

»» Promotional programme makes 55,000 dwellings burglary-resistant each year

One
Pager

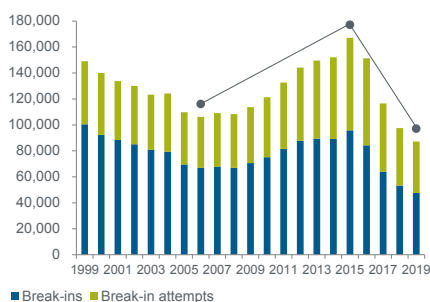
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The most recently published criminal statistics recorded some 48,000 home break-ins and 39,000 reported attempts last year. These numbers are down from 96,000 break-ins and 71,000 break-in attempts in 2015 (Figure). Burglaries and break-in attempts have almost halved in just five years. It is true that burglary incidence rates generally fluctuate heavily. Nevertheless, the policy decisions taken at the time appear to be effective, notably the intensification of cross-border criminal prosecution, but also heavier penalties and the launch of KfW's 'Burglary Protection' programme.

Figure: 20 years, 1.6 million break-ins

Reported home break-ins and attempts



Source: Federal Criminal Police Office (2020), police crime statistics.

Statistically, structural burglary protection is the main reason for failed break-in attempts but only around one quarter of dwellings in Germany have sufficient burglary protection. As building codes do not stipulate any minimum requirements, new buildings hardly improve the situation since newer doors do not necessarily offer more protection.

Promotion protects 55,000 dwellings each year

Since the end of the year 2015, KfW and the German Government have therefore provided additional investment incentives with reduced-interest loans and investment bonuses to upgrade the security of existing units and houses. Over a period of a good three years up

to the end of 2018, some 166,000 housing units (55,000 a year) were provided with burglary protection, 156,000 of these through grants for private households. A total of EUR 108 million in promotional funds initiated total construction investment worth EUR 900 million across the economy, securing or newly creating around 13,000 jobs. These economic effects of the promotion increased public revenue by EUR 390 million.

Doors and windows have priority

Three quarters of break-ins in detached houses occur through rear doors and ground-level windows. In multi-family houses, break-ins are usually carried out through the entrance door from the second floor upwards, while burglars are less likely to enter through higher balconies/windows. These criminological findings provide a priority list of useful security measures. A current evaluation¹ of the promotional programme undertaken on behalf of KfW Research and the Federal Ministry of the Interior shows that the most effective measures are also the ones implemented most often. Entrance doors were secured in 73% of the financed housing units and windows were fortified in 42%. Security systems, in turn, are supplementary protection of lesser priority and therefore less often financed (17%).

Not just financial losses

On average, a break-in causes around EUR 7,000 in damage. The measures financed under the promotional programme thus prevent financial losses estimated at EUR 30 - 40 million over the period of occupation of the secured dwellings. More important still is the prevention of immaterial losses. The violation of residents' private space

causes many to experience feelings of vulnerability, anxiety or depression. Here lies the key motive for the burglary protection measures. More than 19,000 customers were interviewed for the evaluation and almost 100% mentioned 'personal safety' and 80% 'protection of property' as a motive.

Owner-occupied dwellings were secured most often

Burglary protection measures are mainly fitted to owner-occupied properties. Even with the promotion, the investment incentives are often too low for landlords (negligible effect on rent level/rentability) and tenants (uncertain tenancy period, need for approval and return to pre-tenancy condition). Only around 10% of the homes burglary-protected with promotional funds are rented. Increasing that rate is also in the interest of society because burglary rates shift from a certain threshold value of protected dwellings in a particular region. This positive externality provides a case for lifting incentives for new buildings such as statutory minimum requirements, as is the case in the Netherlands.

Increased needs as a result of the coronavirus crisis?

The coronavirus pandemic will cause a substantial loss of income and assets for many households. At the same time, as a result of social isolation and restrictions on public life, feelings of vulnerability and material fear of the future can lead to a greater need for security inside the home. Although burglaries are declining, it is realistic to expect the demand for structural burglary protection measures to rise. Low-income households may need to be supported even more than before. While the assets to be protected are of lesser value, the need for security is the same regardless of income.

¹ IWU (2020), Evaluation des KfW-Förderprogramms 'Altersgerecht Umbauen (Barrierereduzierung – Einbruchschutz)' (Evaluation of the KfW promotional programme 'Age-Appropriate Conversion – Burglary Protection' – our title translation, in German only), Darmstadt.