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Armed Security Guards in Banking Centers

by Jim Beveridge

Banking center personnel and customers generally perceive the presence of armed security officers favorably as a deterrent against violence and an assurance that hostile situations can be promptly suppressed. Armed security officers are accepted by many experts as warranted in banking centers where the risk of robbery justifies the level of protection.

"It is a well-known fact, and pure common sense, that criminals seek out opportunities to commit crimes at facilities that are the easiest targets. Accordingly, a bank branch with a large amount of funds on hand and no security guard on duty is clearly a preferred and likely target for a criminal as compared to a facility with a small amount or no funds on hand and an armed security guard."

~ Don Coker, Banking Expert
Witness, Consultant and Author

For at least one bank robber, the presence of an armed guard added an element of unwanted chaos. Joe Loya, who the FBI contends robbed more than 40 banks and spent seven years in prison, would avoid banks with armed officers because of the potential for violence.

*"Bank robbery is about getting the loot and getting the f*** out of there....and if there's a guard there, that's a variable of messiness that I don't want to f***in' deal with....I don't want to have a shootout."*

~ Joe Loya

Tory Brownyard, President of the Brownyard Group, a program administrator pioneering liability insurance for security guard firms, contends that the presence of an armed security officer is not proven to de-escalate violence and only stands to increase the risk of casualties. He suggests in a November 21, 2016 article for Security Management that anytime a security officer discharges his or her gun, the resulting claims are serious.

The findings that armed guards may endanger public safety is a sentiment long echoed by the insurance and banking industries. A federally funded study of bank robberies in Indiana from 1986 concluded that armed guards increased the probability

of serious violence. The Indiana study three decades ago found that armed guards were employed at 8 percent of the robberies in the state. FBI data shows that armed guards are now present at slightly less than 2 percent of the crimes, indicating that the risks of deploying armed personnel may outweigh the benefit.

A more recent analysis of FBI bank crimes data by Ryan Garielson with The Center of Investigative Reporting (CIR) in 2014 concluded that security guards with guns pose a significant risk in hostile situations. CIR found that the presence of armed uniformed security personnel during bank robberies increased threefold the likelihood of a violent event.

CIR obtained the detailed incident-level data reported by financial institutions to the FBI about bank crimes in the United States between 2007 and 2011. They included an array of facts about robberies including date, time, location, offense, security measures employed, demographics of criminal suspects and outcomes, including physical harm for 31,640 incidents.

The FBI data notes that when guards were armed during a bank crime, injury rates soared for everyone present. Civilian guards have borne the worst of it: Sixty-four guards were hurt for every 1,000 incidents when armed, compared to less than 1 injury per 1,000 incidents when they were unarmed.

Fatal occupational injury data from the Bureau of Labor Statistics tells a similar story about the dangers of the security profession.

- In 2013, sixty-five percent of all security guards who died on the job were killed by assaults.
- Compared with police officers who died on the job, security guards who suffered fatal injuries more often saw violent deaths
- Forty-six percent of security guards who died on the job were shot whereas among police, the rate was twenty-nine percent

CIR's statistical analysis methodology and findings were reviewed by Phillip J. Cook, professor of public policy, economics and sociology at Duke University, and Richard J. Chappell, professor of biostatistics and medical informatics and statistics at the University of Wisconsin at Madison. They found that the presence of

an armed guard was the strongest factor in whether incidents turned violent. Armed guards were working during 1.8 percent of bank crimes in the FBI data but were present for 12.8 percent of incidents that involved violence.

Crime prevention is the variable that is most difficult to measure in the debate over whether to accept the risk and deploy armed security guards in banks. Don Coker's position that bank robbers do not want to get shot is echoed by Joe Loya's contention that he avoided banks protected by armed security officers because of the potential for violence. The presence of armed security guards can prevent bank robberies. However, the risk of increased violence and endangering public safety cannot be discounted.

There are no easy, blanket answers for questions of whether to deploy armed security officers in banking centers. Robberies are traumatic for all those involved and sometimes lead to litigation. Considering all of the risks and financial implications with insight from legal counsel, human resources and line management will help ensure that security leaders make good decisions on a case-by-case basis.

Start with a comprehensive threat assessment. Mary Gates, VP Security at GMR and guest contributor, recommended that the threat assessment is not a one-time review but an ongoing process. Analyze the banking center's existing security and crime prevention measures. Evaluate crime rates in the neighborhood – especially bank robbery activity to identify potential vulnerabilities. Meet with local law enforcement and determine what other banks and businesses are doing to address threats.

The American Bankers Association (ABA) recommends that security guards posted outside the branch perform a dual effect on robbery deterrence. The crime might be prevented because the robber may be hesitant to walk past the security guard to commit a robbery and because an escape route could be observed and reported. The ABA recommends that security guards posted inside the branch also serve as a significant deterrent to robbery. Positioning the officer near the main door or lobby area allows for the guard to present a more customer-friendly presence. In either case, the goal is robbery and violence prevention.