the vehicle is worth, so the insurance payoff does not cover the outstanding balance they must repay. Personal items left in the vehicle are gone, as are any expensive add-ons. The loss is always unanticipated, necessitating time-wasting emergency measures such as filing a complaint at a police station, taking cabs, renting a car, and canceling important appointments. Many end up buying a more expensive replacement. Finally, motorists who collect insurance reimbursement might find that either their premiums are raised or their policies cannot be renewed.

Collectively, vehicle thefts cost owners nearly $4.1 billion, with losses averaging nearly $6,000 per stolen vehicle in 2013, the *UCR* reported (FBI, 2014). Insurance coverage for comprehensive fire and theft damages and losses cost the average policyholder about $140 per year (III, 2011).

Victims of grand theft auto (also termed grand larceny auto, or GLA) ought to notify the police immediately, since the authorities will assume that the owner was behind the wheel if that stolen vehicle is involved in a crime, such as a hit-and-run, or is used as a getaway car in a bank robbery. Also, there is a chance of recovering it if the police locate the vehicle after it is pulled over for a traffic violation, parked, or abandoned. If it is insured for comprehensive fire and theft damage and loss, a case number from a law enforcement agency will be necessary in order to receive reimbursement.

Trends in Motor Vehicle Theft

Changes in motor vehicle theft rates over the past few decades are shown in Figure 4.5. One trend line, based on *NCVS* findings, portrays yearly rates of thefts of noncommercial vehicles disclosed to survey interviewers, whether successful completions or failed attempts, for every 1,000 households. The other trend line, from the *UCR*, depicts yearly rates of completed or attempted thefts of all motorized vehicles, per 100,000 people, reported to police departments across the country. Both of these sets of statistics indicate that rates of auto theft rose during the late 1980s, reached an all-time high at the start of the 1990s, subsided as the twentieth century drew to a close, and then dropped further during the first 13 years of the twenty-first century (tumbling an impressive 40 percent just from 2001 to 2010, according to the *UCR*).

By contrast, however, thefts were climbing after the late 1990s for one type of vehicle: motorcycles. In 1998, about 27,000 were stolen. That number doubled to more than 55,000 by 2003, then soared to around 71,000 in 2004 before dropping back down to 56,000 in 2009 and 46,000 in 2012. As more motorcycles filled the roads and as they became more expensive, their attractiveness to thieves rose. Motorcyclists lavish great attention on their cherished possessions by installing high-performance engines and exhaust systems, chromed parts, and specialized frames. The most often stolen

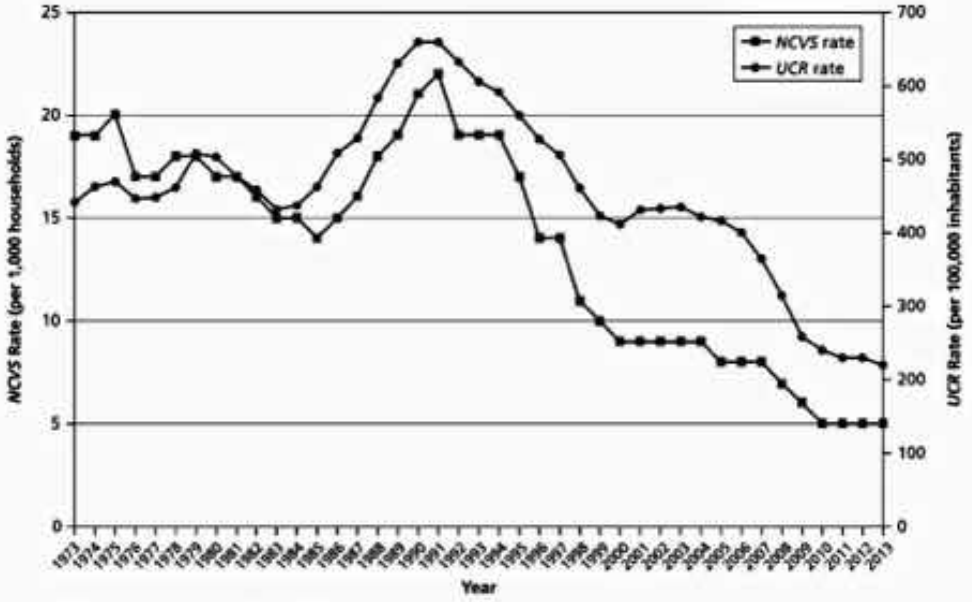

FIGURE 4.5 Trends in Motor Vehicle Thefts, United States, 1973–2013

NOTE: *UCR* figures include thefts of taxis, buses, trucks, and other commercial vehicles.
SOURCES: FBI's UCRs 1973–2013; BJS's *NCVSs* 1973–2013.

brands were Honda, Yamaha, Suzuki, and Kawasaki. Harley-Davidson, despite being the most popular bike, ranked in fifth place, comprising just 8 percent of all missing motorcycles. The highest theft rates burdened owners in California, Florida, Texas, North Carolina, and Indiana. The cities where a lot of the stealing took place were New York, Las Vegas, San Diego, Indianapolis, and Miami. Just like riding, stealing shows seasonal variations: More thefts are carried out in the summer than in the winter (Scafidi, 2013).

Which Motorists Should Be Most Concerned When Parking?

> *A truck is stolen from the parking lot of a hotel. Inside it are three presidential seals, three lecterns, and $200,000 worth of electronic equipment, including a teleprompter. The truck is recovered a few hours later—it was abandoned in the parking lot of another hotel and looted of a high-end audio system. The Department of Defense investigates the theft of the unguarded truck from the lot, which was monitored by closed circuit TV, but is unable to determine if this was just a crime of opportunity or whether the equipment used by President Obama to deliver speeches was specifically targeted.* (Geller, 2011).

The theft of a truck from the president's entourage is surely a rare occurrence, but it underscores the fact that determined thieves can steal almost any vehicle.

To begin an investigation into differential risks, it is necessary to ask, "Which cars do thieves find most attractive?" The chances of losing a vehicle

depend upon its make, model, and year. A prime consideration centers on the appeal or black market value of the various cars, SUVs, vans, and pickup trucks to those who make a living by repeatedly fencing stolen parts. Professional thieves prowl the streets looking for specific makes and models on their shopping lists. Which parked cars do they enter and drive away most often?

The answer, in the form of a ranking of vehicles, should be fairly straightforward. Consumers need to know this information when shopping for used cars (brand new models do not yet have track records) if they are concerned about the chances of their vehicles spirited away or about the costs of insuring them—premiums to cover comprehensive theft and fire damage (coverage for collisions and personal injuries is more important and more expensive). In other words, crime-conscious motorists ought to be aware of how desirable or undesirable their prized possessions are to thieves cruising around. But each year, the answer to the question, "Which cars are stolen the most" depends upon which organization is asked and which criteria were used to compile the ranking (see Gibson, 2004). Three distinct listings that bear little resemblance to each other appear in Table 4.5.

For vehicles stolen during 2013, the list in the second column in Table 4.5 presents the ranking derived by the National Insurance Crime Bureau (NICB). The NICB analyzes police car theft reports assembled in the database maintained by the FBI's National Crime Information Center (NCIC) each year. During 2013, about half of all stolen vehicles were made by domestic automakers and half were produced by foreign manufacturers. What the ranking does not show is that a high proportion of the vehicles stolen during 2013 were very old. For example, most of the nearly 54,000 Honda Accords that were stolen across the nation during 2013 first hit the road during the 1990s; relatively few Accords manufactured after 1997 were taken from their rightful owners (not shown in Table 4.5). This pattern is surprising at first until it is realized that the older cars are stolen to be stripped of their sheet metal parts, which are then used to repair crash-damaged newer cars—unless the manufacturer changes the dimensions of the later models (Scafidi, 2014b).

But what about the theft of brand new cars? If only 2013 makes and models that were stolen somewhere within the United States during 2013 are the focus of attention, then an entirely different list emerges. This ranking appears in the third

TABLE 4.5 Which Vehicle Owners Suffered the Most Thefts?

Rank	All Vehicles Stolen During 2013 Make/Model NICB	Only New 2013 Models Stolen During 2013 NICB	Theft Rate of 2011 Models Stolen During 2011 NHTSA	Rate per 1,000
1	Honda/Accord	Nissan/Altima	Dodge/Charger	5
2	Honda/Civic	Ford/Fusion	Mitsubishi/Galant	4
3	Chevrolet/Pickup Trucks	Ford/Full Size Pickup	Cadillac/STS	4
4	Ford/Pickup Trucks	Toyota/Corolla	Lamborghini/Gallardo	4
5	Toyota/Camry	Chevrolet/Impala	Hyundai/Accent	4
6	Dodge/Pickup Trucks	Hyundai/Elantra	Chevrolet/HHR	3
7	Dodge/Caravan	Dodge/Charger	Chevrolet/Aveo	3
8	Jeep/Cherokee	Chevrolet/Malibu	Chevrolet/Impala	3
9	Toyota/Corolla	Chevrolet/Cruze	Nissan/Infinity FX35	3
10	Nissan/Altima	Ford/Focus	Nissan/GT-R 1	3

NOTES: Column 1: NICB rankings are based on a grand total of the number of thefts of a particular make and model manufactured in previous years that were stolen during 2013, according to the FBI's NCIC database.
Column 2: NICB rankings are based on the number of thefts of a particular make and model manufactured in 2012–2013 that were stolen during 2013, according to the FBI's NCIC database.
Column 3: NHTSA rankings also are drawn from the FBI's NCIC as well as manufacturers' production totals. Theft rate is per 1,000 vehicles manufactured and sold to the U.S. public during 2011 and is rounded off to the nearest integer.
SOURCE: first list from NICB (Scafidi, 2014b), second list from NICB (Stewart, 2014), third list from NHTSA (2014).

column. It also was compiled by the NICB and is derived from the FBI's NCIC database.

A completely different ranking appears in the fourth column. This list is based on a theft rate for each vehicle that is calculated by taking into account not only the number of cars of a given make and model that are reported stolen to the police (in 2011, the latest year available) but also the number of these cars (not SUVs or trucks) that were produced and sold during 2011. In other words, this third and final ranking uses "number owned by motorists" as its denominator. The resulting rate is the number reported stolen (during 2011) for every 1,000 cars of this type on the road (during 2011). This list from the National Highway Transportation and Safety Administration (NHTSA) also is calculated from stolen car reports in the FBI's NCIC database. (No ranking system uses insurance company files about vehicles reported by their owners as stolen.) This ranking appears in the fourth column of Table 4.5.

Obviously, Table 4.5 demonstrates that there are no simple and direct answers to the crucial questions, "Which cars are most attractive to thieves?" and "Which drivers should be most cautious about where they park their cherished possession?" The key risk factors appear to be the make, model, and year of the car; its resale value; the demand for it by chop shops that fence stolen parts; and how easy or difficult it is to break into, start up, and drive away. Insurance records confirm a counterintuitive pattern: For several reasons, as cars age, they are more likely to be targeted. If the model lines are not substantially redesigned, then stolen sheet metal crash parts from the older cars can be used by illicit collision body shops to repair damaged newer ones. Also, older cars are less likely to be equipped with the latest state-of-the-art antitheft devices that thieves have not yet learned how to defeat. Another reason is that as cars wear out and depreciate, their owners have less incentive to maintain security devices in good working order and to vigilantly observe precautions about where they park their less valuable vehicles. Because most cars have a life expectancy of 7–10 years, security experts warn owners never to let their guard down (see Clark and Harris, 1992; NICB Study, 1993; and Krauss, 1994).

Finally, to make matters more complex, the desirability of particular vehicles on the black market varies around the country. For example, thieves concentrated on Japanese models in Los Angeles, pickup trucks in Dallas, and American sedans in Chicago, reflecting the preferences of consumers in those metropolitan areas (Sparkman, 2003). The insurance industry generates detailed lists annually of the most frequently targeted cars that are tailored for every state and even each large city so that companies can maximize their profits by fine-tuning premiums to reflect payouts to their local customers for theft losses.

Differential risks are determined by a number of factors besides the attractiveness of the target in the stolen car market. Another set of determinants of risk must be the number of professional thieves and chop shops operating in a given area, as well as the effectiveness of the efforts by local police departments to put them out of business.

As for geography, where a vehicle is parked is a key variable. Owners in the South and West suffered substantially higher theft rates than in the North and Midwest. Residents of urban areas reported their cars stolen more often than suburbanites and people living in rural areas. The significance of the geographic factor is illustrated in Table 4.6, which demonstrates how important the location where the car is parked is when it comes to vehicle theft. This listing of vehicle theft rates for many of the nation's metropolitan areas is based on data from police reports collected by the FBI and analyzed by the NICB (Toups, 2014; and Scafidi, 2014a).

From a motorist's point of view, this ranking indicates that the meanest streets to park a car are in California's metropolitan areas. In general, drivers in Western states have the most to worry about in terms of their vehicles vanishing. Those who find parking spaces in downtown areas of a metropolitan area usually have even more to fear than those who park in that city's nearby suburbs. Some cities that have a reputation for being safe in terms of violence, such as San Jose and San Diego, are not so safe for parked cars; conversely, some places like New Orleans and

TABLE 4.6 Vehicle Theft Rates in U.S. Metropolitan Areas, 2013

Metropolitan Area	Rank	Vehicle Theft Rates per 100,000 Residents	Metropolitan Area	Rank	Vehicle Theft Rates per 100,000 Residents
Bakersfield, CA	1	725	Las Vegas, NV	27	395
Fresno, CA	2	710	Omaha, NE	28	390
Modesto, CA	3	680	Los Angeles/Long Beach, CA	29	385
San Francisco/Oakland, CA	4	650	Little Rock, AK	30	385
Stockton, CA	5	635	Houston, TX	35	365
Redding, CA	6	625	Atlanta, GA	48	315
Spokane, WA	7	600	Denver-Mesa, CO	50	310
Vallejo/Fairfield, CA	8	600	New Orleans, LA	51	305
San Jose/Santa Clara, CA	9	570	Cleveland, OH	52	300
Yuba City, CA	10	550	Portland, OR	54	300
Riverside/San Bernardino, CA	11	525	Milwaukee, WI	59	295
Odessa, TX	12	510	Miami-Fort Lauderdale, FL	65	280
Seattle/Tacoma, WA	13	500	Tucson, AZ	68	275
Merced, CA	14	495	Honolulu, HI	69	275
Visalia/Porterville, CA	15	490	Dallas-Fort Worth, TX	70	270
Salinas, CA	16	490	Chicago, IL,	82	255
Salt Lake City, UT	17	470	St. Louis, MO	93	235
Chico, CA	18	470	Minneapolis, MN-St. Paul, WI	131	185
Yakima, WA	19	465	Philadelphia, PA	138	180
Albuquerque, NM	20	445	Boston-Cambridge, MA	235	125
Grants Pass, OR	21	440	New York City, NY-Newark, NJ	242	120
Oklahoma City, OK	22	440	Pittsburgh, PA	310	80
Detroit/Dearborn, MI	23	430	Madison, WI	320	75
Sacramento, CA	24	410	Binghamton, NY	365	45
Wichita, KS	25	405	State College, PA	379	25
San Diego, CA	26	400			

NOTES: The boundaries of metropolitan statistical areas are defined by the U.S. Census and often include nearby counties and suburban towns.
Rankings were calculated by the NCB based on UCR rates.
Rates are rounded to the nearest 5.
SOURCE: NCB, 2014b.

St. Louis that are known to be dangerous in terms of being murdered are not so risky when it comes to leaving vehicles unattended (refer back to Figure 4.1). Drivers who walk away from their cars in the university towns of Madison, Wisconsin; Binghamton, New York; and State College, Pennsylvania, can rest assured (statistically speaking) that their vehicles will still be there when they return.

Combining the findings displayed in Tables 4.7 and 4.8, it can be concluded that motorists who drive vehicles that are on thieves' hottest cars list and who park them on the meanest streets of certain hot spot metropolitan areas face unusually high odds of discovering that their prized possession has disappeared.

Besides vehicle attractiveness and geographic location, two other factors surely influence the vulnerability of a parked car: the effectiveness of factory-installed and after-market add-on antitheft devices, and the immediate microenvironment—such as traffic patterns, the presence or absence of pedestrians, and the intensity of lighting at night in the vicinity of the street, driveway, or lot where the vehicle sits unguarded. These two factors are under the control of individuals to some degree, except that many motorists cannot afford secure but expensive parking arrangements and costly antitheft hardware.

Once again, various categories of people face either higher or lower levels of danger from criminals. In terms of differential risks, those who

faced the greatest odds of losing their cars were apartment dwellers, residents of inner-city neighborhoods, African-Americans and Hispanic-Americans, low-income families, and households headed by people under the age of 25. Those whose cars were least likely to be stolen were residents of rural areas, homeowners, and people over age 55, according to an analysis of a database of more than 12 million attempted and completed vehicle thefts disclosed to *NCVS* interviewers between 1973 and 1985 (Harlow, 1988).

Decades later, the pattern was similar. Motorists in big cities with a population of a million or more lost their cars to thieves at a rate of 10 per 1,000 households per year. In rural areas, the theft rate was only 3 per 1,000. White families living in the suburbs experienced a vehicle theft rate of 2, while black families living in cities suffered much more, nearly 9 thefts per 1,000 households. Cars owned by people between 20 and 34 years old disappeared at a rate of 9 per 1,000 households, compared to just 2 for motorists over 65, according to the BJS's *Victimization Analysis Tool* of *NCVS* 2013 data.

It seems that drivers' decisions about where to reside, spending priorities, and parking habits—in other words, their attitudes and behaviors—determine, to some degree, the fate of their vehicles.

FOCUSING ON INDIVIDUALS WHOSE IDENTITIES WERE STOLEN

> *The crime of identity theft undermines the basic trust on which our economy depends. When a person takes out an insurance policy, or makes an online purchase or opens a savings account, he or she must have confidence that personal financial information will be protected and treated with care. Identity theft harms not only its direct victims, but also many businesses and customers whose confidence is shaken. Like other forms of stealing, identity theft leaves the victim poor and feeling terribly violated.*
>
> PRESIDENT GEORGE BUSH, 2004 (REMARKS WHEN SIGNING THE IDENTITY THEFT PENALTY ENHANCEMENT ACT)

The Nature of the Problem and How Many People Experience Its Aggravations

Throughout history, people seeking to evade capture have used disguises, false papers, and aliases to pass themselves off as someone else. Spies, saboteurs, infiltrators, terrorists, and fugitives from justice used fictitious histories, documents, and résumés to fool authorities. But now computer databases and high-tech devices provide incentives for impersonators for a different reason: monetary gain.

The relatively new, increasingly sophisticated, and surprisingly common white-collar crime of **identity theft** arises from the illegal appropriation of someone's personal information—such as the individual's name, address, date of birth, Social Security number, and mother's maiden name. Identity fraud is defined as the unauthorized use of another individual's personal information to try to achieve illicit financial gain. Identity thefts are measured as attempted as well as successful misuses of these personal identifiers to loot an existing account (for example, a bank savings or checking account) or to open a new account (for instance, with a telephone or credit card company), plus impersonations for other fraudulent purposes (such as to collect undeserved government benefits like someone else's income tax refund) (Javelin Strategy and Research, 2011; and Langton and Planty, 2011).

Even though identity theft is a relatively new type of offense, it draws upon traditional interpersonal crimes such as pickpocketing, thievery, robbery, and burglary of wallets as well as established white-collar crimes like forgery, counterfeiting, fraud, and impersonation. For example, those who steal cars might be able to parlay a vehicle theft into an identity theft if the driver left a copy of the license or registration in the glove compartment and a laptop, smartphone, briefcase, or wallet in the trunk (ITRC, 2014a). Cutting-edge criminals increasingly commit their offenses online by compromising other people's existing Internet accounts (such as Amazon, eBay, and PayPal). These high-tech fraudsters also engage in account

takeovers in which they add new properties to somebody else's existing utility account (such as for a smartphone) and run up huge unauthorized charges for premium services (Javelin, 2014).

No one is immune from being preyed upon, not even the most wealthy and privileged, as the following example shows.

> *A purse, containing a checkbook and a Social Security card, is swiped from the wife of the chairman of the Federal Reserve Bank while she is sitting in a coffee shop. Months later, a woman is arrested who uses wigs to impersonate her victims when cashing bad checks and draining their accounts. It turns out that she is part of a sophisticated ring that defrauded more than $2 million from hundreds of people who banked at 10 financial institutions.* (Lucas and Melago, 2009)

Victims of identity theft were discovered during the 1990s when nearly all state legislatures criminalized the unlawful possession of personal identification information for the purposes of committing fraud. Hearings held by congressional committees during the 1990s revealed that police departments usually did not view individuals whose identities were appropriated by fraudsters as actual victims, since the immediate monetary losses usually were incurred by credit card companies, not account holders. In 1998, Congress passed the Identity Theft and Assumption Deterrence Act. The legislation made it a federal crime to knowingly transfer and use any name or number without lawful authority in order to commit or aid and abet any illegal activity. The law not only imposed stiff sentences and fines on those who committed this new federal offense but also stipulated that the impersonated individual was a crime victim deserving of financial protection and entitled to reimbursement via court-ordered restitution obligations imposed on convicted thieves. However, a persistent problem is that this crime often goes unreported, uninvestigated, and/or unsolved. In 2000, the International Association of Chiefs of Police (IACP) urged police departments that were reluctant to accept complaints to revise their policies and provide incident reports and other forms of assistance to impersonated individuals (Newman, 2004). A provision of the Fair and Accurate Credit Transactions Act of 2003 enabled customers to get one free credit report each year (from www.annualcreditreport.com) so they can check for any suspicious activity in their accounts at the three major companies. Congress authorized the Department of Homeland Security to get involved when it passed the REAL ID act in 2005 (NCJRS, 2005; Kelleher, 2006; and President's Task Force, 2007). State laws require companies and agencies to notify their customers and clients so that they can be vigilant whenever the personal information in their records is stolen by hackers.

Reports of ID thefts do not wind up in the tallies of incidents known to the police in any category of Part 1 of the FBI's *UCR*. Although the huge grouping entitled "larceny-theft" includes all kinds of acts of stealing, whether petty or grand larcenies, it specifically excludes aspects of identity thefts that appear in Part 2 (but only if there is an arrest), such as embezzlements, forgeries, check frauds, and confidence games and other scams (Velasquez, 2013). In other words, because of outdated definitions, acts of stealing carried out by breaking a window or snatching an unguarded purse are counted, while incidents of stealing perpetrated by using a skimmer, a keyboard, or a spyware program are not counted as larceny-thefts.

Several problems continue to undermine the effectiveness of efforts by law enforcement agencies to come to the aid of identity theft victims. First, many officers lack necessary training, and their departments lack the needed resources to provide an adequate response. Second, multijurisdictional complications undercut an agency's commitment to follow through on a complaint. When a victim in one city reports to a local police department that a thief has stolen personal information and is carrying out fraudulent financial transactions in another city, state, or country, which law enforcement agency bears primary responsibility for seeing the investigation through to completion?

If the authorities seem unsympathetic, betray skepticism, and appear reluctant to officially file their complaints and take action, victims understandably get upset. They sense that they are being suspected of wrongdoing as they fill out forms that must be notarized, telephone merchants who are demanding payment, fend off collection agencies, and write lengthy explanations to credit rating bureaus. They bear the burden of proof and are held financially responsible unless and until they can establish their innocence and clear their names.

Because law enforcement countermeasures are not yet effective, identity snatchers know that the risks of apprehension, conviction, and punishment are relatively low, while the returns are potentially high. These crimes are difficult, time-consuming, and expensive to investigate, especially when multiple jurisdictions are involved. In fact, offenders exploit these problems by misusing the stolen information far from the original crime scene, preferably in another county, state, or country (Collins and Hoffman, 2004).

Losses and Suffering

This potentially serious type of larceny can damage a person's finances, reputation, and credit history, as well as cause great emotional distress that can trigger relationship problems. A targeted individual must undertake tasks that are confusing and infuriating because the burden of proving innocence falls to the victim.

Identity theft can be viewed as going through a series of stages. People discover they have been preyed upon when they get a call from a credit card fraud division or when a purchase is declined at the point of sale because a card's limit has been exceeded. Others find out when they are harassed by a bill collector demanding payment on a delinquent account or when a monthly statement marked "overdue" arrives in the mail. Others notice unauthorized charges on credit card statements, peculiar and costly long-distance calls on phone bills, cashed or bounced checks they never wrote, or suspicious withdrawals from their bank accounts. In extreme cases, they discover they have been targeted when the police take them into custody as a fugitive on an outstanding warrant, and then it becomes clear that a lawbreaker was released after showing false documents and posting bail. It can take weeks, months, maybe even years before individuals become aware that they have been targeted because the crooks want to get away with the charade for as long as possible. Some don't discover the extent of the damage until they are denied new credit cards, turned down for student loans, disconnected from utilities, or charged extra high interest rates for mortgages and car loans. Out-of-pocket expenses and time spent on paperwork depend on how long it takes to discover the fraud (Collins and Hoffman, 2004). It takes lower income and less educated people longer to discover the impersonation and consequently they suffer more, in terms of problems with their accounts, harassment by debt collectors, and utility cutoffs (Newman, 2004).

ID theft poses a special problem for military personnel, civilians working for defense contractors, and employees of the criminal justice system who need security clearances. A person who was defrauded might be considered a security risk and could be denied a clearance or might have the privilege of access to classified information revoked if a background check turns up evidence of a maxed out credit card, bounced checks, or an arrest that really was the fault of an impersonator (Velasquez, 2014).

ID scams and swindles exact a serious toll on society as a whole, adding up to billions of dollars in losses annually. New account fraud is more costly but less frequent. Depletion of existing accounts is less common but more expensive to recover from. Businesses sustain most of the financial losses because individuals usually are not held responsible for charges that turn out to be fraudulent. But individuals collectively spend billions in their efforts to repair their credit worthiness. Individuals also suffer indirect costs in the form of businesses' expenses for fraud prevention and lost revenue that are passed on to them as higher fees; for legal bills to pay for civil litigation initiated by creditors over disputed purchases; and for time lost and aggravation they endure while undoing the damage inflicted by the

impostor (President's Task Force, 2007, p. 11). Adding business losses to consumer expenses, each incident might cost from $2,800 to $5,100 (Piquero, Cohen, and Piquero, 2011).

Just as the different databases yield inconsistent projections about general prevalence, yearly incidence, and twenty-first-century trends, so too are there varying estimates of the actual collective costs of this white-collar crime, and whether overall losses are increasing or decreasing.

Over $13 billion was lost due to identity thefts that took place during 2010, and that figure nearly doubled to $25 billion during 2012, according to the *NCVS* self-report survey (Harrell and Langton, 2013). However, the impression that losses are being brought under control emerges from the findings of a financial services company's annual self-report survey that uses a broader definition but a smaller sample. Identity frauds of all kinds cost Americans $48 billion in 2008, rose to $56 billion in 2009, and then plunged to $37 billion in 2010, further tumbled to $21 billion in 2012, and added up to a mere $18 billion in 2013 (Javelin, 2011, 2014).

The next question to be answered is, "In what ways can impersonators hurt their victims?" Unscrupulous impostors can use identifiers to max out existing charge accounts and obtain new credit cards in their target's name and then run up huge bills that are ignored. ID thieves empty people's savings accounts and pass bad checks (another type of account takeovers). They secure car loans that will never be repaid based on another person's credit history and enjoy using gas heat, electricity, cell phones, and landlines while disregarding the costs and consequences of overdue bills. They drive around and get tickets with a license that has their picture but someone else's name, apply for government benefits and tax refunds they didn't earn, get hired for jobs by pretending to be an applicant with better credentials, and may even get arrested under an assumed name before jumping bail and disappearing.

One peculiar aspect of identity theft is its parasitical nature: the offender, unless detected and put out of action, often repeatedly feeds off the same person in a variety of ways over a prolonged period of time, by maxing out credit cards, emptying bank accounts, and taking out loans that will never be repaid.

Now that the range of possible swindles and scams has been outlined, the question arises, "How did impersonators actually harm their victims?" Table 4.7 shows the relative frequency of each of these forms of fiscal exploitation as the percentage of all complainants to the FTC's clearinghouse. Credit card fraud was the most common category, afflicting about one-quarter of all victims; loan fraud was the least likely swindle exposed during 2006. As Table 4.7 reveals, by 2010, credit card fraud, bank account fraud, loan fraud, employment fraud, and cell phone/telephone fraud had diminished, while government benefits fraud (filing a false tax return for a refund) plus assorted other scams had intensified. By 2013, fraud related to government documents and benefits, especially where thieves collected their victims' income tax refunds, had grown substantially to become the biggest category. Other scams, especially credit card fraud, loan fraud, and utilities fraud had declined over the years since 2006, as a comparison of the percentage of complaints to the FTC in columns 2, 3, and 4 in Table 4.7 reveals.

Findings from the *NCVS* show a slightly different ranking. The 2012 *NCVS* projected that unauthorized use of an existing credit card was the most widespread problem, more common than draining an existing savings or checking account or using personal information to open a new credit card account or to secure a loan (Baum, 2007). In 2010, the most prevalent type of scam continued to be the unauthorized use or attempted use of a credit card, experienced by 3.8 percent of all respondents, which projected to 4.6 million persons across the country. The second most common type of theft was from a bank's debit, checking, or savings account. Perhaps as many as 1.8 percent of all households, adding up to as many as 2.2 million people experienced this intrusion in 2010. Between 2005 and 2010, there was a decline in the number of households that suffered because some impostor used fraudulent

TABLE 4.7 How Victims of Identity Theft Were Harmed, Nationwide, 2006, 2010, 2013

	Total Number of Complaints 2006 246,000	Total Number of Complaints 2010 251,000	Total Number of Complaints 2013 290,000
Nature of the Crime	Percentage of All Complaints	Percentage of All Complaints	Percentage of All Complaints
Credit Card Fraud			
Charging items to existing accounts	11	7	6
Opening new accounts in their names	15	9	11
Bank Frauds			
Draining existing accounts	6	3	2
Receiving electronic fund transfers	8	5	4
Opening new accounts in their names	3	3	2
Utilities Fraud			
Getting a new cell phone in their names	7	4	4
Getting a new telephone in their names	4	2	1
Getting gas or electric service in their names	6	9	9
Loan Fraud			
Taking out business/personal/student loans in their names	3	2	2
Taking out auto loans/leases in their names	2	1	1
Taking out mortgages in their names	1	1	1
Employment-Related Fraud			
Working under their victims' names	14	11	6
Government Document Frauds			
Filing false tax returns for refunds in their names and wage fraud	6	16	30
Obtaining driver's licenses in their names	1	1	1
All Other Purposes and Ways, including attempts	24	29	31

NOTES: Complaints received by the Federal Trade Commission (FTC) from individuals and participating agencies were rounded off to the nearest 1,000 for the calendar year. Percentages exceed 100 percent due to rounding and because some victims were harmed in more than one way.
SOURCE: Federal Federal Trade Commission Sentinel Network (FTC, 2011, 2014).

documents, such as to obtain undeserved medical treatment charged to someone else's health insurance policy, or to pretend to be the victim when stopped by the police for a traffic violation or a more serious offense (Langton, 2011).

However, estimates and projections about the actual amount of suffering varied dramatically according to different sources. For example, only 1 percent told *NCVS* interviewers in 2012 that the impersonation caused significant problems at work or school. And merely 4 percent said they experienced significant relationship problems with their families and friends because of the theft. Only 14 percent of those who discovered that their identity had been appropriated by an impostor experienced any out-of-pocket expenses. Of these unfortunate persons, about half lost less than $100. As for aggravation, over half of all victims were able to resolve any problems in just one hour up to one day. However, nearly 30 percent spent a month or more straightening out the mess in which their good names were used for fraudulent purposes. As for their personal reactions, 10 percent told interviewers that the theft caused severe emotional distress, and about 25 percent reported moderate levels of distress. When crooks opened brand new accounts and ran up big bills, their victims experienced greater financial, credit, and relationship problems and more intense emotional distress. (Harrell and Langton, 2013).

However, according to a different survey, the average fraud loss per incident cost victims about $630 in out-of-pocket expenses in 2010, a substantial increase from the 2009 estimate of about $390 per incident. The amount of time it took consumers to undo the damage from an identity theft

jumped to 33 hours from 21 hours in 2009 (Javelin, 2011).

In sum, reactions can range from a minor annoyance and maybe even mild amusement (in terms of what the thieves purchased using credit cards) to fury about a complicated and costly mess. As a result, a cottage industry has sprung up over the past decade to address the public's fears and genuine concerns about preventing identity theft and recovering from it. Companies sell protection policies that pledge they will monitor their customers' financial records for suspicious activities and intercede to repair the damage if successful impersonations take place. Whether the fees these companies charge and the actual services they deliver are really a wise investment and worth the expenses have not yet been evaluated by victimologists.

The emotional toll of trying to restore their financial reputation can cause some victims to become highly suspicious of other people's motives and profoundly distrustful of officials and agencies they had counted upon to help them. A wide range of responses are possible, from denial to humiliation to outrage. The level of distress is compounded if the crime is never solved and the real name of the thief never becomes known. Some feel overwhelmed and powerless, as well as ashamed and embarrassed for appearing to be spendthrifts and deadbeats. Others join self-help groups that have websites to share advice and facilitate mutual support with those who know firsthand what it is like to repair a lifetime record of credit worthiness (Busch-White, 2002; and Savage, 2003).

Is the Problem Growing or Subsiding?

How many people know what it is like to be impersonated? How rapidly are their ranks increasing? To address these concerns, it is necessary to ask "What are the yearly incidence and longer term prevalence rates?" A wide range of estimates can be found because of variations in the definitions used (what is included and excluded) and the methods of collecting data (complaints filed vs. survey findings and subsequent projections to the entire population). Inconsistencies about definitions of the crime and its victims persist. Three databases estimate the size of the problem and indicate how its dimensions are changing over time. But the findings of these three monitoring efforts do not always match or coincide. The oft-repeated warning that identity theft is America's fastest growing crime implies a steady upward trend that is difficult to verify. Different impressions can be derived from the data assembled in Table 4.8.

The *NCVS* is a valuable source of estimates about the prevalence and incidence of identity theft. Questions about identity theft were added to the *NCVS* in 2004. The percentage of victimized households rose between 2005 and 2009 from 5.5 to 7.3 percent but then declined a bit in 2010 to 7 percent. Figures for 2011 are not available, but in 2012 the proportion remained constant at 7 percent of that year's sample. Therefore, the proportion of the sample that has experienced identity theft had leveled out. In terms of sheer numbers, an estimated 16.6 million persons experienced one or more successful deceptions or attempts at impersonation in 2012. Over 34 million people over the age of 16 had experienced one or more incidents of attempted or completed identity theft at some point in their lives as of 2012, according to the *NCVS* (Harrell and Langton, 2013) (see the third column in Table 4.8).

The FTC operates an identity theft data clearinghouse called the **Consumer Sentinel Network**. It receives information from about 150 law enforcement agencies and collects details from online complaint forms and calls to its hotline (877-IDTHEFT). The FTC bases its estimates about how many people have had their identities stolen on unverified incident reports that have been pouring in to this monitoring system since it was set up in 1997 (FTC, 2011). From these complaints, the FTC projected that as many as 8 million Americans suffered from a brush with identify theft during 2008. That figure rose to an estimated 9 million during 2010. As for the actual number of complaints, they peaked in 2008 and then declined, but bounced back to an all-time high in 2012 before slipping a bit in 2013 (FTC, 2014) (see the second column in Table 4.8).

TABLE 4.8 Estimates About the Number of Identity Theft Victims per Year, 2001-2013

Source of Estimate and Year	Federal Trade Commission (FTC) Complaints and Projections	National Crime Victimization Survey (*NCVS*) Households	Javelin Strategy and Research Survey
2001	86,000	not available	not available
2002	162,000	not available	not available
2003	215,000 15 Million = 5%	not available	not available
2004	247,000	3.6 M = 3.1%	not available
2005	256,000 8.3 M = 3.7%	6.4 M = 5.5%	not available
2006	246,000	7.9 M = 6.7 %	10.6 M
2007	259,000	7.9 M = 6.8%	10.2 M
2008	315,000	not available	12.5 M
2009	278,000	8.9 M = 7.3%	13.9 M
2010	251,000 = 9 M	8.6 M = 7.0%	10.2 M
2011	279,000	not available	11.6 M
2012	369,000	17 M = 7.0%	12.6 M
2013	290,000	not available	13.1 M = 6.5%

NOTES: Figures for certain years are not available.
For the FTC, figures are for the number of complaints filed with the ID Theft Clearinghouse, rounded to the nearest 1,000.
For the *NCVS*, the number refers to households with victimized persons over the age of 16. The percentage refers to a projection of all U.S. households.
For the Javelin survey, the numbers and percentages refer to all adult U.S. residents.
SOURCES: FTC = Sentinel annual reports, 2002-2013; BJS *NCVS* = Baum, 2006, 2007; Baum and Langton, 2010; Langton, 2011 Langton and Planty, 2011; Javelin, 2011; 2014).

But the number of identity theft victims reached new heights in 2009 before dropping back in 2010. The number of victims then rose substantially for the next three years and in 2013 was not far below its all-time high, according to an annual self-report survey sponsored by a financial services company (Javelin, 2014) (see the last column in Table 4.8).

In sum, as of 2013, the problem of identity theft had stabilized at an intolerably high level that was bothersome to millions of people each year, according to the Justice department's self-report survey, a private company's annual survey, and the federal government's repository for consumer complaints. Regardless of which of these three sources of data is cited, two conclusions must be drawn from Table 4.8. First, in terms of trends, the problem of identity theft is no longer steadily getting worse with each passing year. Second, in terms of relative frequencies, the projected estimates of many millions of individuals and households afflicted by identity theft are much greater each year than the total number suffering from serious property crimes, as recorded by the *UCR* as well as the *NCVS*. The ranks of those who were impersonated by an impostor far outnumber the sum total of people whose homes were burglarized and whose motor vehicles were stolen.

As with other categories of interpersonal crime, underreporting undercuts the accuracy of these official and unofficial statistics. Some persons who detect telltale signs of identity theft do not bring their monetary troubles to the attention of law enforcement agencies, and some who do seek assistance are rebuffed. In both 2010 and 2013, most persons (a little over 60 percent) who contacted the FTC to file a complaint that their identities were stolen also notified a law enforcement agency about their situation. However, 7 percent said that the police would not take their report (FTC, 2011; 2014). Reporting rates to the police actually might be much lower and declining when measured by a different method. Of all those who told interviewers that their identities had been stolen, only about 17 percent filed complaints with their local law enforcement agency in 2007, according to the *NCVS* (Langton and Planty, 2010). By 2012, the

reporting rate to the police had slipped to a mere 9 percent (although nearly 90 percent reported the misuse to a credit card company or bank, 9 percent contacted a credit bureau, and 6 percent contacted one of the credit monitoring services [Harrell and Langton, 2013]).

Who Faces the Greatest Risks?

Several obstacles hamper attempts to derive accurate estimates of the frequency of these thefts and the profile of those who are targeted most often. First, some people do not yet know that impostors have assumed their identities. Second, some victims are not aware that the FTC has been designated as the national clearinghouse for complaints. Third, certain individuals and businesses are unwilling to report their personal financial problems to law enforcement agencies and government hotlines for an assortment of reasons. For example, businesses might fear that disclosures will harm their reputations, while individuals might decide that the time it will take will not be worth their trouble.

One of the earlier attempts to derive a profile of the average victim determined that the typical age was 42, the place of residence was a large metropolitan area, and the amount of time it took the person to detect the fraud was 14 months. Seniors were targeted less frequently, and African-Americans tended to suffer more than other groups from check fraud and from theft of utility and telephone services (see Newman, 2004).

But more recent studies cast doubt on the continuing accuracy of this preliminary statistical portrait. The *NCVS* provides more details about differential risks. As for age, the two intervals that experienced lower rates were those between 18 and 24, and also those over 65. People between the ages of 35 and 49 suffered the most (8 percent per year in 2012). As for race and ethnicity, whites experienced higher rates and blacks and Hispanics lower rates. As for sex, males and females were victimized at roughly the same rate. When it comes to social class, the survey found that families earning $75,000 or more were targeted more often than those in lower income brackets (Harrell and Langton, 2013).

As with other types of crimes, where people live plays a major role in shaping differential risks. Table 4.9 presents a ranking of the five worst states and the five safest states in 2013. Many more reports

TABLE 4.9 States Where Residents Faced the Highest and Lowest Risks of Identity Theft, 2013

Rank 2013	State	Victimization Rate per 100,000 Inhabitants 2010	Victimization Rate per 100,000 Inhabitants 2013
1	Florida	115	193
2	Georgia	97	134
3	California	102	105
4	Michigan	70	97
5	Nevada	96	97
6	Maryland	83	96
7	Arizona	103	91
8	Texas	96	88
9	New York	85	87
10	Illinois **Lowest risks**	81	86
46	Iowa	38	40
47	Maine	32	39
48	Hawaii	43	38
49	South Dakota	25	33
50	North Dakota	30	32

NOTES: Based on complaints received by the FTC from individuals and participating law enforcement agencies during 2010 and 2013. Many incidents were not reported; complaints were not checked for credibility.

SOURCE: Federal Trade Commission Sentinel Network (FTC, 2011, 2014).

of being impersonated came from Florida, Georgia, and California (over 100 per 100,000 residents) than from other states. Risks were much lower, about about 40 per 100,00 or even less than that, in Iowa, Maine, Hawaii, and South and North Dakota, according to the Sentinel Network administered by the FTC (2014).

The geographic factor can be fine-tuned further by focusing on specific cities. The 10 metropolitan areas where residents filed the most complaints and therefore presumably faced the greatest dangers of being impersonated were Miami–Fort Lauderdale–West Palm Beach, Florida (with a sky-high rate of more than 340 victims per 100,000 inhabitants); Columbus, Georgia; Naples-Marcos Island, Florida; Jonesboro, Arkansas; Tallahassee, Florida; Cape Coral–Fort Myers, Florida; Atlanta, Georgia; Port Saint Lucie, Florida; Beckley, West Virginia; and Tampa–St. Petersburg, Florida. As for entire regions, people living in the South and West needed to be more vigilant than those residing in the Northeast and Midwest, according to the FTC's (2014) state and city rankings, which are volatile and can vary substantially from year to year.

It appears that spending habits, lifestyle choices, and decisions about where to reside—in other words, attitudes and behaviors—determine, to some degree, whether an individual's identity will be misappropriated by some thief or hacker.

PREDICTING THE CHANCES OF BECOMING A VICTIM SOMEDAY: PROJECTING CUMULATIVE RISKS

Yearly victimization rates might lull some people into a false sense of security. Annual rates give the impression that crime is a rare event. Only a handful of people out of every thousand fall prey to offenders; most people get through a year unscathed. But fears about victimization do not conform to a January-to-December cycle. People worry that they might be robbed, raped, or murdered at some point during their lives. As the years go by, the small annual rates can add up to a formidable level for individuals who fall into several high-risk categories.

Lifetime likelihoods are estimates of the cumulative risks of victimization, viewed over a span of 60 or more years (from age 12 into the 70s, the average life expectancy in the United States today). These projections yield a very different picture of the seriousness of the contemporary crime problem. What appears to be a rare event in any given year looms as a real possibility over the course of an entire lifetime (Koppel, 1987), according to the gloomy projections in Table 4.10.

(Note the difference between lifetime likelihoods and prevalence rates. A prevalence rate refers to the proportion of the population that has already experienced victimization. It adds together the current year's casualties to those who suffered during previous years. Expressed as a fraction, the numerator would be this year's new cases plus a larger number of old or preexisting cases from previous years; the denominator would be the size of the population. Lifetime likelihoods are estimates about what the grand total might be in the years ahead, calculated by projecting current rates into the future.)

Over a span of about 60 years, nearly everybody will experience at least one theft, and most people may eventually suffer three or more thefts, according to the projections made on the basis of the relatively high rates of reported crimes that prevailed during the late 1970s and early 1980s. Although the chance that a girl or woman will be forcibly raped in a given year is minuscule, it rises to a lifetime threat of 80 per 1,000, or 8 percent (about 1 female in every 12). For black females, the risk is somewhat greater (at 11 percent, or nearly one in nine) over a lifetime. (Note that these projections don't differentiate between date rape, acquaintance rape, and attacks by strangers—see Chapter 10.) Robbery is a more common crime, so the projection is that about 30 percent of the population will be robbed at least once over a 60-year period. Of this group, 5 percent will be robbed twice, and 1 percent will be robbed three or more times.

TABLE 4.10 Chances of Becoming a Victim over a Lifetime

Type of Victimization and Person's Race, Sex, and Age	Percentage of Persons Who Will Be Victimized Someday over the Next 60 years			
	Once or more	Once	Twice	Three times or more
Rape				
All females, over a lifetime beginning at age 12	8	8	—	—
Whites	8*	7	—	—
Blacks	11	10	1	—
Robbery				
All persons, over a lifetime beginning at age 12	30*	25	5	1
Males	37	29	7	—
Females	22*	19	2	—
Whites	27	23	4	4
Blacks	51	35	12	—
Assaults				
All persons, over a lifetime beginning at age 12	74	35	24	15
Males	82	31	26	25
Females	62	37	18	7
Whites	74*	35	24	16
Blacks	73*	35	25	12
Burglary				
All households, over a span of 20 years	72	36	23	14
Motor Vehicle Theft				
All households, over a span of 20 years	19	17	2	—

NOTES: *Figures do not add up to total shown in "once or more column" because of rounding.
Estimates include attempts.
Projections are based on average victimization rates calculated by the National Crime Survey (earlier name for the NCVS) for the years 1975–1984; for rape, 1973–1982.
— indicates that the lifetime likelihood is miniscule, less than 0.5 percent.
For burglary and motor vehicle theft, the unit of analysis is households, not individuals; and the time span is only 20 years, not 60 years or more.
SOURCE: Adapted from Koppel, 1987.

Taking differential risks by sex and race into account, males are more likely to be robbed at least once in their lives (37 percent) than females (22 percent), and blacks are more likely to be robbed one or more times than whites (51 percent compared to 27 percent). When it comes to assault, the terms *likelihood* and *probability* take on their everyday meanings as well as their special statistical connotations. Being assaulted at least once in a lifetime is probable for most people—roughly three out of every four persons. (However, this alarming prediction includes failed attempts to inflict physical injury, threats of bodily harm that were not carried out, minor scuffles, and intrafamily violence.) Males face a greater likelihood of becoming embroiled in a fight someday than females (82 percent compared to 62 percent).

Similarly, the projected cumulative risks are unnerving for property crimes committed against households (not individuals) over a time span of 20 years (not a lifetime of over 60 years starting at age 12). Based on the relatively high rates of burglary that prevailed in the late 1970s and early 1980s, the prediction was that over 70 percent of all families would experience a burglary or an attempted break-in over the next 20 years, and nearly one quarter would suffer twice, and about one in seven would be targeted three times or more. On the other hand, only a little less than 20 percent would lose a car to thieves over a 20-year span (see the rows in Table 4.10).

However, the mathematical and sociological assumptions underlying these unnerving projections

are very complex and subject to challenge. The calculations were based on estimates derived by averaging victimization rates for the years 1975 to 1984, and then extrapolating these numbers into the future (Koppel, 1987). If crime rates drop substantially over the next 40 years or so, as they already have during the 1990s and 2000s, these projections will turn out to be overly pessimistic. Conversely, if the crime problem intensifies during the next few decades of the twenty-first century, the real odds will be much greater than the percentages in Table 4.10.

Lifetime likelihoods of being murdered also have been computed. Unlike the projections above, which are based on *NCVS* findings, murder risk estimates are derived from *UCR* data. Differential cumulative risks can be presented as ratios, such as "1 out of every x people will be murdered." All the remaining individuals ($x - 1$) within this category are expected to die from diseases and other natural causes, accidents, or suicides. A small x indicates a grave danger. Overall, roughly 1 American out of every 200 will die a violent death (based on the homicide levels of the late 1990s). But the risks vary tremendously, depending on personal attributes, especially sex and race. In general, males are more likely to be slain than females, and blacks are more likely than whites. But when data for both sex and race is included, black females turn out to be in greater danger of being murdered (1 out of every 171) than white males (1 out of every 241). White females have the least to fear, relatively speaking, of the four groupings (1 will be killed out of every 684). But the prospects facing black males are frightening. If the rates of the late 1990s continue over the decades, 1 out of every 35 black males (about 3 percent) eventually will become a victim of homicide (FBI, 1999). In the early 1980s, the crime problem was more severe so the projected threat was even greater: the prediction was that 1 out of every 21 black males (nearly 5 percent) would die violently (Langan, 1985).

The recognition of differential risks touches off another round of questions for victimologists to grapple with as they analyze *UCR* and *NCVS* data. Why does the burden of victimization fall so heavily on some groups of people and not others? Did crime victims do something "wrong" to jeopardize their well-being, or were their misfortunes basically due to bad luck or fate? What can each person—who by definition is a potential target—do to minimize risks? Are there policies the government or society can implement to help all of its members lead safer lives? To what degree is an individual responsible for his or her own future, and to what extent do forces beyond any individual's ability to control determine the risks of becoming a crime victim? These controversial issues are carefully investigated in the next chapter.

SUMMARY

This chapter focused on the people harmed by interpersonal crimes, especially acts of violence by murderers, assailants, and robbers; but also by stealing, like burglary, motor vehicle theft, and identity theft.

Various groupings of people face different risks of being harmed by criminals. International comparisons demonstrate that societal conditions and traditions greatly affect a country's murder rates: The United States stands out as suffering higher rates of violence than similar advanced industrialized societies. Where a person lives and interacts with others is a major determinant of differential risks.

Trends capture changes in victimization rates over time, while patterns indicate connections between the attributes of victims and the frequency with which they are targeted. Data from the *UCR* and the *NCVS* indicates that many types of victimizations are taking place far less frequently in recent years than during their peak period of the late 1980s and early 1990s.

Murders and serious assaults are down sharply since the early 1990s. The gravest risks still are faced by poor young men in urban settings. Robberies take place much less frequently as

well, but the same categories of people—poor young men in big cities—still are the most likely targets.

The differential risks of experiencing a property crime—burglary, motor vehicle theft, and a stolen identity—vary substantially by location more so than by the characteristics of the persons who are directly affected. Whereas burglaries and vehicle thefts have dropped sharply over the decades, identity theft has mushroomed into a common aggravation—and for some, a huge source of distress—during the twenty-first century.

Cumulative risks indicate the odds of being victimized over the course of a lifetime: suffering an assault someday is a danger most people will endure; and experiencing a burglary over a 20-year span is likely for most households Studying the reasons for differential risks yields theories that explain why certain groups are more vulnerable to attack than others. This will be the focus of the next chapter.

KEY TERMS DEFINED IN THE GLOSSARY

carjacking, 113
Consumer Sentinel Network, 126
cumulative risks, 94
differential risks, 94
identity theft, 121
incidence rates, 94
muggings, 107
prevalence rates, 94
profile, 100
statistical portrait, 100
strong-arm robberies, 107
Supplementary Homicide Report, 100
trend analysis, 94
yokings, 107

QUESTIONS FOR DISCUSSION AND DEBATE

1. Describe some trends in interpersonal crimes of violence and theft that became evident during the 1990s. Which of these trends has continued right up to the present?
2. Discuss the contention that property crime really hasn't subsided so much—it has just shifted toward identity theft.

CRITICAL THINKING QUESTIONS

1. Try to explain why violent and property crime rates are surprisingly stable and predictable from one year to the next. Speculate as to why last year's rate for the entire United States was so close to this year's rate.
2. All the graphs presented in this chapter show that victimization rates have dropped since the early 1990s. Identify the factors that might explain this much welcomed but largely unexpected improvement in public safety for the following crimes: murder, robbery, burglary, and vehicle theft.

SUGGESTED RESEARCH PROJECTS

1. Make a list of some of the most dangerous countries and cities in the world, based on their murder rates. Ask some people you know if they have ever visited these places and whether they were aware of the statistically high rates of violence while they were there.