



Neighbourhood Crime Unlocked

In partnership with:



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Introduction

Co-op Insurance and Neighbourhood Watch have analysed hundreds of thousands of insurance claims and asked 4,000 UK adults via YouGov their opinions on neighbourhood crime, to create a true portrait of how this looks today.

We've worked closely with Neighbourhood Watch, an organisation that aims to bring neighbours together to create strong, friendly, active communities. This report explores crime across UK neighbourhoods and highlights the impact it has on day-to-day lives and communities.

At the Co-op, we play a key role in promoting and improving safety to strengthen local communities.

We hope this work will enable people across the UK to become more informed and take steps to improve safety within their communities, ultimately creating safer, happier places to live.



Executive summary

Charles Offord, Managing Director of Co-op Insurance

As a leading general insurer across motor, home, travel and pet insurance, we have a keen interest in neighbourhood safety. We strive to play a key role in making communities safer for our members and customers. Our continuing partnership with Neighbourhood Watch has never been more important. This new report looks at modern crime in neighbourhoods, focusing on crime trends in communities, as well as the long-lasting impact this can have on victims.

This also forms part of an important focus for Co-op around improving and supporting communities across the UK. Last year, we launched the Safer Colleagues, Safer Communities campaign to highlight the need to protect our retail colleagues from violence in the community. We see the reality of social issues in our Food stores – and this unfortunately includes the threat of violent attacks on our colleagues, which has risen in recent years.



John Hayward-Cripps, CEO of Neighbourhood Watch:

Neighbourhoods across the UK are changing as people now have busier lives and different priorities. However, this doesn't mean their expectations have changed. People still want to live in safe and friendly communities where they're able to make a house a home.

At Neighbourhood Watch we aim to bring neighbours together to create strong, friendly, active communities where crime and anti-social behaviour are less likely to happen. By looking out for neighbours, keeping an eye on those who are elderly or vulnerable and sharing crime prevention advice, people can help keep themselves and their neighbours safe, and their homes secure.



The truth behind neighbourhood crime

Research from Co-op Insurance reveals that two thirds (**66%**) of UK adults have lived in their neighbourhood for more than five years, and a further one in four (**22%**) have resided in their community for longer than a quarter of a century.

Despite this, research from Co-op Insurance and Neighbourhood Watch reveals that almost two fifths (**38%**) of UK residents have been a victim of at least one crime in their neighbourhood.

Of those who have been a victim of neighbourhood crime, more than two fifths (**41%**) said their home was broken into. Other types of crimes experienced across UK neighbourhoods include car crimes, physical attacks and property vandalism.

TYPES OF NEIGHBOURHOOD CRIMES EXPERIENCED BY UK ADULTS:



Police on neighbourhood crime

When asked about their experiences of neighbourhood crime, one in five (**20%**) UK adults chose not to contact the police. When asked why, over half (**59%**) said they didn't think the police would do anything about it.

MOST COMMON REASONS PEOPLE DON'T CONTACT THE POLICE



Of those who did contact the police, just three in five (**58%**) said they were visited by an officer. Slightly less than a third (**31%**) said they were visited by the police within the hour of the crime being reported.

Due to the number of 999 and 101 calls made, the police need to prioritise depending on the severity of an incident. Calls, where there is a threat to life, for example, are categorised as needing an immediate response. According to a freedom of information request submitted to the Metropolitan Police Service, certain calls do not need an immediate response and such callers therefore may not be visited by the police until later that day, if at all.*

Instead of being visited by the police, three in five (**58%**) people were given a crime reference number, while one in eight (**13%**) received a phone call.

When asked how not being visited by the police made people feel, over half (**59%**) said they felt as though they weren't important, two fifths (**41%**) felt angry, while one in four (**26%**) were upset.



59%
of victims not visited
by the police said they
felt as though they
weren't important

Do we feel safe in our neighbourhoods?

Almost a third (**29%**) of UK adults believe that their neighbourhood is becoming less safe. When asked why they think this is the case, almost two thirds (**62%**) said there's less investment in policing in the area. Over half (**52%**) said there are more groups of people hanging around the neighbourhood.

A staggering two fifths (**39%**) of people said they actively avoid areas in their neighbourhood because they feel unsafe.

With so many people being affected by neighbourhood crime, it's no surprise that one in seven (**15%**) said they always or often worry about their safety.

AREAS PEOPLE CHOOSE TO AVOID:



"It's worrying that so many people have been a victim of neighbourhood crime. At Neighbourhood Watch, we believe that building strong communities, where neighbours look out for each other, is key to crime prevention. Being neighbourly and getting involved in your community brings long-lasting rewards, such as reducing fear of crime and making people proud of where they live."

John Hayward-Cripps, CEO of Neighbourhood Watch

Breaking and entering

In the last five years, one in seven (**14%**) UK adults have had their home and/or garden broken into and a further one in seven (**15%**) have been a victim of attempted burglary.

Of those who have been a victim of burglary, over a quarter (**27%**) have been burgled more than once. Over a quarter (**29%**) were at home when the incident occurred, with one in five (**22%**) being asleep.

People were also at work, on holiday or out for dinner when their property was broken into.

When it comes to how burglars are breaking and entering, a third (**33%**) broke down a door, a quarter (**23%**) smashed a window and a tenth (**10%**) gained access via a door or window accidentally left open.

27%
of UK adults have
been burgled more
than once

TIMES OF THE DAY BURGLARS ARE MOST LIKELY TO MAKE THEIR MOVE...



6%

In the morning
(6am to 11.59am)



24%

In the afternoon
(12pm to 5.59pm)



20%

In the evening
(6pm to 11.59pm)



28%

During the night
(12am to 5.59am)





44%

of UK adults haven't taken any measures to protect their property

Safety measures take a back seat

Even though more than half (**51%**) of UK adults have been a victim of burglary and/or attempted burglary in their lifetime, more than two fifths (**44%**) have not taken any measures to protect the property they live in.

Of those UK adults who have taken measures to protect their home, installing security lights is the nation's go-to measure. Adding extra door locks, installing automatic timers for electronics in the home and putting extra locks on windows are also among the UK's favoured home security measures.

One in seven (**14%**) have installed a burglar alarm as a means of protecting their home. Yet, a surprising one in five (**19%**) UK adults admitted they'd ignore the sound of an alarm in their neighbourhood.

19%
of people say they would ignore a burglar alarm

UK'S FAVOURITE SECURITY MEASURES



Installing security lights



Adding extra door locks



Installing automatic timers for electronics



Putting extra locks on windows

Darker nights lead to more break-ins

Co-op Insurance's figures reveal a significant spike in insurance claims when the clocks go back, ahead of winter.

Business data reveals that theft claims increase by a third (**35%**) in the months after the clocks go back**, with November the most likely month for burglaries to take place.

As the nights grow darker, opportunities for burglars to easily spot unoccupied homes increases. With the sun setting earlier, many people are yet to arrive home when darkness falls, meaning the unoccupied homes are easily identified by the lack of lighting.

According to Co-op Insurance's claims data, home thefts between November and March are more likely to be via forced and violent entry, in comparison to the summer months, when thefts are more likely to be opportunistic.

Throughout the year, thieves are most likely to make their move on a Friday. So with November the most common month for home break-ins, Fridays in November are the ones to watch.



35%

increase in home thefts after the clocks go back



Fridays in November are most popular time for thefts

Co-op Insurance's top tips to protect homes from burglary

- 1 Leave a light on when out or invest in a light timer
- 2 Install exterior security lights at the front and back of the property
- 3 If possible, invest in a CCTV system
- 4 Don't post your location on social media sites
- 5 Ensure doors and windows are locked
- 6 Set burglar alarms
- 7 Ensure outbuildings and sheds are secured
- 8 Don't leave valuables on display
- 9 Never leave car keys within easy reach of a letterbox
- 10 Don't leave ladders outside your home






32%
of pets stolen
are cats

A burglar's wish list

It's a case of quality over quantity for light-fingered thieves: analysis of thousands of home insurance claims reveals that the number of home theft claims have decreased by **47%**, while the value of items being stolen has increased **30%** since 2013.

This research reveals the most commonly stolen items from UK homes. Jewellery tops the list as the go-to for thieves, followed by cash, sentimental items, laptops and televisions.

Pets are now being targeted by thieves, with one in twenty (**6%**) pet owners having had their beloved pet stolen. Cats prove to be the most popular option, with a third (**32%**) of all petnappings involving a moggy. Dogs are second on the list, followed by birds.

30%
increase in the value
of items stolen



The 10 items most commonly stolen from UK homes:

- | | |
|--|---|
| 1 34% had jewellery stolen | 6 11% had record(s) or CD(s) stolen |
| 2 32% had cash taken | 7 10% had a games console taken |
| 3 23% had sentimental item(s) stolen | 8 8% had their mobile phone stolen |
| 4 19% had a laptop, computer or tablet taken | 9 6% had a radio stolen |
| 5 17% had a TV taken | 10 6% had alcohol stolen |



Theft hotspots by city

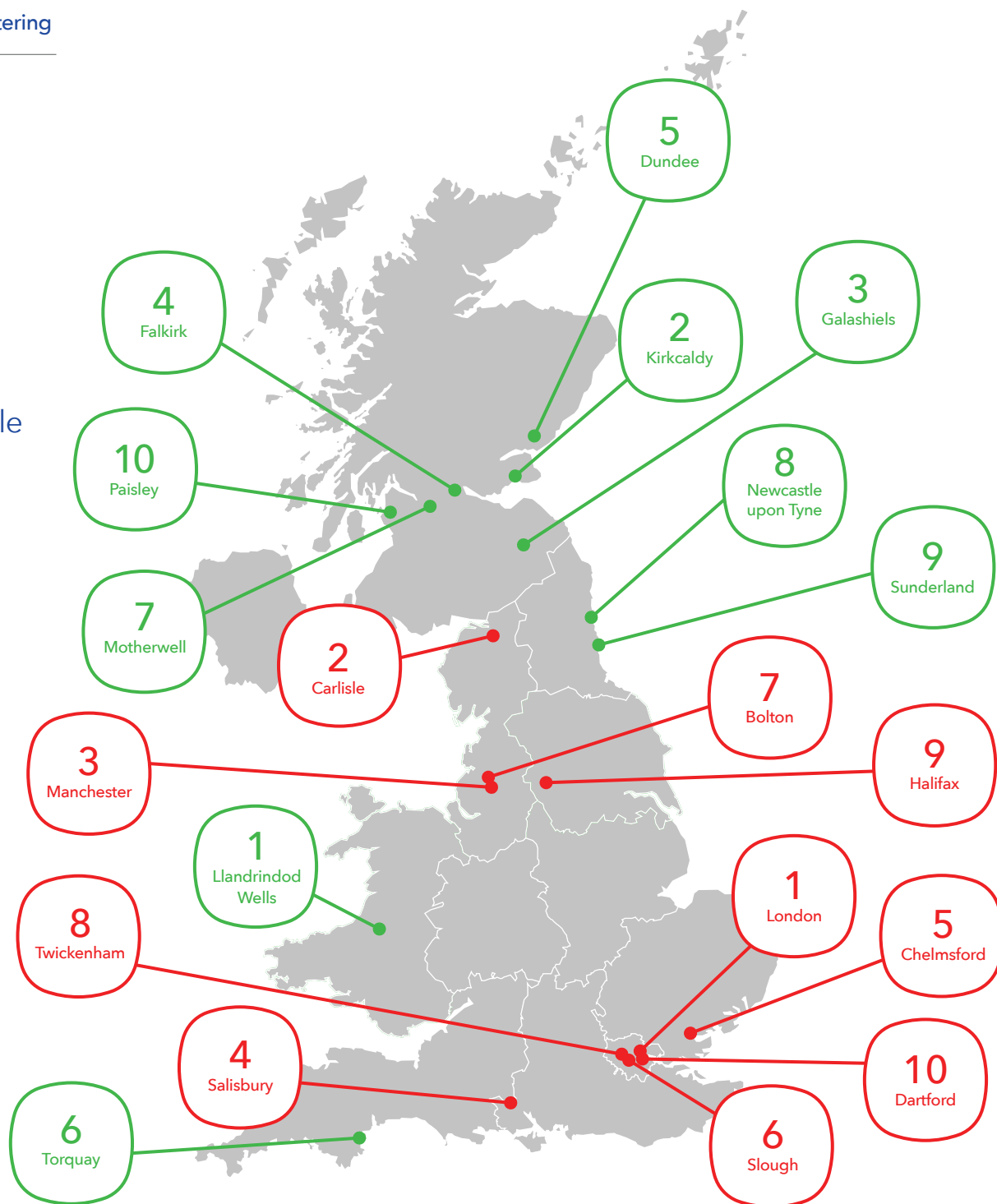
Claims data from Co-op Insurance reveals that people living in London are most likely to be victims of home theft, followed by Carlisle and Manchester. At the other end of the spectrum, areas such as Paisley, Sunderland and Newcastle upon Tyne are the least likely to be targeted.



Top 10 locations where people are least likely to be a victim of contents theft



Top 10 locations where people are most likely to be a victim of contents theft



Car crime unlocked

Claims data from Co-op Insurance reveals that the number of motor thefts in the UK has increased by more than a third (**34%**) since 2013.

Research also shows that a staggering two fifths (**39%**) of UK motorists have been a victim of neighbourhood car crime in their lifetime. Two in five (**39%**) have had items stolen from their vehicle, one in four (**26%**) have had their cars keyed, while one in five (**23%**) have had their cars stolen.

Radios are most commonly stolen from vehicles, followed by sat navs, tools and cash.

The 10 items most frequently stolen from cars:

- | | |
|-------------------------|-------------------------------|
| 1 Radio 36% | 6 Clothes 9% |
| 2 Cash 14% | 7 Presents/gifts 6% |
| 3 Sat nav 14% | 8 The number plate 6% |
| 4 Tools 14% | 9 The vehicle badge 5% |
| 5 Sunglasses 12% | 10 Mobile phone 5% |



Of the cars stolen across the UK, **11%** are keyless

Dodges are most likely to be targeted by criminals followed by Land Rovers and Audis, according to Co-op's 2018 claims data.

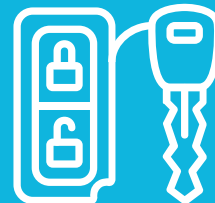
Most common car makes being targeted by criminals:

- | | |
|-----------------|---------------|
| 1 Dodge | 6 BMW |
| 2 Land Rover | 7 Toyota |
| 3 Audi | 8 Porsche |
| 4 Mercedes-Benz | 9 Ford |
| 5 Infiniti | 10 Alfa Romeo |

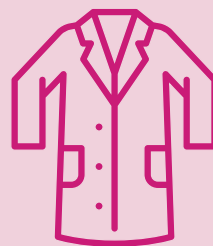


NEIGHBOURHOOD WATCH'S TOP TIPS ON KEEPING CARS SAFE

Keep your car keys somewhere out of sight in your home, not visible from windows or doors



If you have a removable sat nav, remove it and take it with you if possible when you park up, even if only for a short time



Don't leave anything on show in your car when you park - not even a coat or empty carrier bag

Store car ownership information at home, not in your car



Number plates are often stolen for criminal use. Use plates secured with anti-theft screws, available from car accessory stores



Try to park somewhere open and well-lit and make sure you close all your windows

Location, location, location – is key!

Location plays an important part in deterring thieves from stealing a motor.

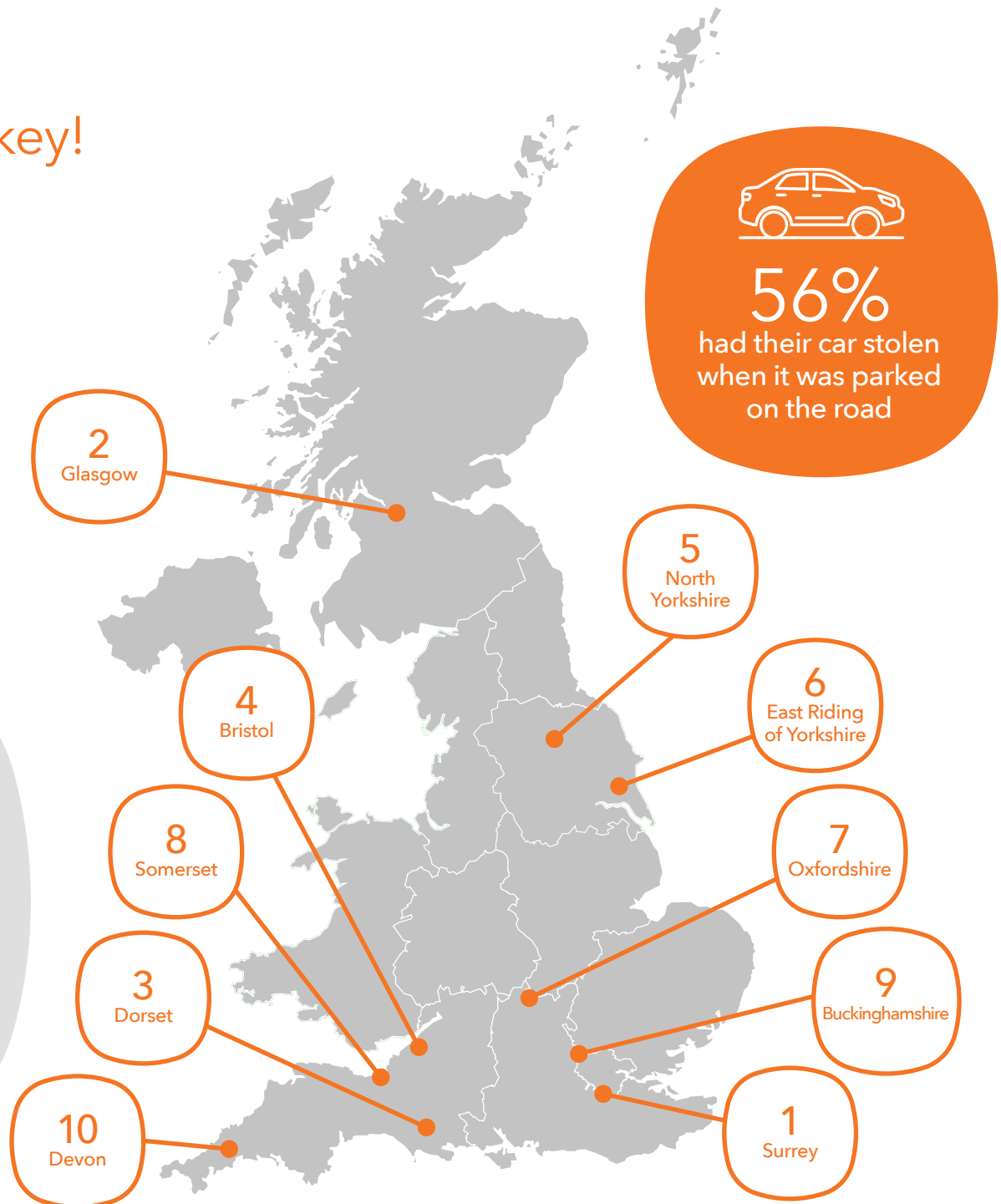
Across the UK, cars which are parked on the road are more likely to be stolen than those parked in any other location. Over half (**56%**) of those who have been a victim of car theft had their car stolen when it was parked on the road, less than a third (**28%**) had their vehicle parked on their drive, while just **2%** were parked in a private garage.

The city and region within the UK is also a contributing factor to the likelihood of motor theft.

Co-op's claims data reveals that Surrey residents are the most likely to be a victim of motor theft, followed by motorists living in Glasgow, Dorset and Bristol.

Areas with most motor thefts:

- | | |
|--------------------|-----------------------------|
| 1. Surrey | 6. East Riding of Yorkshire |
| 2. Glasgow | 7. Oxfordshire |
| 3. Dorset | 8. Somerset |
| 4. Bristol | 9. Buckinghamshire |
| 5. North Yorkshire | 10. Devon |



Neighbourhood vandalism

Vandalism comes in many forms; from throwing eggs at a property to smashing windows and pulling down fences. But thankfully, according to the Co-op, petty forms of vandalism are on the decline.

Co-op's claims data reveals that the number of home insurance claims for vandalism has decreased by **59%** since 2013. However, the average cost of a claim has increased by a third (**33%**). This suggests there are fewer properties being vandalised across the UK but for those targeted, the damage is much more severe.

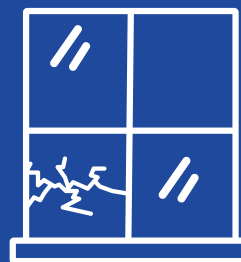
Across the UK, a fifth (**19%**) of UK adults have had their property vandalised in one way or another; smashed windows and having fences pulled down are the most common occurrences.

20%
of UK adults have
had their property
vandalised

MOST COMMON FORMS OF VANDALISM IN THE UK

31%

have had their
windows smashed



30%

have had a wall
or fence damaged

29%

have had
eggs thrown
at their property



24%

have had rubbish thrown
at their property



19%

have had graffiti painted
on their property



Green-fingered thieves

Come rain or shine, the importance of having insurance that covers garden theft shouldn't be underestimated.

Research from Co-op Insurance reveals that almost a fifth (**18%**) of UK homeowners have been a victim of garden theft. When it comes to the most desirable items for green-fingered thieves to swipe, DIY tools prove to be the most popular, followed by garden tools and bicycles.

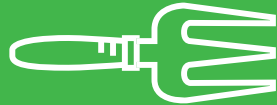
Most common things stolen from gardens:

- | | |
|------------------------------|--|
| 1 DIY tools 27% | 6 Sports equipment 10% |
| 2 Gardening tools 23% | 7 Garden furniture 6% |
| 3 Bicycles 18% | 8 Hosepipes/pressure washers 5% |
| 4 Lawnmowers 16% | 9 Garden ornaments 4% |
| 5 Strimmers 10% | 10 Children's toys 4% |



Analysis of Co-op's claims data reveals that while there has been a decline in the number of garden thefts in recent years, the value of claims has increased.

Since 2013, Co-op has seen a **55%** decline in the number of homeowners claiming for garden theft, although the average value of a claim has increased by a fifth (**19%**).



October is prime time
for garden thefts

CO-OP INSURANCE'S TOP TIPS ON KEEPING GARDENS SAFE:

- 1 Check adequate insurance cover is in place:** Most household policies will be covered up to a certain amount, but insurers may specify that items should be locked in a shed, garage or brought into the house. If any items are left outside, insurers may refuse to pay out.
- 2 Store away items that could be used to access the house:** Make sure that items such as ladders and wheelie bins are stored away, as these can be used by burglars to get into a home. Small, heavy items that could be used to smash windows should also be stored away.
- 3 Don't advertise to thieves:** Be sure to keep any valuable items out of sight and wherever possible, keep them locked away or indoors.
- 4 Leave deliveries with a neighbour:** If you're not in to sign for a delivery, make sure someone else is. Don't ask parcels to be stored behind garden furniture or in a wheelie bin: these are easy targets.
- 5 Lock up valuables:** Secure sheds with a padlock attached to a strong hasp and staple. Ensure shed hinges are secured with coach bolts. Always ensure gates, garages and outbuildings remain bolted with a secure lock.

Case study

Kevin from Midlothian:

We had our shed broken into and an attempted break-in to our house about two years ago. There had been a spate of break-ins around our area, both during the day and in the night, so we were quite on edge and worried about it happening to us.

When it did, it was quite an eerie experience and although it was two years ago, even now we still worry about it happening again. It was a Saturday night into a Sunday morning. I got up at 5am and left the house via the back door and walked past the shed, as I do every morning – I didn't notice anything unusual.

Around 10am, I got a call from my wife in hysterics. She had gone out to the shed and noticed some things were missing. Most notably, a £750 bike that she was paying off via her cycle to work scheme. I got cover from work and came home, by which point my wife had calmed down and called the police.

The police seemed very uninterested and unhelpful. I went and had a look at the shed and the thieves had bypassed the locks on the left-hand side of the shed by removing all the screws from the hinges. They had clearly planned and targeted us for this bike. After stealing the bike, they replaced all the screws except one, which was lost.

I went back to work and came home again a couple of hours later via a DIY shop. I went a bit over the top and bought five new padlocks and hasps, as well as CCTV warning signs, a new coded deadbolt for our rear gate, more security lights and security screws to replace the ones in the shed. We also called our insurance provider to inform them.

Overall, we felt invaded, scared, and as if someone had been watching us. We had a one-year-old daughter at the time and, as new parents, we were worried about what could have happened to her if they had gained access. Even to this day we worry. We check our doors and windows are locked three or four times over, and my wife is on edge about any small noise outside the house in the night. In fact, she often gets up to check out the back. Even after all this, the police only visited once and left us a card for Victim Support. They never did recover anything.



The lasting impact of crime

Neighbourhood crime doesn't just have a negative financial impact on those affected; it can also have an emotional one.

Of those people who have had their property broken into, eight in ten (**80%**) feel as though it has impacted their day-to-day life. When asked, one in five (**23%**) said they are scared that it will happen again and one in six (**16%**) said they still feel traumatised from the incident. As a result, one in ten have since moved to a new property.



"Home break-ins and burglaries certainly have an emotional and psychological impact on the victims involved."

"When homes are broken into, it makes people feel less secure, more on edge, and more conscious of their vulnerability. This can be particularly impactful if the victims are already vulnerable - for example, elderly people."

"Other circumstances, such as the items taken from the home, or young children being involved, can also make the experience more traumatic for the victims. Young children observing their personal belongings being rifled through by a burglar can be very upsetting for them. Similarly, if meaningful personal belongings are among the items stolen, this can put additional emotional pressure on the incident."

"Longer-term psychological impact can also be caused by lack of action by police, which may hint at why 59% of people did not contact the police when broken into, because they didn't think they would do anything about it. If someone has been broken into before, and had a bad experience of non-action by the authorities, it will make them more anxious when deciding whether to contact them again. This can be experienced even more so in neighbourhoods where there have been multiple break-ins and no police action."



Sir Cary Cooper, Professor of Psychology and Health at Alliance Manchester Business School at the University of Manchester

Safer Colleagues, Safer Communities

In December 2018, the Co-op launched our Safer Colleagues, Safer Communities campaign to protect our colleagues and others from violence now and for the long term.

We're proud of being a community-based business, but that also means that we see the impact of social issues in our shops. In recent years, the threat of weaponised attacks on our colleagues has grown.

The latest statistics show that assaults and threats against shop workers have risen, with 115 colleagues physically attacked every day, and many more verbally abused and threatened. This is unacceptable; no one should experience this. It is not part of the job.

At the Co-op, we are doing all we can to protect our colleagues, and we have invested £70 million in security, crime prevention and colleague safety since 2015, with a commitment to maintain this level of funding over the next three years.

A critical part of our campaign is to support local groups who tackle the root causes of crime and since 2016, we have given £4.3 million to 1,600 such local causes across the UK.

Alongside this investment, we commissioned Dr Emmeline Taylor from City, University of London to find out more about the causes and impacts of crime. This research evidences the impact and motivations of violence in the retail sector, which Dr Taylor believes has reached 'epidemic' proportions and a five-year high.

Dr Taylor's report claims that shopworkers report severe mental health consequences from violence, including long-lasting anxiety and post-traumatic stress disorder, more commonly seen in the armed forces, alongside a rise in people leaving their jobs.



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Research

Research conducted on behalf of Co-op Insurance by YouGov among 4,000 UK adults in October 2019.

Data

Claims data analysed from Co-op's Home Insurance and Motor Insurance products. Data analysed from 2013 to 2018.

* FOI request submitted to the Metropolitan Police Service.

https://www.met.police.uk/SysSiteAssets/foi-media/metropolitan-police/disclosure_2017/may_2017/information-rights-unit--a-list-of-call-grades-used-on-the-computer-aided-dispatch-cad-system-by-the-mps

** Comparison of home insurance claims data from the three months following the clocks going forwards and clocks going back over the last two years.

About Co-op Insurance

Co-op Insurance is part of Co-op Group, one of the world's largest consumer co-ops, owned by millions of members. Alongside Co-op Insurance, we have the UK's fifth biggest food retailer, the UK's number one funeral services provider and a developing legal services business.

As well as having clear financial and operational objectives, the Group is a recognised leader for its social goals and community-led programmes.

About Neighbourhood Watch

Neighbourhood Watch's aim is to bring neighbours together to create strong, friendly, active communities where crime and anti-social behaviour are less likely to happen.

Neighbourhood Watch's vision is that of a caring society that is focused on trust and respect and in which people are safe from crime and enjoy a good quality of life. Neighbourhood Watch is about making sure that fewer people feel afraid, vulnerable or isolated in the place where they live.