

Bank jobs

Bank bandits continue doing a brisk business in British Columbia



Stick 'em up: the Lower Mainland annually has approximately the same number of robberies as the entire state of New York

Despite years of co-ordinated effort, Metro Vancouver can't shed the dubious title of North America's bank robbery capital.

The Lower Mainland's bank heist business remains robust. This despite a 54% drop over the past few years in the number of robberies: 217 last year compared with 472 in 2007.

But even at that level, the region has almost the same number of robberies as the entire state of New York, which had 219 robberies last year based on a population that's eight times the size of Metro Vancouver's.

Financial institutions have been increasingly creative in trying to prevent robbers from reaching a teller's counter, and serial bank robbers are being kept in jail longer.

But stakeholders say more resources and broader collaboration are needed to further reduce a systemic crime that's exacting an increasingly serious psychological toll on thousands of front-line banking employees.

Trauma of being victimized in multiple bank robberies taking major toll on staff

More formal approach to catching robbers and more effective drug prevention and treatment programs are needed to address systemic crime

By Richard Chu

Most customers don't think about their safety when they walk into a bank or credit union. But little do they know that their busy branch in the Lower Mainland has likely been the site of a bank robbery. Many have been hit numerous times over the past few years. Between 2007 and 2010, the Lower Mainland recorded 1,375 bank robberies. While Vancouver's Downtown Eastside is stereotypically thought of as a key area for robberies, the reality is, branches are robbed throughout the region.

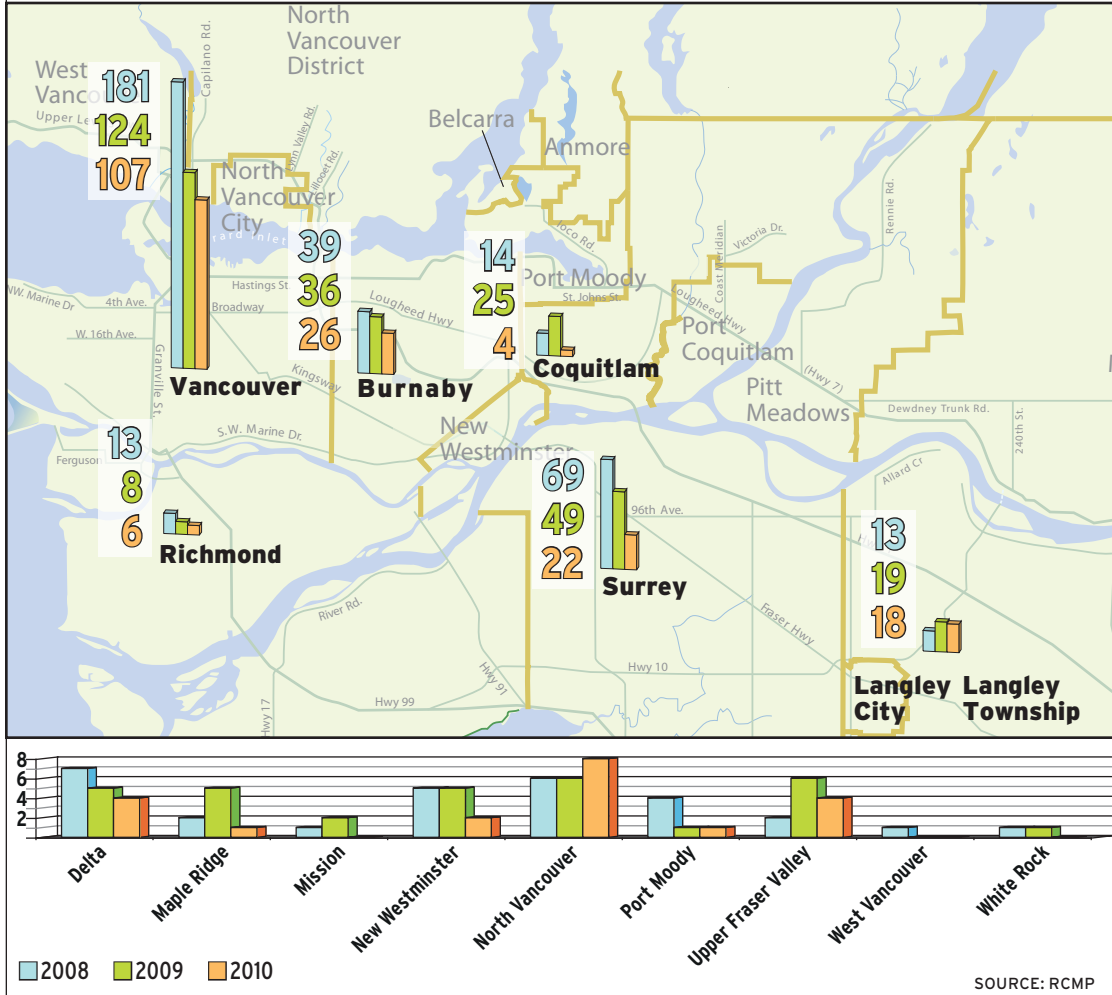
Robbery trauma can be hidden behind a teller's smile and cheery voice. But deep down, many have suffered psychologically.

"Very often, you hear, 'My heart stopped beating. I didn't know if I would make it home. If something happens to me, who's going to take care of my kids?'" said **Daniel Stone**, a counsellor who has spent much of his career and practice helping thousands recover and make sense of a robbery.

"I worked in banking for a number of years and was on the receiving end of robberies as a teller myself. This kind of robbery is an insult to the population and is a system-wide hit that has the potential to cause [personal] damage."

Bank heist numbers dropping in Metro Vancouver

But the region remains North America's bank robbery capital



SOURCE: RCMP

Greater co-ordination helping to reduce number of robberies

Staff and customers of B.C.'s banks and credit unions can feel some satisfaction knowing that the number of bank robberies in the province has steadily declined in recent years. Metro Vancouver now has 9.1 bank robberies for every 100,000 people in the region. That's a vast improvement over the 35 robberies per 100,000 back in 2004.

Much of that decrease has resulted from increased co-ordination and co-operation among various stakeholders in a bank and credit union network that numbers roughly 1,200 branches in the province. In 2007, an informal anti-robbery coalition was formed. It was the first of its kind in Canada and includ-

ed representatives from banks, credit unions, merchants, retail associations, police agencies and Crown counsel. Since then, the coalition has met every two months to share information and best practices and help identify suspects and solve robbery cases.

Some new strategies employed by financial institutions discussed at these meetings include having bank staff greet everyone who walks into a branch and asking people to remove their sunglasses or hats.

"Certainly people coming in that were apparently trying to conceal their features from the cameras oftentimes turned around and left when they were met by greeters," said **Bill Crate**, director of security for the **Canadian Bankers Association (CBA)**. "That's

one of the best practices that came out of [the coalition]."

Jonas Dow, who is one of two Crown counsels dedicated to dealing with bank robberies, said the informal coalition has been instrumental in breaking down the traditional jurisdictional divisions that have defined policing and Crown offices.

"Serial robbers don't obey the same geographic boundaries. People will often rob banks in different jurisdictions like Burnaby, Coquitlam, Vancouver and Richmond, so these, in isolation, can be difficult to investigate. But if you regionalize the process a bit, share this information, then quite often one agency will take up the cause."

Burnaby RCMP Cpl. **Justin Abels** also

told *Business in Vancouver* that the increased co-ordination has helped police focus on building stronger cases against repeat offenders, who often commit multiple robberies in various Lower Mainland municipalities.

“Instead of just looking at an offender doing a single robbery, we’re looking at the individual’s whole criminal experience,” said Abels. “We spend more time investigating a file, which has helped us stack the charges, and the Crown can look at the totality of offences. That’s helped in getting a five-year sentence versus a two-year sentence, for example.”

Increased co-ordination has also reduced a bank robber’s success rate. In the Lower Mainland, about 90% of bank robbery suspects are identified and caught. In some jurisdictions, the rate of capture has steadily increased. Burnaby RCMP Cpl. **Dean Urquhart** said police solved all 26 bank robberies in the city last year, which was better than the 86% solve rate in 2009 and beats the city’s 10-year average of 76%.

Robberies remain rampant in Metro Vancouver

But despite the reduced number of robberies, the Lower Mainland still has the continent’s highest per-capita bank robbery rate. While B.C. recorded nine robberies for every 100,000 people in the province, it’s still two-and-a-half times more than Arizona, which was America’s bank robbery capital last year with 3.6 robberies for every 100,000 residents.

Longer sentences have helped keep more repeat offenders off the streets longer. Dow said the courts have increasingly recognized the serious impact bank robberies have on bank staff and the communities they’re in. But sentences can still range widely between three and nine years, largely dependent on the circumstances of the suspect and the crime.

Abels said sentences for bank robbers in B.C. remain lower than those handed out for robberies committed elsewhere in Canada. That might in part be because most robberies here involve notes being given to a teller, some of which may simply say, “This is a robbery; give me all your money.”

Dow said: “That puts the offence on the lower end of the spectrum, because there’s usually not a lot of planning that’s gone into

it. They’ve not made much of an attempt to disguise themselves, so they’re easily identifiable.

“On the robbery spectrum, while all robberies are considered very serious, when you look at the individual facts, quite often these robberies fall in the less-aggravating end of the spectrum. The less amount of violence used or threatened is important.”

Repeated robberies can damage productivity

But that judicial reality provides little consolation for banking staff that is involved in note-passing robberies. While these types of robberies might sound benign, the impact can be swift and severe for the bank staff involved, according to Stone, who has been studying the impacts of bank robberies on staff for more than a decade.

While staff are trained to follow certain procedures when dealing with a bank robbery, even a note-passing robbery can paralyze staff on the spot.

“When you talk to financial institution

“People coming in [who] were apparently trying to conceal their features from the cameras oftentimes turned around and left when they were met by greeters”

- Bill Crate,
director of security,
Canadian Bankers Association

staff and they say they are frozen on the spot, that’s the core biology of trauma at work. Sometimes it can take a long time for that to get processed [psychologically].”

But a growing number of front-line branch staff are being victimized in multiple bank robberies.

“Most front-line financial institution staff

Vancouver’s concentration of bank robberies remains the highest in North America

How the Lower Mainland compares with other jurisdictions in number of bank robberies per 100,000 people

Metro Vancouver	9.1
Greater Toronto	4.5
Orange County	3.6
Arizona	3.6
Oregon	3.5
Colorado	3.4
Mexico City	1.4

SOURCE: U.S. FEDERAL BUREAU OF INVESTIGATION, BIV RESEARCH

have been involved in at least one robbery, not including entry-level staff. Most have been involved in multiple robberies.”

In a report for the CBA, Stone cited staff that had been involved in as many as six robberies in 11 years. Some had been involved in four robberies in 21 days.

“It’s heartbreaking,” said Stone. “Most people get horribly exasperated that this can happen at someone else’s whim.”

While banks and credit unions have several services and programs to help staff following a robbery, the number of incidents can take their toll. Stone’s report noted that staff members who face multiple robberies over a short period of time can develop a chronic feeling of powerlessness, anxiety, confusion, vulnerability and anger, which in some cases can result in their ignoring bank policy and taking matters into their own hands.

That appeared to be the case in January when two **Bank of Montreal** employees chased down and caught a serial robber after he fled from a North Vancouver branch with an undisclosed amount of money.

But robberies can also affect staff productivity, even years after an incident has taken place.

“With multiple robberies, performance metrics can very possibly take a very hard hit,” said Stone. “The cost to the organiza-

tion and the person is a sharp, cliff-edge drop in productivity, and that often comes out in performance detriments in performance reviews.”

Broader co-ordination needed to address cause of crimes

While members of the anti-robbery coalition are pleased with the drop in Metro Vancouver bank robberies, many said government needs to do more to reduce the region’s drug problem, which is a key factor in bank heists.

“The average offender definitely has a substance abuse problem,” said Urquhart. “If you take away the drug problem, you’re likely to see a reduction in the number of drug-dependent crimes.”

But even more formal co-operation among stakeholders, such as an integrated investigative team, would further improve the effectiveness of the region’s collaborative work to reduce bank robberies.

“The solve rate in this province is very high

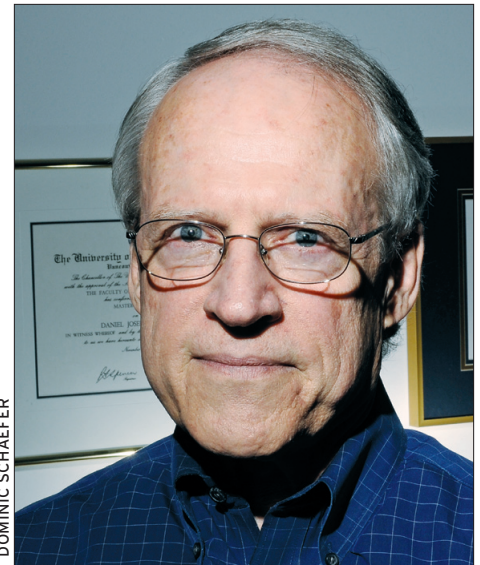
and one of the reasons is we work together,” said Dow. “We’re currently doing it on an ad hoc basis, but in terms of opportunities, there should be more conversation about the effectiveness of regionalizing these types of investigations to a further extent. File ownership at an earlier stage or an integrated team.”

Until the number of bank robberies falls further, such systemic crime will continue to be a primary source of workplace violence for the industry.

While Stone says most front-line employees tend to be a “very hearty, very robust” group of people, their resilience to bank robbery trauma can erode with each successive robbery.

“Staff who experience a cluster of robberies are robbed of their natural ability to integrate and process the trauma,” he said. “The result is an increasingly disturbed state, physically, mentally, emotionally. It’s very, very nasty.” ■

rchu@biv.com



DOMINIC SCHAEFER

Daniel Stone, principal, Daniel Stone and Associates: bank robberies are a serious source of workplace violence for banks and credit unions, potentially affecting staff productivity over time

