



The Real Costs of a Home Burglary:

LifeShield Investigates the Financial
and Emotional Stress of a Break-In

Introduction

Burglary is a growing concern for everyone across the United States. It has infiltrated urban, rural and suburban communities without distinction. There is no single widespread answer that can get rid of burglary and property crime, and police departments are stretched to their limits investigating crime. With the serious economic downturn and employment crunch in the US, it's no wonder burglary is on the rise.

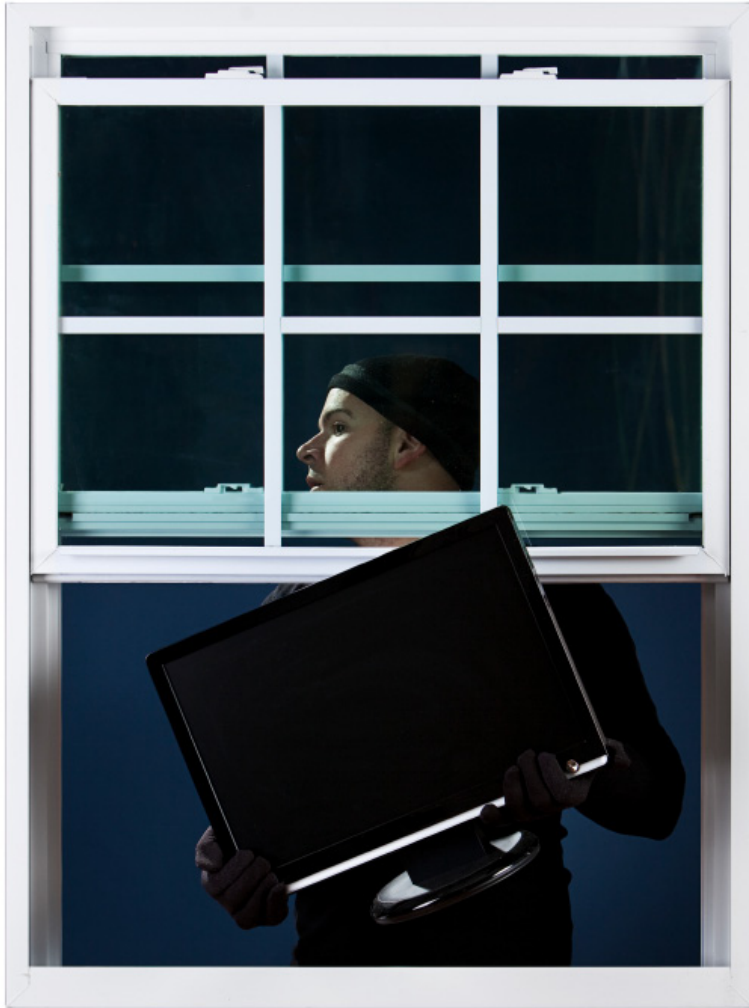
If you watch TV and read magazines, you know that the home security industry uses the makes use of scary and unwanted break-ins in advertisements, and fear is cited as a common reason for purchasing burglar alarm systems. While burglaries are undesirable and often preventable, ads never address the technical aspects of the crime. It is hard to know in advance what the actual cost will be if your home is robbed, since each crime is unique, but there are many common losses that you may have.

Each burglary also has an emotional cost as well. It is virtually impossible to predict the emotional costs a burglary has on the residents of the home, especially if they are children, but there are usually serious side effects.

This white paper seeks to define the burglary crisis, identify the actual financial and emotional costs suffered by victims, and suggest solutions to help reduce these costs.



What Does the Word “Burglary” Mean?



In order to evaluate the cost of burglaries, let's make sure we understand the term. The general definition used by the FBI and law enforcement agencies is as follows:

A **Burglary** is defined as the act of entering a property with intent to commit theft.

The burglar does not need to use force in order to enter the property, but can enter through an unlocked or open entrance. Any type of property can be burglarized, regardless of whether it is a house, apartment, trailer, houseboat, or shed, as long as it can be used as a dwelling or office. Stolen cars and trucks are usually classified as a separate category of property theft.



What Makes Your Home Vulnerable To Burglary?

There are many reasons why a home may be burglarized, but there are some common features that make specific homes vulnerable to entry and property theft. Most importantly, burglars do not want to be seen while stealing valuables from their home, and they don't want to get caught afterwards. Here is a partial list of the common traits of burglarized homes that are attractive to thieves:

- Weak security devices, including open or unlocked windows and doors.
- Lack of a home security or burglar [alarm system](#)
- Poorly hidden keys, or fences and trees which allow for easy climbing access to a 2nd floor entrance.
- Overgrown landscaping which provides concealed access to entry points.
- Lack of outdoor security lighting
- Knowledge of property worth stealing inside the residence
- Knowledge that the residents are out of the home and not intending to return immediately
- Easy access to an escape route



If your home has several of these features, it can provide spur-of-the-moment incentive for a burglar, or encourage a burglar to spend time observing your home and plan a burglary.

Can a Burglary Really Happen to Your Home?

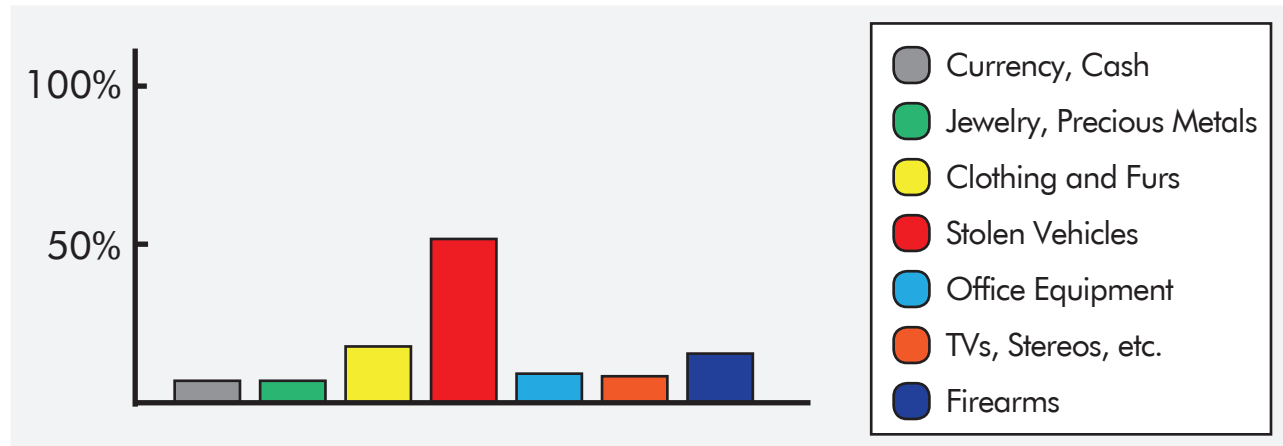
The FBI and US Census Bureau collect accurate data on specific crimes for the past several decades. Reports on both organizations' websites allow anyone to review the extensive crime statistics across the US and within each metro area. Here are highlights relating to burglary and property theft:

2010 Crime Statistics:

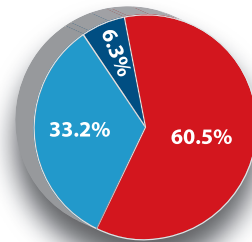
- Number of Burglaries committed: **2,159,878**
- Number of Burglars Arrested: **289,769**
- Average Value of Stolen Property and Money Per Offense: **\$2119**
- Total Stolen Property from Burglaries in 2010: **\$4.6 billion**
- **7** out of **1000** homes burglarized
- **1** Burglary Occurred every **14.6** seconds

2010 Recovered Property:

Only 21% of stolen property is ever recovered.



Burglaries, Crime and Violence:



- Burglaries with Forcible Entry
- Burglaried without the use of force (unlocked or open entry)
- Forcible Entry Attempts, but unsuccessful

Burglaries accounted for 23.8% of all Property Crimes. Almost 74% of all burglaries were residential, not commercial. Burglaries are often accompanied by other crimes, including murder. In 2009, there were 110 murders that occurred during burglaries.

\$ How Much Will a Burglary Cost You?

If you are burglarized, there can be many expenses from that single burglary event. These costs depend on the force used by the burglar to break into the home, the amount of property that was stolen, and the coverage of the homeowner's insurance.

Insurance Costs

When evaluating the replacement costs of the stolen property, insurance plays a significant role. Even if a victim has [alarm security](#) and insurance, they will be responsible for paying the deductible. The average insurance deductible ranges from \$250 to \$1000. You may also have the burden of proof, proving that you actually owned the items you claim were stolen.

Irreplaceable heirloom and sentimental items will only be replaced for the actual cost of the items. These items may never be recovered, resulting in a permanent loss.

Insurance premiums often increase after a burglary or incident in which the insurance was used, so this may be a permanent future cost resulting from the burglary. This cost will vary depending on your location, policy coverage, and deductible amount.

Replacement Costs

If you do not have insurance coverage, you will need to pay to replace every stolen out of pocket. This is too expensive for many people, and therefore they need to live without the items.



How Much Will a Burglary Cost You? (continued)

Home Repairs

Your home may have significant damage, and may require costly repairs. Replacing a door can start at \$500 for hardware and labor, and go up depending on the size and style of the door. A locksmith may charge \$200 to replace the locks on several doors, and significantly more to install deadbolts for added security.



If any windows are broken, average replacements costs are about \$350 per window, plus labor. There may be additional damage to the outside of your home, such as roof, gutters and siding if burglars entered through an upper floor or used ladders to enter the home. If the phone wires were cut or keypad for your old [home alarm](#) was smashed, the equipment can also be expensive to replace.

When there is extensive damage inside your home, you may need contractor to evaluate and take care of all repairs and painting. If the burglars broke multiple windows and made a large mess or vandalized the home, you may also need to hire a disaster recovery cleaning service.

Legal Fees

There are times when, as a homeowner, you need to hire a lawyer, either to protect yourself from a lawsuit from a burglar (it does happen) or to sue an insurance company that is not providing the coverage they promised. Legal fees can quickly add up, and lawsuits can last for years.



Therapy / Medical Bills

Some adults and children who are traumatized by burglary require individual or group therapy, as detailed in the next section. If you or a family member is home and confront the thief during a burglary, you can suffer serious injuries and require costly and extensive medical intervention.

Missed Time from Work

The single most frequent cost to homeowners, renters, and others who are burglarized is the time lost from work in order to deal with the extensive paperwork, appointments, repairs, and other elements of burglary. On average, it takes 33 hours spent on the phone to deal with burglary insurance claims.



How Much Stress and Trauma Can a Burglary Have On You And Your Family?

You and your family will also suffer emotional trauma as burglary victims. The extent of the trauma depends on your personality and coping abilities, the burglary itself, and the support system in place after the burglary.

Psychological Trauma

There are numerous reactions and psychological affects that a burglary can have on an adult or child who is victimized by a burglary. There is no single normal reaction to a traumatic event, and the effects may be felt immediately or after an extended period of time. The trauma can be ongoing for years, or can be triggered unexpectedly. There is no specific cure for the emotional side effects of a burglary, although therapy can help. With help, some effects may lessen over time.

Some of the emotional side- effects suffered by burglary victims include:

- Feeling guilty for having been the victim of a crime, and not doing more to prevent it
- A loss of faith in society, for allowing this crime to occur
- Feelings of mistrust, isolation and fear
- Depression, anxiety, panic attacks, and sleeplessness
- PTSD-like symptoms and flashbacks, which can be triggered by random events
- Decrease in socialization and other aspects of the victim's lifestyle
- Lack of confidence and feelings of vulnerability
- Living in constant fear of a repeat burglary
- An obsession with [home security](#) and locked doors.

Most adults are able to cope with burglaries (with difficulty) due to their maturity and life experiences. Children do not have a complex understanding of the world and a burglary may have a lifelong traumatic affect. Their innocence, trust, and feeling of security may be lost forever.



How Much Stress and Trauma Can a Burglary Have On You And Your Family? (continued)

Physical Injuries

There may also be physical injuries suffered by burglary victims, either through direct confrontation with the criminal, by fleeing the home, or caused by damage to the home. Medical bills can be significant, especially if long-term physical therapy is needed.

Time Spent

Burglary victims must also take time off from work and from their lives to deal with the every aspect of the recovery process. While this is a financial cost, it is also an emotional one, as time away from work and a reduced paycheck or loss of a job adds stress.

They need to meet with insurance adjusters, fill out paperwork, spend time in stores purchasing new items, rebuilding their lives. They may need to spend time in personal or group therapy.





Reduce Your Risk and Avoid Unnecessary Costs

It is not possible to stop all burglaries, however it is possible to reduce the risk of burglary and the costs you may incur if you are burglarized. You can do this by adding extra burglary deterrents, such as burglar alarm systems, to your home. Another general suggestion is to provide additional physical and emotional support to all victims immediately after a break in occurs.

Pre-Burglary Preventative Measures

To help prevent break-ins from occurring, police departments and municipalities can provide residents with additional information about how to prevent burglaries. They can provide free or low cost home evaluations for residents to help them understand the access points for their home, and make decisions about choosing the best [alarm company](#) with advice from an unbiased professional.

For each additional deadbolt, security light, burglar alarm system, or video camera installed in a home, there is a specific reduction in the risk of a burglary occurring.

Get the Help You Need: Post-Burglary Support

If a home is unfortunately robbed, there is more that can be done. Right now, there is little post-burglary support at a time when it is most needed. Victims need both physical help and emotional support in the hours, days and weeks following a burglary.



Reduce Your Risk and Avoid Unnecessary Costs *(continued)*

The following suggestions from VictimSupport.org, a British crime victim support organization, can help reduce the financial and emotional toll on theft victims:

- Assist victims with securing their homes immediately following a break-in. This means boarding up broken windows and securing doors, to help victims feel safe until professionals can make proper repairs.
- Resources including repair companies specializing in quick replacement of windows, doors, and [security systems](#).
- Financial assistance replacing important stolen items such as household appliances, medical devices (such as wheelchairs), and other items when there is no insurance, or inadequate coverage.
- Assistance for victims in filling out claim forms for insurance companies, paperwork for police reports, and other information as needed.

Studies have shown that by providing this immediate support for victims can greatly reduce the amount of trauma they will suffer and help them cope with the burglary. It provides victims with the knowledge that they are not alone, and that they can survive the ordeal.

At the time of a burglary, police officers are the first people that victims will encounter. It is not reasonable that officers will be able to provide all of this support, but by working with them, they can pass on resources, phone numbers, and other supportive information to help reduce the stress for burglary victims.



Conclusion

Clearly, there are significant financial and in-tangible costs that are incurred for each and every burglary, regardless of the value of the stolen property. Not only is it costly, but it carries emotional stress and trauma which can be experienced for many years.

If a burglary does occur, it is important to seek out as much physical and emotional support as possible, quickly, to reduce the long-term effects of the burglary. Children need extra attention and care, as they are less equipped to handle a burglary.

The best method for dealing with this is to prevent the burglary from occurring in the first place. Maintaining a safe and secure home has some costs too, but these are preferable to suffering from the physical and emotional damage after a burglary. Installing a reliable home security system with a burglar alarm and monitoring is an effective burglary deterrent, in addition to installing motion sensor lighting, trimming hedges and trees to reduce obstruction, and installing strong locks.

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