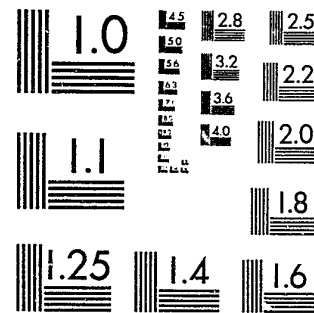


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Bureau of Justice Statistics Special Report

The Economic Cost of Crime to Victims

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What is the economic cost of crime? The question is frequently asked and seemingly simple. Unfortunately, the answer is not simple. Estimates can vary widely, depending on factors such as what is included in crime costs, data sources used, and source reliability.

Estimating the economic cost of crime raises many difficult questions. For example, what components should be included in estimating crime cost? What crimes should be covered? Should income tax evasion be included? What about failing to pay Social Security and unemployment compensation insurance for maids and babysitters? Who bears the economic burden of loss from "victimless" crimes such as gambling and prostitution, and how should these crimes be included in calculations? Should the costs of operating the criminal justice system be counted as a direct economic cost or be viewed more indirectly as a part of the expense of governing society? How can the cost of white-collar and organized crime be estimated when counting these crimes accurately is extremely difficult, much less determining the economic loss involved? How can fraud loss be estimated when victims are often too embarrassed to report the crime? Should expenses for private security police, burglar alarm systems, deadbolt locks, and watchdogs be included? What about family pets whose barking

This report presents detailed information on the economic costs of crime to victims. These findings are the most comprehensive developed to date from the economic information collected as a part of the ongoing National Crime Survey.

The total cost of crime to society is extremely difficult to measure and, in all likelihood, can never be fully determined. Some aspects of the cost of crime are undertaken in an effort to prevent victimization and are simply not quantifiable. For example, how does one place a dollar value on the reduced quality of life of a person who refuses to leave home because of fear of crime?

The findings in this report enable us to determine some of the monetary costs that we as a society are paying as a result of rape, robbery, assault, burglary, larceny, and motor vehicle theft. The report is focused on those direct, quantifiable costs that a victim incurs within 6 months of such a crime. The resulting estimates of economic cost to victims may seem low. In presenting these numbers, however, we do not wish to minimize or overshadow victims' pain, suffering, or emotional trauma, which cannot be calculated in monetary terms.

Steven R. Schlesinger
Director

makes the owners feel more secure? What about unquantified costs, such as the effects of fear and anxiety on victims and potential victims alike?

Until recently, no systematic national data were available for exploring the issues related to crime costs. Since 1973, however, the National Crime Survey (NCS) has included a series of questions concerning economic losses from each of the crimes measured by the survey. These include rape, robbery, assault, personal and household larceny, burglary, and motor vehicle theft. Information about these crimes is obtained from a national sample of 60,000 households in which all house-

hold members (about 132,000 persons) are interviewed every 6 months about whether they have been victimized by any of the measured crimes. If so, the victim is asked a detailed series of questions about the event, including the extent of medical expenses, cash and property theft losses, and property damage losses.

The survey's focus is crimes for which the victim is clearly identified. Thus, NCS does not provide information about such crimes as computer-related fraud, arson for profit, embezzlement, illegal gambling and various other types of white-collar and organized crime, although losses from these crimes are

widely believed to be substantial. Despite these limitations, the survey provides previously unavailable data about the economic impact on the victims of NCS-measured crimes. The NCS, however, measures only one small portion of the total economic cost of crime. This report describes the costs that NCS can and cannot measure and why the total cost of crime to society is so difficult to determine.

Measuring economic loss

One sometimes thinks of economic loss as the major consequence of property crime, while violent crimes are evaluated mainly in terms of physical injury. Yet economic loss is a consequence in both of these types of crimes.

In presenting economic loss data, a number of different calculations can be used, including the total cost per victim, the percentage of victims who have costs in different ranges, and total aggregate loss. Several different measures have been used for the tables in this report. The aggregate total economic loss is presented for various crime categories and victim categories to indicate magnitude. These figures are affected by the number of victims in each category. For example, total losses for personal and household property crimes are much higher than for violent crimes, since about 85% of all crime is property crime. Also, the ratio of crimes that involve economic loss to crimes with no loss is much higher for property crimes than violent crimes.

As additional measures of the economic cost of crime to victims, median and quartile loss statistics are presented. The median loss indicates that half of the victims lost that much or more, while the other half lost that much or less. The median is used rather than the mean because the median is not affected by the extreme losses of a few victims. For example, when the mean loss is used, and situations occur in which a few victims have staggering losses while other victims have slight to moderate losses, the staggering losses of the few raise the average and give a misleading impression of the typical economic cost of that particular crime.

The median total economic loss in a particular crime category may differ from the median economic losses for the component parts of that category. This occurs because the total figures represent all cases, both attempted (which typically do not involve much economic loss) and completed (which

usually are most costly), whereas a component median may reflect a subgroup of the more costly cases, such as completed thefts.

To give some indication of the variation in the range of losses, quartiles are presented. A quartile of \$45-\$120-\$375 indicates that 25% of victims lost \$45 or less, 50% (the median) lost \$120 or less, and 25% lost \$375 or more. Quartile data show whether the spread of the losses for various victims is relatively large or relatively small.

A victim focus

Economic costs can be viewed from a number of different perspectives. For example, they can be divided into direct costs to the victim only versus indirect costs that are shared by everyone in society (such as criminal justice system costs or higher insurance premiums). Another dimension involves those costs that are readily quantifiable (such as medical expenses) versus those that are usually considered nonquantifiable (such as feelings of fear or anxiety). A related dimension involves material versus psychic costs. These dimensions are overlapping but do not coincide entirely. The NCS data presented in this report help us to assess the direct economic or material costs of NCS-measured crimes that victims are able to quantify in dollar terms.

Costs of operating the criminal justice system are available from the Bureau of Justice Statistics through its data on employment and expenditure. In 1979, the last year for which data are available, these indirect costs are estimated to total \$26 billion. Estimates for other economic cost components of crime are much more difficult to obtain.

In addition to collecting data about the direct economic cost of victimization, the NCS also asks respondents about recoveries and reimbursements through medical or property insurance reimbursement, property replacement, or cash or property recovery. These estimates also are presented in this report. However, it is the direct effect of medical bills, property damage costs, and cash and property losses, even if partially covered by insurance, that is felt by individuals and households. Although the indirect economic costs of crime to society are borne by all through higher taxes, increased cost of goods and services, and higher insurance rates, these probably do not have the same impact as costs that accrue to us directly when we are victimized.

Defining the NCS-measured crimes

The crimes included in calculating economic costs involve both attempted and completed offenses. Although attempted offenses often do not involve economic loss, loss does sometimes occur. For example, a home may be damaged by a burglar's unsuccessful attempt to enter, or a car may be damaged in an uncompleted motor vehicle theft.

The NCS classifies as personal crimes the crimes of rape, robbery, assault, and personal larceny. These are crimes in which an individual is the victim. Household crimes are those crimes that directly affect the entire household. In the NCS, household crimes are burglary, motor vehicle theft, and household larceny. The distinction between household and personal crimes, although based upon logical criteria, may be arbitrary in some cases. For example, the automobile taken in a motor vehicle theft may be the family car or may clearly belong to one family member. In some cases, the rape of one family member may make the entire family feel victimized; in other cases, the family may not even know about it.

Definitions of the crimes covered in this report are as follows:

Personal crimes

Rape—Carnal knowledge through the use of force or the threat of force, including attempts. Statutory rape (without force) is excluded. Includes both heterosexual and homosexual rape.

Robbery—Completed or attempted theft, directly from a person, of property or cash by force or threat of force, with or without a weapon.

Assault—An unlawful physical attack, whether aggravated or simple, upon a person. Includes attempted assaults with or without a weapon. Excludes rape and attempted rape, as well as attacks involving theft or attempted theft, which are classified as robbery. Severity of crimes in this general category range from minor threats to incidents that bring the victim near death.

Personal larceny—Theft or attempted theft of property or cash by stealth. A distinction is made between personal larceny with contact and personal larceny without contact.

Household crimes

Burglary—Unlawful or forcible entry of a residence, usually, but not necessarily,

ily, attended by theft. Includes attempted forcible entry. The entry may be by force, such as picking a lock, breaking a window, or slashing a screen, or it may be through an unlocked door or open window; illegal entry of a garage, shed, or any other structure on the premises also constitutes household burglary. If the breaking and entering occurred in a hotel or in a vacation residence, it would still be classified as a burglary for the household whose member or members were staying there at the time.

Household larceny—Theft or attempted theft of property or cash from a residence or its immediate vicinity. For a household larceny to occur within the home itself, the thief must be someone with a right to be there, such as a maid, a delivery person, or a guest. Forcible entry, attempted forcible entry, or unlawful entry are not involved.

Motor vehicle theft—Stealing or unauthorized taking of a motor vehicle, including attempts at such acts.

SUMMARY FINDINGS

In 1981, the most recent year for which data are available, the total direct economic loss to victims of personal and household crimes measured by the NCS was \$10.9 billion (table 1). This estimate includes the

Table 1. Personal and household crimes: Total economic loss to victims of crime, 1981, 1980, and 1975, in current and adjusted dollars

| (dollars in millions) | | |
|---------------------------|-------------------------------|-------------------------------------|
| Year | Total loss in current dollars | Total loss in 1981 constant dollars |
| ALL CRIMES | | |
| 1981 (31,802,300) | 10,911 | 10,911 |
| 1980 (30,409,700) | 10,086 | 11,133 |
| 1975 (30,707,400) | 5,568 | 9,409 |
| Personal crimes | | |
| 1981 (16,371,000) | 2,782 | 2,782 |
| 1980 (15,270,000) | 2,362 | 2,608 |
| 1975 (16,378,500) | 1,531 | 2,587 |
| Crimes of violence | | |
| 1981 (1,742,500) | 651 | 651 |
| 1980 (1,493,400) | 507 | 560 |
| 1975 (1,409,300) | 329 | 556 |
| Crimes of theft | | |
| 1981 (14,628,400) | 2,130 | 2,130 |
| 1980 (13,776,600) | 1,855 | 2,047 |
| 1975 (14,969,200) | 1,202 | 2,031 |
| Household crimes | | |
| 1981 (15,431,300) | 8,129 | 8,129 |
| 1980 (15,139,700) | 7,724 | 8,525 |
| 1975 (14,328,900) | 4,037 | 6,822 |

NOTE: Detail may not add to total shown because of rounding. Numbers in parentheses refer to the number of victimizations in which medical expenses, value of property damage, or value of cash and theft losses were known and reported. The terms adjusted and constant dollars refer to dollars in 1981 purchasing power. The Consumer Price Index reports average annual price change estimates of 161.2 for 1975, 246.8 for 1980, and 272.4 for 1981, using 1967 as the reference-base date. The pertinent percent changes are 69.0 for 1975-81 and 10.4 for 1980-81.

value of cash and property taken, property damage, and medical expenses sustained by victims of violent crimes. Nearly 75% of the total loss, or \$8.1 billion, resulted from household crimes, and household burglary alone caused more than a third of the total loss, \$4.1 billion (table 2).

In comparison to 1981, the loss was \$10.1 billion for 1980 and \$5.6 billion for 1975 (table 1). The 1981 cost of crime estimate was 8.2% higher than that for 1980 and 96.0% above the 1975 aggregate cost. However, a 10.4% increase in consumer prices between 1980 and 1981 eliminated any meaningful difference between these two annual estimates. Whereas a 69.0% increase in consumer prices from 1975 to 1981 sharply reduced the real increase in crime costs for these years, the aggregate cost in 1981 still was significantly higher than in 1975. This increase

chiefly was the result of a rise in losses from household crimes. Accompanying this increase was a 1.1 million upswing in the number of burglaries and household larcenies in which economic loss was sustained. (See the Technical Note for a brief discussion of the application of the Consumer Price Index to NCS data.)

Other major findings for 1981 include:

- More than 93% of the 1981 aggregate loss from crime (\$10.2 billion out of \$10.9 billion) occurred as a result of crimes in which there was no victim-offender contact, i.e., burglary, household larceny, motor vehicle theft, and personal larceny without contact (table 2).
- The aggregate loss from attempted and completed motor vehicle theft,

Table 2. Personal and household crimes: Total and median economic losses, by type of crime, 1981, 1980, and 1975

| Type of crime | Total loss (in millions) | | Median loss | Loss quartiles |
|---|--------------------------|--------------------------|-------------|-----------------|
| | In current dollars | In 1981 constant dollars | | |
| Personal sector | | | | |
| 1981 (16,371,000) | 2,782 | 2,782 | 45 | 15-45-135 |
| 1980 (15,270,000) | 2,362 | 2,608 | 40 | 15-40-120 |
| 1975 (16,378,500) | 1,531 | 2,587 | 22 | 7-22-70 |
| Crimes of violence | | | | |
| 1981 (1,742,500) | 651 | 651 | 80 | 24-80-250 |
| 1980 (1,493,400) | 507 | 560 | 77 | 20-77-200 |
| 1975 (1,409,300) | 329 | 556 | 43 | 12-43-130 |
| Rape | | | | |
| 1981 (56,100) | 20 | 20 | 145 | 60-145-400 |
| 1980 (50,600) | 23 | 25 | 50 | 15-50-179 |
| 1975 (53,700) | 15 | 25 | 30 | 15-30-130 |
| Robbery | | | | |
| 1981 (954,600) | 421 | 421 | 85 | 25-85-300 |
| 1980 (757,600) | 283 | 312 | 85 | 25-85-255 |
| 1975 (758,400) | 184 | 311 | 43 | 11-43-145 |
| Assault | | | | |
| 1981 (731,900) | 210 | 210 | 64 | 20-64-200 |
| 1980 (685,200) | 200 | 221 | 65 | 20-65-175 |
| 1975 (597,100) | 130 | 220 | 43 | 12-43-120 |
| Crimes of theft | | | | |
| 1981 (14,628,400) | 2,130 | 2,130 | 40 | 15-40-122 |
| 1980 (13,776,600) | 1,855 | 2,047 | 40 | 14-40-107 |
| 1975 (14,969,200) | 1,202 | 2,031 | 20 | 7-20-65 |
| Personal larceny with contact | | | | |
| 1981 (538,700) | 64 | 64 | 50 | 23-50-120 |
| 1980 (479,400) | 43 | 47 | 39 | 17-39-100 |
| 1975 (460,900) | 34 | 57 | 30 | 11-30-85 |
| Personal larceny without contact | | | | |
| 1981 (14,089,700) | 2,066 | 2,066 | 40 | 15-40-124 |
| 1980 (13,297,200) | 1,812 | 2,000 | 40 | 14-40-110 |
| 1975 (14,508,300) | 1,168 | 1,974 | 20 | 7-20-65 |
| Household sector | | | | |
| 1981 (15,431,300) | 8,129 | 8,129 | 65 | 20-65-285 |
| 1980 (15,139,700) | 7,724 | 8,525 | 60 | 18-60-250 |
| 1975 (14,328,900) | 4,037 | 6,822 | 40 | 10-40-150 |
| Burglary | | | | |
| 1981 (5,309,000) | 4,127 | 4,127 | 160 | 40-160-645 |
| 1980 (4,958,300) | 3,561 | 3,930 | 150 | 35-150-550 |
| 1975 (4,831,000) | 1,824 | 2,745 | 85 | 20-85-300 |
| Household larceny | | | | |
| 1981 (9,039,900) | 1,249 | 1,249 | 40 | 13-40-100 |
| 1980 (9,150,700) | 1,310 | 1,446 | 40 | 12-40-100 |
| 1975 (8,397,300) | 608 | 1,028 | 20 | 7-20-68 |
| Motor vehicle theft | | | | |
| 1981 (1,082,500) | 2,754 | 2,754 | 1,500 | 327-1,500-4,000 |
| 1980 (1,030,700) | 2,854 | 3,150 | 1,300 | 400-1,300-4,300 |
| 1975 (1,100,500) | 1,808 | 3,052 | 830 | 250-830-2,200 |

SEE NOTE, table 1: Because medical expenses, damage losses, and cash and theft losses can all result from a single victimization, the estimate of the number of victimizations in parentheses does

not equal the sum of the entries from the tables that follow. When more than one form of loss occurred during a single victimization, the loss was summed.

including vehicle damage, was \$2.8 billion, substantially exceeding that for household larceny (\$1.2 billion) or any of the individual personal crimes. Also, the highest median loss for any crime, \$1,500, was associated with motor vehicle theft. The median value in 1981 of completed (successful) motor vehicle thefts, excluding property damage losses, was \$2,100.¹

● Among the three violent crimes, the largest total economic loss, \$421 million, was a result of robbery. Although rape appeared to have the largest median economic loss in 1981 among the three violent crimes, in fact the median losses for these crimes did not differ significantly from one another.

● Economic losses from personal larceny without contact, measured at \$2.1 billion, substantially exceeded those for each of the other personal crimes, primarily because of its prevalence. About 70% of all personal crimes involve theft without contact.

● The median loss to victims of personal larcenies, some \$40, was lower than the median loss to victims of the three violent crimes, about \$80.

Medical expenses

● Medical expenses contributed relatively little to the economic cost of crime to victims. Of the \$10.9 billion cost of crime in 1981, \$223 million (about 2%) was derived from medical expenses incurred by violent crime victims (table 3). About 65% of medical costs were the result of assault, 31% stemmed from robbery, and 4% were from rape. The median medical expense for victims of crimes of violence as a whole was \$120; however, 25% of victims of violent crime spent \$375 or more on medical bills.

Property damage

● Damage to personal and household property accounted for \$601 million in losses, or about 6% of the total economic cost of crime (table 4). Property damage can occur during the

¹Medians for the total cost of crime, shown on table 2, may be either more or less than the medians for disaggregated components presented on tables 3, 4, and 5. This occurs because the composite median is calculated from an array which includes all loss values. For example, the merger of motor vehicle property damage losses with motor vehicle theft losses substantially lowers the composite motor vehicle loss median. The composite median falls between the damage loss median (table 4) and the theft loss median (table 5). On the other hand, total loss estimates, also on table 2, represent the sum of each of the applicable cost components—in the case of motor vehicle theft, losses from vehicle damage and vehicle theft.

commission of a violent crime as well as during personal or household thefts,

and can result whether or not such a crime is completed.

| Table 3. Crimes of violence: Total and median medical expenses, by type of crime, 1981, 1980, and 1975 | | | | |
|--|--------------------------|--------------------------|-------------|----------------|
| Type of crime | Total loss (in millions) | | Median loss | Loss quartiles |
| | in current dollars | in 1981 constant dollars | | |
| Crimes of violence | | | | |
| 1981 (419,400) | 223 | 223 | 120 | 45-120-375 |
| 1980 (397,800) | 197 | 218 | 125 | 60-125-300 |
| 1975 (342,800) | 125 | 218 | 80 | 40-80-200 |
| Rape | | | | |
| 1981 (27,000) | 9 | 9 | 200 | 86-200-500 |
| 1980 (19,900) | 15 | 17 | 175 | 85-175-225 |
| 1975 (21,400) | 6 | 10 | 110 | 39-110-150 |
| Robbery | | | | |
| 1981 (89,400) | 70 | 70 | 195 | 75-195-700 |
| 1980 (91,300) | 40 | 44 | 132 | 58-132-300 |
| 1975 (74,100) | 26 | 45 | 78 | 50-78-254 |
| Assault | | | | |
| 1981 (302,900) | 144 | 144 | 103 | 40-103-300 |
| 1980 (286,700) | 142 | 157 | 100 | 60-100-300 |
| 1975 (247,300) | 94 | 164 | 85 | 40-85-200 |
| SEE NOTE, table 1: Numbers in parentheses refer to the number of victimizations in which medical expenses were incurred and reported. The Consumer Price Index reports average annual medical care price change estimates of 168.6 for 1975, 265.9 for 1980, and 294.5 for 1981, using 1967 as the reference-base date. The pertinent percent changes are 74.7 for 1975-81 and 10.8 for 1980-81. | | | | |

| Table 4. Personal and household crimes: Total and median property damage losses, by type of crime, 1981, 1980, and 1975 | | | | |
|---|--------------------------|--------------------------|-----------------|-----------------------|
| Type of crime | Total loss (in millions) | | Median loss | Loss quartiles |
| | in current dollars | in 1981 constant dollars | | |
| Personal sector | | | | |
| 1981 (1,904,700) | 249 | 249 | 50 | 15-50-128 |
| 1980 (1,779,300) | 221 | 244 | 40 | 12-40-100 |
| 1975 (1,855,300) | 132 | 233 | 22 | 8-22-60 |
| Crimes of violence | | | | |
| 1981 (680,900) | 79 | 79 | 35 | 15-35-100 |
| 1980 (625,300) | 73 | 81 | 25 | 12-25-80 |
| 1975 (559,200) | 50 | 85 | 20 | 7-20-50 |
| Rape | | | | |
| 1981 (14,500) | 3 | 3 | 9 ^a | 25-90-200 |
| 1980 (26,600) | 3 | 3 | 16 | 4-16-50 |
| 1975 (28,400) | 3 | 5 | 12 | 5-12-35 |
| Robbery | | | | |
| 1981 (153,100) | 10 | 10 | 29 | 15-29-50 |
| 1980 (138,200) | 12 | 13 | 25 | 13-25-68 |
| 1975 (126,300) | 10 | 17 | 19 | 10-19-50 |
| Assault | | | | |
| 1981 (513,400) | 66 | 66 | 40 | 15-40-130 |
| 1980 (460,600) | 58 | 64 | 26 | 12-26-98 |
| 1975 (404,400) | 36 | 61 | 20 | 8-20-58 |
| Crimes of theft | | | | |
| 1981 (1,223,800) | 169 | 169 | 50 | 18-50-145 |
| 1980 (1,154,000) | 148 | 163 | 50 | 14-50-100 |
| 1975 (1,296,100) | 82 | 139 | 25 | 8-25-60 |
| Personal larceny with contact | | | | |
| 1981 (5,800) | ^a 0.1 | ^a 0.1 | ^a 25 | ^a 12-25-25 |
| 1980 (8,700) | ^a 0.1 | ^a 0.1 | ^a 15 | ^a 8-15-15 |
| 1975 (10,700) | ^a 0.1 | ^a 0.2 | ^a 10 | ^a 5-10-20 |
| Personal larceny without contact | | | | |
| 1981 (1,218,000) | 169 | 169 | 50 | 18-50-150 |
| 1980 (1,145,300) | 148 | 163 | 50 | 14-50-100 |
| 1975 (1,285,400) | 82 | 139 | 25 | 8-25-60 |
| Household sector | | | | |
| 1981 (2,569,500) | 352 | 352 | 38 | 12-38-100 |
| 1980 (2,434,400) | 344 | 380 | 35 | 10-35-100 |
| 1975 (2,304,500) | 210 | 355 | 20 | 6-20-55 |
| Burglary | | | | |
| 1981 (1,596,500) | 176 | 176 | 30 | 10-30-100 |
| 1980 (1,532,300) | 151 | 167 | 25 | 10-25-75 |
| 1975 (1,441,100) | 82 | 139 | 15 | 5-15-40 |
| Household larceny | | | | |
| 1981 (643,700) | 81 | 81 | 40 | 12-40-100 |
| 1980 (606,700) | 87 | 96 | 41 | 12-41-100 |
| 1975 (462,000) | 23 | 39 | 20 | 5-20-50 |
| Motor vehicle theft | | | | |
| 1981 (329,300) | 95 | 95 | 90 | 35-90-213 |
| 1980 (295,300) | 108 | 117 | 100 | 45-100-350 |
| 1975 (401,300) | 105 | 177 | 60 | 25-60-250 |
| SEE NOTE, table 1: Numbers in parentheses refer to the number of victimizations in which property damage occurred and the value of the damage was reported. ^a Estimate, based on 10 or fewer sample cases, is statistically unreliable. | | | | |

- Cost estimates of damages from household crimes (\$352 million) exceeded those from personal crimes (\$249 million). Burglary-related property damage accounted for the largest total loss among the three household crimes, some \$176 million, although the highest median damage loss, \$90, was recorded for attempted and completed motor vehicle thefts.

- Of personal crimes (rape, robbery, assault, and personal larceny), 68% of all property damage losses, or \$169 million, resulted from personal larcenies without contact; violent crimes caused the remaining 32%.

- The median property damage loss for rape appeared to be substantially higher than the medians for the other personal crimes, but (mainly because of the small number of rape-related property damage cases) the differences were not statistically significant. On the contrary, the property damage median for

crimes of theft (\$50) exceeded the median for crimes of violence as a whole (\$35).

Theft of property and cash

- Theft of property and cash, excluding property damage, accounted for \$10.1 billion or 92% of the 1981 cost of crime (table 5). Theft losses from the three household crimes, some \$7.8 billion, substantially exceeded those from personal crimes, estimated at \$2.3 billion. In the household sector, theft losses from burglary (\$4.0 billion) surpassed those from motor vehicle theft (\$2.7 billion) or household larceny (\$1.2 billion), although the median theft loss for motor vehicle thefts, at \$2,100, was far more than that for burglary, at \$200, or household larceny, at \$40. One-quarter of all attempted and completed motor vehicle theft losses were valued at \$4,800 or more, whereas 25% of burglary-related cash and property losses were \$800 or more.

- Property and cash theft losses from personal larcenies (\$2.0 billion) accounted for 85% of theft losses in the personal sector. On the other hand, the median loss from thefts occurring in conjunction with rape and robbery, at \$75, was significantly higher than that for personal larcenies, at \$40. In 25% of all robberies in which property or cash theft occurred, the loss was valued at \$250 or more, and \$342 million in theft losses resulted from robbery victimizations alone.

- In 1981, crime victims as a whole reported \$3.9 billion in recoveries and reimbursements received by the time of interview. This figure represents about 36% of the total losses reported (table 6). The NCS recovery and reimbursement estimates probably are less reliable than the cost of crime estimates because of the long time-lapse between the crime and receipt of compensation, but they do provide an indicator of the magnitude of compensation or recovery.

Table 5. Personal and household crimes: Total and median theft losses, by type of crime, 1981, 1980, and 1975

| Type of crime | Total loss (in millions) | | Median loss | Loss quartiles |
|---|--------------------------|--------------------------|-------------|-----------------|
| | in current dollars | in 1981 constant dollars | | |
| Personal sector | | | | |
| 1981 (15,271,300) | 2,310 | 2,310 | 40 | 15-40-120 |
| 1980 (14,266,900) | 1,944 | 2,146 | 40 | 14-40-102 |
| 1975 (15,367,600) | 1,274 | 2,153 | 20 | 7-20-65 |
| Crimes of violence | | | | |
| 1981 (894,100) | 349 | 349 | 75 | 25-75-245 |
| 1980 (701,700) | 237 | 262 | 75 | 20-75-220 |
| 1975 (693,300) | 154 | 260 | 38 | 9-38-125 |
| Rape | | | | |
| 1981 (27,200) | 7 | 7 | 70 | 55-70-200 |
| 1980 (16,300) | 6 | 7 | 45 | 5-45-56 |
| 1975 (20,000) | 6 | 10 | 28 | 15-28-275 |
| Robbery | | | | |
| 1981 (866,900) | 342 | 342 | 75 | 23-75-250 |
| 1980 (685,400) | 231 | 255 | 79 | 21-79-225 |
| 1975 (673,300) | 148 | 250 | 40 | 10-40-125 |
| Assault | | | | |
| 1981 (NA) | NA | NA | NA | NA |
| 1980 (NA) | NA | NA | NA | NA |
| 1975 (NA) | NA | NA | NA | NA |
| Crimes of theft | | | | |
| 1981 (14,377,200) | 1,961 | 1,961 | 40 | 15-40-111 |
| 1980 (13,565,200) | 1,707 | 1,884 | 39 | 13-39-100 |
| 1975 (14,674,300) | 1,119 | 1,891 | 20 | 7-20-60 |
| Personal larceny with contact | | | | |
| 1981 (538,700) | 64 | 64 | 50 | 23-50-120 |
| 1980 (478,000) | 43 | 47 | 40 | 18-40-100 |
| 1975 (458,500) | 34 | 57 | 30 | 12-30-85 |
| Personal larceny without contact | | | | |
| 1981 (13,838,500) | 1,896 | 1,896 | 40 | 14-40-110 |
| 1980 (13,087,100) | 1,664 | 1,837 | 39 | 13-39-100 |
| 1975 (14,215,800) | 1,085 | 1,834 | 20 | 7-20-60 |
| Household sector | | | | |
| 1981 (14,317,300) | 7,777 | 7,777 | 70 | 20-70-300 |
| 1980 (14,149,200) | 7,381 | 8,146 | 65 | 18-65-250 |
| 1975 (13,403,000) | 3,827 | 6,468 | 40 | 10-40-150 |
| Burglary | | | | |
| 1981 (4,581,300) | 3,951 | 3,951 | 200 | 50-200-800 |
| 1980 (4,292,400) | 3,410 | 3,764 | 180 | 50-180-625 |
| 1975 (4,217,100) | 1,542 | 2,606 | 100 | 25-100-325 |
| Household larceny | | | | |
| 1981 (8,891,000) | 1,168 | 1,168 | 40 | 12-40-100 |
| 1980 (9,000,400) | 1,223 | 1,350 | 38 | 11-38-100 |
| 1975 (8,291,300) | 584 | 987 | 20 | 7-20-65 |
| Motor vehicle theft | | | | |
| 1981 (846,000) | 2,658 | 2,658 | 2,100 | 950-2,100-4,800 |
| 1980 (856,400) | 2,747 | 3,032 | 2,000 | 700-2,000-5,000 |
| 1975 894,600) | 1,701 | 2,875 | 1,100 | 500-1,100-2,500 |

SEE NOTE, table 1: Numbers in parentheses refer to the number of victimizations in which cash or property theft occurred and the

value of the loss was reported.
NA: Not applicable.

Median losses for demographic groups

Median economic losses for 1981 were tallied for five victim characteristics: sex, race, marital status, household income, and age. For personal crimes, the characteristic is that of the actual victim. For household crimes, the victim is defined by NCS as the entire household, and the demographic characteristic is that of the head of household.²

- Males incurred a higher median loss for personal larceny without contact (\$50) than females (\$35). Females appeared to suffer higher median losses than males for each of the violent crimes and male heads of household larger median losses than female heads for each of the household crimes, but

²For classification purposes, only one individual per household can be the head. In husband-wife households, the husband arbitrarily is considered to be the head. In other households, the head person is the individual so regarded by its members; generally, that person is the chief breadwinner.

Table 6. Personal and household crimes: Total recoveries and reimbursements to victims of crime, 1981, 1980, and 1975, in current and adjusted dollars

| Year | Total recovery and reimbursement | |
|------|----------------------------------|--------------------------|
| | In current dollars | In constant 1981 dollars |
| 1981 | 3,882 | 3,882 |
| 1980 | 3,752 | 4,141 |
| 1975 | 2,416 | 4,083 |

SEE NOTE, table 1: Recoveries and reimbursements include medical insurance and property insurance reimbursements, cash recovered, and value of property recovered.

none of these differences were statistically significant (table 7).

• The median economic loss for black victims of personal crimes (\$58) was significantly higher than that for whites (\$43), and black heads of household also sustained an overall higher median economic loss for household crimes, \$90, than whites, \$60 (table 8). Whereas median losses for these two groups also appeared to differ for each of the crimes of violence, crimes of theft, and household crimes, the differences were not, in fact, statistically meaningful.

• Persons never married had the lowest median economic loss (\$58) from crimes of violence, compared with married victims or those who were separated or divorced. Widowed heads of households had the lowest median economic loss (\$47) from household crimes as a whole, compared with never-married or separated/divorced household heads (table 9).

• Households with incomes of \$15,000 or more incurred significantly higher median losses for burglary, at \$200, and

motor vehicle theft, at \$2,000, than households earning less than \$7,500 (\$100 and \$700, respectively). (See table 10.)

• Heads of households age 65 and over had lower median losses from household crimes as a whole, about \$40, than any of the younger age groups (table 11).

• Medians for most other demographic groups, while seemingly higher or lower than their counterparts, did not in fact differ statistically from them.

CONCLUSION

It may seem surprising that the median economic losses to victims of many types of crimes are relatively low. However, the types of crimes portrayed by the media that involve staggering losses become newsworthy precisely because they are so unusual. The more frequent crimes that affect larger numbers of people often have less serious direct economic consequences. The fact that monetary loss is

low, however, does not mean that the impact on the victim is insignificant. For example, a burglary of one's home that results in only minor property loss may have a major effect on the victim's feelings of safety and security within the home.

It is important to have accurate information about economic losses, because these losses must be paid by someone. However, in reporting on the consequences of crime that are measurable, we must not forget that a crime labeled as minor in economic terms may well have devastating effects upon the victim's life.

In addition, there are costs to people who have never been crime vic-

Table 7. Personal and household crimes: Median economic losses, by type of crime and sex, 1981

| Type of crime | Median loss |
|---|-------------|
| Personal sector | |
| Male (8,606,800) | 50 |
| Female (7,764,200) | 40 |
| Crimes of violence | |
| Male (1,073,700) | 75 |
| Female (668,900) | 90 |
| Rape | |
| Male (0) | ... |
| Female (56,100) | 145 |
| Robbery | |
| Male (586,900) | 75 |
| Female (367,700) | 100 |
| Assault | |
| Male (486,800) | 60 |
| Female (245,100) | 75 |
| Crimes of theft | |
| Male (7,533,100) | 50 |
| Female (7,095,300) | 36 |
| Personal larceny with contact | |
| Male (235,800) | 50 |
| Female (302,900) | 50 |
| Personal larceny without contact | |
| Male (7,297,300) | 50 |
| Female (6,792,400) | 35 |
| Household sector | |
| Male (11,352,500) | 70 |
| Female (4,079,800) | 60 |
| Burglary | |
| Male (3,721,300) | 200 |
| Female (1,587,700) | 140 |
| Household larceny | |
| Male (6,786,500) | 40 |
| Female (2,253,400) | 40 |
| Motor vehicle theft | |
| Male (844,700) | 1,575 |
| Female (237,800) | 950 |

NOTE: Detail may not add to total shown because of rounding. Numbers in parentheses refer to the number of victimizations in which medical expenses, value of property damage, or value of cash and theft losses were known and reported. Medians were calculated from ungrouped, weighted data.
... Represents no losses reported.

Table 8. Personal and household crimes: Median economic losses, by type of crime and race, 1981

| Type of crime | Median loss |
|---|-------------|
| Personal sector | |
| White (14,079,900) | 43 |
| Black (1,946,200) | 58 |
| Other (344,900) | 50 |
| Crimes of violence^a | |
| White (1,308,500) | 75 |
| Black (383,400) | 97 |
| Other (50,700) | 25 |
| Robbery | |
| White (648,600) | 82 |
| Black (275,800) | 100 |
| Other (30,200) | 50 |
| Assault | |
| White (619,400) | 65 |
| Black (93,900) | 75 |
| Other (18,600) | 15 |
| Crimes of theft | |
| White (12,771,400) | 40 |
| Black (1,562,800) | 50 |
| Other (294,300) | 50 |
| Personal larceny with contact | |
| White (422,400) | 50 |
| Black (98,600) | 67 |
| Other (17,700) | 25 |
| Personal larceny without contact | |
| White (12,349,000) | 40 |
| Black (1,464,200) | 50 |
| Other (276,500) | 50 |
| Household sector | |
| White (13,067,800) | 60 |
| Black (2,123,100) | 90 |
| Other (240,400) | 70 |
| Burglary | |
| White (4,394,400) | 150 |
| Black (846,900) | 200 |
| Other (67,700) | 150 |
| Household larceny | |
| White (7,771,400) | 35 |
| Black (1,109,600) | 50 |
| Other (158,900) | 50 |
| Motor vehicle theft | |
| White (902,100) | 1,320 |
| Black (166,600) | 2,000 |
| Other (13,800) | 2,000 |

SEE NOTE, table 7.

^aIncludes data on rape, not shown separately.
^bEstimate, based on 10 or fewer sample cases, is statistically unreliable.

Table 9. Personal and household crimes: Median economic losses, by type of crime and marital status, 1981

| Type of crime | Median loss |
|---|-------------|
| Personal sector | |
| Married (6,470,600) | 55 |
| Widowed (443,100) | 47 |
| Separated-Divorced (1,923,700) | 60 |
| Never married (7,502,900) | 31 |
| Crimes of violence^a | |
| Married (516,200) | 100 |
| Widowed (56,500) | 75 |
| Separated-Divorced (313,400) | 120 |
| Never married (851,900) | 58 |
| Robbery | |
| Married (258,700) | 106 |
| Widowed (46,400) | 80 |
| Separated-Divorced (166,400) | 151 |
| Never married (480,100) | 60 |
| Assault | |
| Married (245,900) | 100 |
| Widowed (10,000) | 648 |
| Separated-Divorced (129,600) | 52 |
| Never married (344,700) | 50 |
| Crimes of theft | |
| Married (5,954,400) | 50 |
| Widowed (386,600) | 40 |
| Separated-Divorced (1,610,200) | 60 |
| Never married (6,651,800) | 30 |
| Personal larceny with contact | |
| Married (165,500) | 58 |
| Widowed (52,500) | 45 |
| Separated-Divorced (81,300) | 50 |
| Never married (236,700) | 47 |
| Personal larceny without contact | |
| Married (5,788,900) | 50 |
| Widowed (344,100) | 40 |
| Separated-Divorced (1,528,900) | 60 |
| Never married (6,414,300) | 30 |
| Household sector | |
| Married (8,885,300) | 60 |
| Widowed (1,199,800) | 47 |
| Separated-Divorced (2,839,400) | 84 |
| Never married (2,506,800) | 90 |
| Burglary | |
| Married (2,735,500) | 150 |
| Widowed (465,800) | 125 |
| Separated-Divorced (1,126,800) | 200 |
| Never married (980,800) | 170 |
| Household larceny | |
| Married (5,545,000) | 35 |
| Widowed (668,700) | 30 |
| Separated-Divorced (1,562,500) | 50 |
| Never married (1,263,600) | 47 |
| Motor vehicle theft | |
| Married (604,700) | 1500 |
| Widowed (65,400) | 650 |
| Separated-Divorced (150,000) | 1,800 |
| Never married (262,300) | 1,500 |

SEE NOTE, table 7.

^aIncludes data on rape, not shown separately.
^bEstimate, based on 10 or fewer sample cases, is statistically unreliable.

tims, since many people make changes in their lifestyle and behavior in anticipation that they might be victimized by crime. Some of these changes involve economic costs, such as purchasing a home security system; others may involve non-material costs, such as giving up desired activities because of fear of criminal victimization. In focusing upon victims and the direct, economic costs they bear, we must also remember that crime affects the lives of nonvictims as well.

NCS contributes to knowledge by providing some of the most carefully collected, quantifiable information that is available on the subject of the economic costs of crime. The non-measurable costs of crime, however, are much larger than those that have been measured. Criminal justice statisticians will continue efforts to improve measures of the economic cost of crime. For example, additional information soon will become available through a revision of the NCS concerning uncompensated salary loss for crime victims. Other data sources may also be developed for obtaining more com-

plete information. But in interpreting such data, we must not lose sight of the

significant costs of crime to victim and nonvictim alike that are nonquantifiable and beyond our ability to measure.

Technical note

Since the cost of crime estimates in this report are based on a sample, they may differ somewhat from figures that would have been obtained if a complete census had been taken. There are two types of errors possible in an estimate based on a sample survey: sampling and nonsampling.

Sampling error is taken into account by calculation of the standard error of the survey estimate. For this report, standard errors were calculated for median losses and aggregate losses. Inter- and intra-year comparisons passed a hypothesis test at the .10 level of statistical significance (i.e., the 90% confidence level). Thus for comparisons cited, for both medians and aggregates, the estimated difference between losses was 1.6 standard errors or more. Differences that failed this 90% test were not considered statistically significant.

In addition to sampling error, the estimates presented in this report are subject to nonsampling error. Major sources of such error are related to the ability of respondents to recall victimization experiences and associated details that occurred six months before the interview. The full extent of nonsampling error is unknown.

Inter-year comparisons probably are exaggerated by price changes. For example, although it appears that the economic cost of crime nearly doubled from 1975 to 1981 (table 1), according to the Consumer Price Index (CPI) as much as 69% of this increase may have been the result of annual average changes in prices. The CPI for the years covered by this report can be found in U.S. Bureau of the Census, *Statistical Abstracts of the United States: 1982-83*, Washington, D.C., 1982. Annual indexes for selected items and groups, such as medical care, also are reported in this source.

There are numerous methodological problems in applying the CPI to NCS cost of crime data. For example, when reporting the value of property losses, the respondent may base the value on the original cost of the property at purchase, current replacement cost, an estimate of current depreciated value, and so forth. From which year, then, would the appropriate index number be selected to adjust cost of crime loss estimates? Because of this and related method problems, most of the test of this report is based on unadjusted dollar estimates.

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Table 10. Personal and household crimes: Median economic losses, by type of crime and household income, 1981

| Type of crime | Median loss |
|---|-------------|
| Personal sector | |
| Less than \$7,500 (2,604,700) | 48 |
| \$7,500-\$14,999 (3,294,800) | 50 |
| \$15,000 or more (8,911,700) | 40 |
| Crimes of violence^a | |
| Less than \$7,500 (476,000) | 60 |
| \$7,500-\$14,999 (433,800) | 100 |
| \$15,000 or more (642,200) | 80 |
| Robbery | |
| Less than \$7,500 (274,500) | 75 |
| \$7,500-\$14,999 (233,200) | 100 |
| \$15,000 or more (317,300) | 90 |
| Assault | |
| Less than \$7,500 (176,000) | 47 |
| \$7,500-\$14,999 (189,400) | 85 |
| \$15,000 or more (310,400) | 62 |
| Crimes of theft | |
| Less than \$7,500 (2,128,700) | 43 |
| \$7,500 to \$14,999 (2,860,900) | 45 |
| \$15,000 or more (8,269,500) | 40 |
| Personal larceny with contact | |
| Less than \$7,500 (138,500) | 41 |
| \$7,500-\$14,999 (118,000) | 48 |
| \$15,000 or more (211,900) | 55 |
| Personal larceny without contact | |
| Less than \$7,500 (1,990,200) | 43 |
| \$7,500-\$14,999 (2,742,900) | 45 |
| \$15,000 or more (8,057,600) | 40 |
| Household sector | |
| Less than \$7,500 (3,356,700) | 50 |
| \$7,500-\$14,999 (3,461,800) | 70 |
| \$15,000 or more (7,115,300) | 75 |
| Burglary | |
| Less than \$7,500 (1,316,600) | 100 |
| \$7,500-\$14,999 (1,150,500) | 179 |
| \$15,000 or more (2,325,000) | 200 |
| Household larceny | |
| Less than \$7,500 (1,881,700) | 35 |
| \$7,500-\$14,999 (2,061,200) | 40 |
| \$15,000 or more (4,254,600) | 40 |
| Motor vehicle theft | |
| Less than \$7,500 (158,400) | 700 |
| \$7,500-\$14,999 (250,000) | 1,125 |
| \$15,000 or more (535,700) | 2,000 |

SEE NOTE, table 7.

^aIncludes data on rape, not shown separately.

Table 11. Personal and household crimes: Median economic losses, by type of crime and age, 1981

| Type of crime | Median loss |
|---|------------------|
| Personal sector | |
| 12-15 (1,947,700) | 14 |
| 16-19 (2,288,100) | 32 |
| 20-24 (2,989,300) | 50 |
| 25-34 (3,987,500) | 52 |
| 35-49 (2,914,400) | 58 |
| 50-64 (1,671,600) | 60 |
| 65 and over (572,300) | 49 |
| Crimes of violence^a | |
| 12-15 (167,700) | 25 |
| 16-19 (274,000) | 55 |
| 20-24 (372,600) | 89 |
| 25-34 (437,200) | 100 |
| 35-49 (240,700) | 110 |
| 50-64 (169,800) | 92 |
| 65 and over (80,500) | 110 |
| Robbery | |
| 12-15 (103,600) | 25 |
| 16-19 (124,100) | 60 |
| 20-24 (177,000) | 100 |
| 25-34 (212,700) | 175 |
| 35-49 (136,600) | 100 |
| 50-64 (126,800) | 90 |
| 65 and over (73,800) | 97 |
| Assault | |
| 12-15 (60,100) | 30 |
| 16-19 (135,000) | 50 |
| 20-24 (183,000) | 60 |
| 25-34 (203,800) | 80 |
| 35-49 (101,500) | 110 |
| 50-64 (43,000) | 100 |
| 65 and over (5,500) | ^b 500 |
| Crimes of theft | |
| 12-15 (1,780,000) | 12 |
| 16-19 (2,014,100) | 30 |
| 20-24 (2,616,700) | 50 |
| 25-34 (3,550,200) | 50 |
| 35-49 (2,673,800) | 55 |
| 50-64 (1,501,800) | 60 |
| 65 and over (491,800) | 43 |
| Personal larceny with contact | |
| 12-15 (35,100) | 15 |
| 16-19 (56,300) | 40 |
| 20-24 (85,500) | 67 |
| 25-34 (121,700) | 55 |
| 35-49 (89,100) | 44 |
| 50-64 (81,500) | 70 |
| 65 and over (69,700) | 53 |
| Personal larceny without contact | |
| 12-15 (1,744,900) | 12 |
| 16-19 (1,957,800) | 30 |
| 20-24 (2,531,100) | 50 |
| 25-34 (3,428,500) | 50 |
| 35-49 (2,584,800) | 55 |
| 50-64 (1,420,400) | 59 |
| 65 and over (422,100) | 40 |
| Household sector | |
| 12-19 (340,200) | 70 |
| 20-34 (6,119,300) | 70 |
| 35-49 (4,391,100) | 75 |
| 50-64 (2,936,500) | 60 |
| 65 and over (1,644,200) | 40 |
| Burglary | |
| 12-19 (160,600) | 75 |
| 20-34 (2,031,300) | 200 |
| 35-49 (1,488,400) | 170 |
| 50-64 (977,700) | 172 |
| 65 and over (650,900) | 100 |
| Household larceny | |
| 12-19 (162,100) | 50 |
| 20-34 (3,610,500) | 40 |
| 35-49 (2,577,500) | 50 |
| 50-64 (1,778,800) | 40 |
| 65 and over (910,900) | 20 |
| Motor vehicle theft | |
| 12-19 (17,500) | 1,500 |
| 20-34 (477,500) | 1,500 |
| 35-49 (325,200) | 1,500 |
| 50-64 (180,000) | 2,000 |
| 65 and over (82,300) | 530 |

SEE NOTE, table 7.

^aIncludes data on rape, not shown separately.

^bEstimate, based on 10 or fewer sample cases, is statistically unreliable.

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