

Chapter Eight - Vehicle Security and Crime Reduction

Introduction

In this chapter, I examine the impact of security technology and crime reduction in order to determine whether there is a relationship with motorcycle insurance. I also examine the impact of vehicle security and its influence on government policy in terms of crime reduction. I conduct a survey of motorcyclists through the Motorcycle Action Group U.K. The purpose is to highlight the way in which adverse selection is used by insurers to divide riders into groups of bad and good risks as explained in chapter six.

Motorcycle Crime Reduction Group (MCRG)

As mentioned in chapter three, in April 1999 the Government set up the Vehicle Crime Reduction Action Team (VCRAT) with a target of reducing vehicle crime over a five year period by 30%. The team is divided into subsections by type by vehicle and each is lead by a representative of the private sector. These teams influence government vehicle crime policy. A component of the team that focuses on motorcycle theft is called the Motorcycle Crime Reduction Group (MCRG).

This group consists of representatives of motorcycle activist groups such as MAG UK as well as trade organizations; representatives from security companies; motorcycle manufacturers; representatives from a popular motorcycling publication; insurers; a representative from the Home Office and police officers.

The objectives of the MCRG are to investigate the extent and nature of motorcycle theft to inform the public of the risk of theft and to seek ways of reducing motorcycle theft. Research from the Home Office is the source of information which is divulged to the public either directly or through the components of the MCRG.

According to Paul Ekblom, a Home Office researcher, "crime reduction is 'present and future orientated' and is concerned with reducing the number of crime and disorder events and the seriousness of their consequence, by intervening directly in the events and in their causes"(2000:60). Ekblom contends that a key rationale of crime reduction policy, either within the national Crime Reduction Programme or local community safety or Crime Reduction Partnerships is how to make best use of the resources currently available to bring about a reduction in the volume and consequences of crime. Ekblom argues that in order to do that, it was necessary to look at the cost effectiveness of crime reduction achievable by a particular activity for a given resource input – typically expressed in money (cit.op Ekblom in Walklate 2002).

As mentioned in chapter three, the Morgan Report (1991) imposes a clear duty on local authorities to do all that it reasonable can to prevent crime and disorder in its area. The New Labour government enhanced this approach with the Crime and Disorder Act of 1998 making the development of community safety partnerships between the police and local authorities a statutory requirement (Crime and Disorder Act, 1998, Section 17). This includes conducting local crime audits and planned crime reduction strategies.

The significance of this Crime and Disorder Act was the shift of emphasis from crime prevention to crime reduction and community safety (ibid). The legislation also introduced a range of other measures such as the anti-social behaviour order. Accordingly, crucial to the developments of crime reduction and community safety is the location of responsibility for the development of crime prevention policies – which is placed squarely within the Home

Office. However, other government departments also support and are actively involved in a range of crime prevention activities (ibid).

A policeman's perspective

In November 2003, I interviewed a senior police officer who is an expert in vehicle crime. The purpose of the interview was to discuss crime reduction and crime reduction technology from the point of view of an experienced policeman. We talked about the advantages of security technology in crime reduction for the police and whether it was effective or not as a deterrent or as a means of social control. I also asked him how far government would be willing to go to control crime and he replied:

“There has been a lot of change driven by arguments that have no evidence which makes it very difficult to evaluate the impact of the change afterwards. But I have to say with motor vehicles the change for me has been that it is no longer easy for criminals to do things. It is harder for most because you are forcing them into a specialist environment and (...) they are exposed to a law enforcement intervention.”

I then asked him how he thought government had addressed the issues of technology as a means of crime reduction and prevention. He replied that it was a very complex issue and argued:

“The reality is that there is no economic justification from adopting technical devices that inhibit it (vehicle) from being stolen if it's over five to seven years old. People won't spend money on things that are old (...) and won't be inconvenienced in any way, shape or form (...). I think there is a lot of crime reduction that is meaningless (...). I think that the biggest difficulty around crime reduction partnerships is that you must never forget that nobody owns that problem. (...) So there are major inherent problems to overcome. The other issue is that we need to convince insurance companies and manufacturers that there is no competitive edge with information or data which is for crime reduction because the whole issue here is that they keep the data close to their chest. This is because they don't want to tell their rivals what their volumes are or what they are doing.

But nobody in industry does anything for philanthropic reasons, the only reason (...) is that it's good for business, (...) but you should be able to work with that partner by putting in all the controls in place to stop them (...) profiting from that partnership. The police are totally inept at anything to do with corporations. They (the police) are good at dealing with communities on a one to one basis. But they are almost frightened to do anything with corporations because they see it as alien to core policing skills. They are running their police forces like a business but they are avoiding some of the skills that are needed in good businesses”.

The comments provided here identify the complexities of police management and police managerialism as discussed in chapter three. They offer insight into what appears to be, on the one hand, a relationship aimed at defeating a common enemy - the criminal - but on the other hand, the motivation to combat criminality by the private sector and the police. This brings into play dynamics which need to be considered in more detail.

Crime Reduction Strategies and Security

Within the context of public/private crime reduction strategies, greater security manufactured and supplied by private industry to support policies of law and order have become the rationale for uninterrupted processes of surveillance. These processes are now the imagination of all risk-reducing organisations or institutions (Dandeker 1990; Shearing, 1992). Since 1998, responsibility for crime reduction in England and Wales has been devolved to local partnerships made up of agencies and privatised bodies. As previously mentioned, these are driven by performance management agendas in which cost-effective measures for the realisation of specific outcomes and reduction targets are prioritised (McLaughlin et al, 2001). In focusing on opportunity crime reduction, the ideology of ‘situational’ criminologists puts considerable emphasis on security technology as ‘prevention measures that can spread beyond the targets of intervention’ (Rigakos 1999b).

There is a close relationship with the security industry and the insurance industry. The insurance industry’s research centre ‘Thatcham’ was specifically set up to test vehicles for safety but also to determine the degree of reliability of security technology for vehicles (such as immobilizers) either produced or adopted by individual manufacturers. The reason for this is to allow the insurance companies to determine prices and/or offer discounts on insurance premiums if vehicle owners adopt these devices, or conversely to increase premiums if these devices are not applied to the specific vehicle.

I interviewed an experienced stolen vehicle expert and asked him about his work as a specialist. I commented that the Home Office had published a report on Motorcycle theft which highlighted the fact that the majority of PTWs stolen were small bikes. I asked him to give his opinion about the view held by the police that as the motorbikes became more expensive, the more likely the theft would be professional crime. He argued that:

“You have to dissect it to understand it – to try to get people to deal with it is difficult enough, so you have to dissect it into areas that they can understand. So let’s look at the statistics and let’s say it’s about 20,000 units a year and 60% relate to scooters and maybe a few scammers, that’s a local issue. The remaining 40% leaves you the bigger bikes. That’s where the money’s being made and that’s where organised crime exists and (...) that’s where the lack of recovery happens, because they are bloody good at what they do. One in cloning, two in stripping for black market spares. So we have one end of the market which involves young people and by and large this can be overcome by fitting ground anchors. Then there’s the other end which is totally professional where you can pay someone £500 to target a bike”.

I commented that there appeared to be a lack of understanding of baseline data and of all the issues surrounding PTW theft which had created a situation whereby on the one hand the police were desperate to do their job and on the other hand there were organisations that appeared to be profiting from the situation. He replied:

“Of course, but it (the information on theft) is held by the insurance companies and their systems. For example, I can’t help living in East London and I’ve had two bikes stolen, I’ve taken all the crime advice, put on two chains, 5 alarms, whatever, but it’s still been lifted. But organised criminals don’t care, all they know is that bikes are easy and the reason why the police go off about tagging and stuff like that is simply because they can see it as an easy answer to the problem, that is without calling in specialists, they can see that they can arm their men with a scanner or UV lamp and saving money. That’s all they see”.

The response from this expert highlights what appears to be a difficult relationship that exists between the public and private sector. This may be due to government policy in relation to situational criminology which emphasises the importance of designing technology to reduce and prevent crime as discussed in chapter three.

Security devices, identified as solutions to resolve motorcycle theft, are now an important part of the ‘risk management’ arsenal used by the insurance industry. In this context, this chapter commences the practical discussion of my book in which I develop my theory that motorcyclists have become victims of crime.

This is not just because their motorcycles have been stolen, but because crime has become commercialized by both the insurance and security industries as a result of campaigns and publicity by the police and by government to reduce crime. Further, the conduit between the commercialization of crime and the perceived victimization of motorcyclists appears to be the application of crime reduction strategies which will be analysed in this and the following chapter.

Survey of Owners of Stolen Motorcycles and Control Group

Between September 2002 and January 2003, I surveyed 922 motorcyclists. I asked questions about theft and security and I collected information from 174 riders who had their bikes stolen and 748 of those who did not – which I used for comparison. I surveyed riders at motorcycle rallies, through the website of MAG UK and Motor Cycle News which is a popular bikers’ magazine and website. Furthermore, questionnaires were sent to police constabularies for distribution. Throughout this chapter, I will use the terms Powered Two Wheelers (PTW) for the official data and ‘bikes’ for the survey data, both of which identify motorcycles, scooters and mopeds.

As tables 8.1 and 8.2 highlight, the definitions of PTW engine sizes identified by the Home Office are slightly different than those determined by the motorcycle industry⁷⁰. However, for the purpose of comparison, I calculated the total parc⁷¹ for PTWs under 400cc which is 46.3%, whereas the total for PTW thefts under 400cc is 80.2% of all PTWs. This suggests a higher representation of PTWs stolen in this category compared to PTWs of bigger engine sizes (+33.9%).

Table 8.1 - Total PTW Parc in Great Britain in 2000

Engine Sizes cc	PTWs in use	% of parc
0 - 50cc	175,200	15.1
51 - 125 cc	196,957	17.0
126 - 400 cc	164,303	14.2
401 - 700 cc	284,058	24.5
701 - 1000 cc	232,614	20.1
>1000 cc	104,581	9.0
Total	1,157,713	100.0

Parc data: MCI A. The percentages refer to the proportion of vehicles in use.

⁷⁰ N.B. Mopeds and scooter typically have engine sizes between 50cc and 125cc

⁷¹ Parc: vehicles in use i.e. registered and in circulation.

In my survey, the group of stolen PTWs highlights of 48% of PTWs under 400cc compared to the control group with 10% of the same engine sizes. The comparison with the national baseline data shows a similarity in terms of the stolen bike group but the control group is less represented for this category of engine sizes.

Table 8.2 Home Office Findings on PTW Theft 2000

Type of PTW and Engine Size	Total thefts	% of total PTW thefts
Moped/Scooter	16,151	55.8
Motorbikes: 101 - 200cc	5,043	17.4
201 – 400cc	2,025	7.0
401 – 700cc	2,922	10.1
701 – 1050cc	2,218	7.7
>1050cc	598	2.1
Total	28,957	100.0

Source: *The Extent of Motorcycle Theft 2003, Home Office Findings 193.*

In the survey, both groups display similar proportions in the categories 126 – 400cc and 401 – 700cc. This is probably due to the fact that the responses were mainly representative of motorcyclists who would typically ride motorbikes which have bigger engine sizes than scooters or mopeds. As highlighted in table 8.1, the parc for Great Britain, identifies engine sizes of >400cc as 53.6% of all PTWs, this compares to 52% for the Stolen Group and 89.9% for the Control Group from the survey.

Table 8.3 Engine Sizes and Motorcycle theft

Engine Size	Stolen Bike Group		Control Group	
	%	Sample size	%	Sample size
<51cc	10	10	0.7	5
51 – 125cc	22	22	2.8	21
126 – 400 cc	16	16	6.5	48
401-700cc	28	28	28.3	209
701-1000cc	17	17	32.9	243
>1000cc	7	7	28.7	212
Total	100	100	100	738

(Stolen bike group: 74 missing⁷²; Control Group: 10 missing)

There are variations in the comparisons with national baseline data in the identification of the probability of theft for smaller PTWs. However, what is more relevant in this study, is not so much the proportion of theft in comparison to national data, but the reactions of these two groups in terms of ‘fear of crime’, as well as the impact of security usage and insurance cover and how this has affected PTW owners for both groups.

In 2000, according to the Home Office report, a total of 36,822 Powered Two Wheelers (PTWs) were stolen. This figure was a guesstimate from the Home Office Crime Reduction Research Unit. Effectively, only 28,957 PTW thefts were analysed. Thefts of PTWs with engine sizes from 400cc upwards were estimated at 5,736. According to the Home Office

⁷² Table 8.3 highlights 100 of 174 responses. 74 did not respond to this question. This group answered two questions on engine size, for the vehicles that were stolen and for those they rode when answering the questionnaire.

report on the extent of Motorcycle theft in 2003 (referring to thefts in 2000), motorcycle theft is proportionately far less a problem than scooter and moped theft. In fact statistically, over 73% of PTWs stolen in 2000 were mopeds, scooters or small motorbikes.

Table 8.4: Theft of all PTWs in Great Britain in 2000

PTW group (Engine Capacity cc)	Number stolen	PTW Parc data for 2000	Stolen as % of parc
Moped/Scooter	16,151	247,031	6.5
Motorbikes: 101–200cc	5,043	160,127	3.1
201–400cc	2,025	129,302	1.6
401–700cc	2,922	284,058	1.0
701–1050cc	2,218	239,418	0.9
>1050cc	596	97,777	0.6
Combined Total	28,957	1,157,713	100
Mopeds/Scooters and Motorcycles			

Source: Extent of Motorcycle Theft; Home Office Research Paper 193; Parc data from MClA. In this analysis I used MClA parc data to identify percentages of PTWs stolen. The Home Office used DVLA parc data which are considered to be less accurate by the automotive industry data analysts.

The survey of (stolen bike) riders in table 8.3 highlights the results from 100 of 174 responses. A possible reason for not giving all the details on the bikes that were stolen could have been an unwillingness to give more explicit information or uncertainty about the engine size and age (table 8.5). This has limited the potential to evaluate the impact of theft for owners of smaller PTWs, however, while this limits the discussion about the extent of theft, it has not affected the results relating to security and concerns about theft, which are the primary aims and objectives of this chapter.

Table 8.5: Motorcycles by Age from MAG UK Survey

Age	Stolen Bike Group		Control Group	
	%	Sample size	%	Sample size
2 years and under	28.8	23	25.0	187
3 to 4 years	18.8	15	17.9	134
5 to 7 years	7.5	6	15.4	115
8 to 10 years	13.8	11	11.1	83
11 to 15 years	8.8	7	11.1	78
>15 years	22.5	18	14.7	103
Total	100	80	100	700

(Stolen bike group: 94 missing; Control Group: 48 missing) Mean age of bike for Control group was 3 years and 3.2 years for the Stolen Bike Group

Nationally, crime statistics rely on whether the crime is actually reported in the first place and in my survey only five of the respondents did not report the theft of their bikes to the police. I asked the respondents of those that had their bikes stolen what action the police had taken following the theft and subsequent reporting. Overall, 36 replied that the police did nothing. Other responses were as follows:

“The police found the bike after one week but let me know 3 months later then charged over £150 (€225) to get the wreck back.”

“Police did very little. Took details, found bike less than one mile from home, it was then taken 10 mile to a garage and they charged me £300 (€450) for storage.”

“I found out myself where bike was and who had stolen it. I threatened police with a formal complaint. They arrested the thief eventually.”

“They didn’t do much, we retrieved it ourselves. The police knew who took it.”

“The police took the details, a month later we got a questionnaire through the post.”

“I told police who took the bike and they did nothing.”

Generally, if the PTW is newer (typically five years old or less), motorcyclists tend to be covered by Fully Comprehensive insurance as highlighted in the following tables 8.6 (a) and (b): 65.8% of the stolen group and 81.8% of the control group had Fully Comprehensive insurance.

The respondents for the stolen bike group gave two sets of information about engine size. One set (see tables 8.3 and 8.5) refers to the engine sizes and age of the bikes that were stolen and the second set (used from table 8.6 onwards) refers to the bikes that they owned when responding to the questionnaire.

Table 8.6 (a): Age of Bike and Type of Insurance for Stolen Bike Group

Age of Bike	Type insurance			Total
	TPO	TPFT	Fully Comp	
1-5 yrs	7 7.1%	28 28.3%	64 64.6%	99 100.0%
>5 yrs	8 13.3%	35 58.3%	17 28.3%	60 100.0%
Total	15 9.4%	63 39.6%	81 50.9%	159 100.0%

Table 8.6 (a) Pearson Chi Square test (with 2 degrees of freedom) identifies a significance of .000 and Cramer’s V value is .352.

Table 8.6 (b): Age of Bike and Type of Insurance for the Control Group

Age of Bike	Type of Insurance			Total
	TPO	TPFT	Fully Comp	
1-5 yrs	7 1.9%	70 19.1%	290 79.0%	367 100.0%
>5 yrs	15 4.6%	163 49.8%	149 45.6%	327 100.0%
Total	22 3.2%	233 33.6%	439 63.3%	694 100.0%

Table 8.6 (b) Pearson Chi Square test (with 2 degrees of freedom) identifies a significance of .000 and Cramer’s V value is .346.

In both tables (8.6 a and b) Cramer’s V highlights a moderate strength in the relationship between age of bike and type of insurance. In the stolen bike group (table 8.6 (a)) there is a higher percentage of those with third party only insurance. However, equally relevant is the age of the bikes not only for the type of insurance, but also as a motive for theft. Of the stolen bike group, 62.4% had bikes aged 5 years and under, compared to 52.6% in the control group (table 8.6 (b)). Policies for TPO are infrequent for both groups, however, 9.4% of the stolen group had this type of insurance (Only 3.2% of the control group had TPO).

Of the respondents from the group that had their bikes stolen, 39 stated that they did not claim on their insurance policies. The reasons they gave for not claiming from their insurers, varied from those that had Third Party Only insurance and those who did not have any insurance (due to the seasonality of motorcycling, many riders cancel their policies during winter). Others gave the following reasons:

“My insurance is high enough as it is”

“I have £500 (€750) excess and don’t want extra loading for next year’s policy”

“It’s cheaper to repair the bike (which was recovered) than lose my no claims bonus”

“I didn’t claim because I have 9 years no claims bonus”

“The value of my bike is less than the value of the increased insurance premium”

Table 8.7 (a): Age of Bike and Cost of Insurance – Stolen Bike Group

Age of Bike	Cost of Insurance Premiums			Total
	£1-£200	£201-£500	>£500	
1-5 yrs	22 22.9%	51 53.1%	23 24.0%	96 100.0%
>5 yrs	41 71.9%	14 24.6%	2 3.5%	57 100.0%
Total	63 41.2%	65 42.5%	25 16.3%	153 100.0%

Table 8.7 (a) Pearson’s Chi square test (with 2 degrees of freedom) highlights .000 significance. Cramer’s V value is .491.

Table 8.7 (b): Age of Bike and Cost of Insurance - Control Group

Age of Bike	Cost of Insurance Premiums			Total
	£1-£200	£201-£500	>£500	
1-5 yrs	86 23.8%	228 63.0%	48 13.3%	362 100.0%
>5 yrs	216 66.7%	103 31.8%	5 1.5%	324 100.0%
Total	302 44.0%	331 48.3%	53 7.7%	686 100.0%

Table 8.7 (b) Pearson’s Chi square test (with 2 degrees of freedom) highlights .000 significance. Cramer’s V value is .446.

As identified by the Cramer's V test, in both tables (8.7 a and b), there is a stronger correlation between the age of bike and the cost of the premium for both groups compared to the age of bike and type of premium for both groups (tables 8.6 a and b).

Security

Overall, the group of riders who had their bikes stolen were less likely than the riders in the control group to own a garage (68.2%); a higher proportion of those from the stolen bike group with engine sizes over 1000cc used a garage (93.3%) while 79.5% of those owning bikes with 701-1000cc engine sizes used a garage from this group. Only 44.9% of owners of bikes from the stolen bike group with engine sizes under 401cc owned a garage compared to 65.3% of those with the same category of engine size in the control group. In total, 26 (15%) of the 174 respondents stated that their bikes were stolen from garages. Of the control group, 91% had bikes with engine sizes over 1000cc and 85.8% had engine size between 701-1000cc. Overall, 84% of the control group owned a garage.

Table 8.8 (a): Engine Size of Bike and Garage Ownership - Stolen Bike Group

Engine size	Own a Garage?		Total
	Yes	No	
<401cc	22 44.9%	27 55.1%	49 100.0%
401-700cc	35 67.3%	17 32.7%	52 100.0%
701-1000cc	31 79.5%	8 20.5%	39 100.0%
>1000cc	28 93.3%	2 6.7%	30 100.0%
Total	116 68.2%	54 31.8%	170 100.0%

Table 8.8 (a) Pearson's Chi square test (with 3 degrees of freedom) highlights .000 significance. Cramer's V value is .370.

The Cramer's V analysis for table 8.8 (b), highlights a rather weak relationship (.197) between the two variables, whereas the relationship appears stronger in table 8.8 (a) (.370).

Table 8.8 (b): Engine Size of Bike and Garage Ownership - Control Group

Engine size	Own a Garage?		Total
	Yes	No	
<401cc	47 65.3%	25 34.7%	72 100.0%
401-700cc	169 81.3%	39 18.8%	208 100.0%
701-1000cc	205 85.8%	34 14.2%	239 100.0%
>1000cc	193 91.0%	19 9.0%	212 100.0%
Total	614 84.0%	117 16.0%	731 100.0%

Table 8.8 (b) Pearson's Chi square test (with 3 degrees of freedom) highlights .000 significance. Cramer's V value is .197.

The following tables 8.9 (a) and (b) reveal the type of security used by both groups. The respondents from each group used more than one form of security, generally, those with bigger engine sizes used more sophisticated technology such as alarms and immobilizers, which were frequently combined with more rudimentary types of security such as chains and padlocks or U locks.

Table 8.9 (a) Security by engine size used by Stolen Bike Group

Engine Size (cc)	Type of Security													
	1		2		3		4		5		6		7	
		%		%		%		%		%		%		%
<401	8	17.4	5	10.0	4	8.2	33	66.0	8	16.0	6	12.0	2	4.0
401-700	34	65.4	11	21.2	12	23.1	40	76.9	16	30.8	18	34.6	16	30.8
700-1000	21	53.8	13	33.3	15	38.5	21	53.8	12	30.8	5	12.8	10	25.6
>1000	15	51.7	10	33.3	10	37.0	23	76.7	10	33.3	6	20.0	10	33.3
Total	78	47.0	39	22.8	41	24.6	117	68.4	46	26.9	35	20.5	38	22.2

Code: Tagging/Etching: 1; Alarm: 2; Immobilizer: 3; Chain Lock: 4; U Locks: 5; Ground Anchor: 6; Disc/cable lock: 7.

The response for ground anchors (6) highlights low usage for this form of security by all engine size categories in table 8.9 (b). This may be due to the fact that this type of security - which is typically a ring of steel (anchor) fixed into the ground - to which the motorcyclist can chain his/her motorcycle - is not available. This is because this method of security is not generally adopted by local councils and bike parks in Britain.⁷³ Chain locks were the commonly used for all groups (av.62.6%) while tagging/ etching was popular for the >400cc categories, for both the control and stolen groups.

⁷³ Ref. MAG Foundation Secure Parking Booklet (www.mag-foundation.org)

Table 8.9(b) Security by engine size used by Control Group

Engine Size (cc)	Type of Security													
	1		2		3		4		5		6		7	
		%		%		%		%		%		%		%
<401	16	21.6	7	9.5	8	10.8	48	64.9	20	27.0	9	12.2	5	6.6
401-700	122	58.4	58	27.9	62	29.8	120	57.4	76	36.4	36	17.2	65	31.1
700-1000	123	51.3	74	30.7	68	28.3	148	60.9	79	32.5	43	17.7	67	27.6
>1000	115	54.8	96	45.5	85	40.9	146	68.9	53	25.0	43	20.3	55	25.9
Total	376	51.3	235	32.0	223	30.5	462	62.6	228	30.9	131	17.8	192	26.0

Code: Tagging/Etching: 1; Alarm: 2; Immobilizer: 3; Chain Lock: 4; U Locks: 5; Ground Anchor: 6; Disc/cable lock: 7.

I asked the respondents from the stolen bike group whether they thought the theft of their bike was opportunistic or professional. 76 (43.7%) thought the thieves were opportunists, while 42 (24%) thought the thieves were professional (the remainder answered that they did not know).

Fifteen replied that they or acquaintances had found the bike following the theft, either abandoned nearby or because they saw or knew who had stolen the bike and managed to recover it. The non-recovery of a vehicle is considered an indicator of professional theft by the Home Office, in my survey 38.5% of the respondents had their bikes recovered, compared to 32% recorded by the Home Office in the report 'The Extent of Motorcycle Theft 2003'.

I then asked the respondents if they used security for fear of theft or to protect their property. A proportion of the riders indicated both reasons, although the stolen bike group data suggest that this group used security slightly more for fear of theft than for protection - in comparison to the control group as seen in tables 8.10 (a) and (b).

Table 8.10 (a): Age of bike of owner and reasons for using security - Stolen Bike Group

Age of bike	Fear of theft		Total	protect bike		Total
	Yes	No		Yes	No	
	1-5 yrs	81	22	103	73	30
	78.6%	21.4%	100.0%	70.9%	29.1%	100.0%
>5 yrs	43	19	62	46	16	62
	69.4%	30.6%	100.0%	74.2%	25.8%	100.0%
Total	124	41	165	119	46	165
	75.2%	24.8%	100.0%	72.6%	27.9%	100.0%

Table 8.10 (b) Age of bike of owner and reasons for using security - Control Group

Age of bike	Fear of theft		Total	protect bike		Total
	Yes	No		Yes	No	
	1-5 yrs	256	112	272	272	96
	69.6%	30.4%	100.0%	73.9%	26.1%	100.0%
>5 yrs	216	116	257	257	75	332
	65.1%	34.9%	100.0%	77.4%	22.6%	100.0%
Total	472	228	700	529	171	700
	67.4%	32.6%	100.0%	75.6%	24.4%	100.0%

In the response for fear of theft as a reason to use security varied between the two groups, 67.4% of the control group used security for fear of theft compared to 75.2% for the stolen bike group. In both cases there was a higher degree of fear of theft as a reason to use security

for the owners of newer bikes - +9.2% for the stolen bike group and +4.5% for owners of newer bikes in the control group.

When the respondents were asked if they were worried about theft, there was a notable increase of those who were constantly or extremely worried in the group that had their bikes stolen.

Table 8.11: Concerns about Motorcycle Theft

Are you worried about theft?	Stolen Bike Group		Control Group	
	Sample size	%	Sample size	%
Not worried	17	10.0	99	13.3
Sometimes	67	39.4	493	66.1
Constantly	62	36.5	126	16.9
Extremely	24	14.1	28	3.8
Total	170	100	746	100

Tables 8.11 highlights issues in relation to ‘fear of crime’ and perception, the group that had their bikes stolen were more constantly (+ 19.6%) and extremely (+10.3%) worried compared to the control group. Whereas there is a reversal in the responses for those who sometimes worried: 66.1% of the control group sometimes worried compared to 39.4% for the group of riders who had had their bikes stolen.

These comparisons appear to support the view that the data identify issues of “consumption and the ‘perfect images’ it enables people to contemplate” (Campbell 1987:213). Loader argues that the assumption is that “protective security products offer a sort of allusion of victory against the criminals.

The result of theft therefore can lead to a powerful capacity to disenchant because it has failed to satisfy the expectations offered which is the idea of control over an unpredictable and insecure future” (1999:381). Tables 8.10 (a) and (b) and 8.11 suggest that after the event (theft of the rider’s motorcycle), anxiety increases. As Crawford argues, “once ‘security’ (technologies or people) have been invested in, its failure to secure may deal a severe blow to any trust relations which that person had sought through expert systems or personnel, one which is subsequently hard to repair” (1999:271).

According to situational criminologists, the majority of crimes committed are opportunistic. The paradox with that assumption is that it may be true that the technology used to reinforce security in vehicles minimizes the effect of theft by opportunists, thus reducing the volume of theft of vehicles. However, the police and the Home Office Crime Reduction Group offer anecdotal evidence that the theft of the majority of vehicles (specifically cars, mopeds and scooters) are carried out by joyriders who are considered opportunists. The question therefore remains: if security deters theft, then why is there still a large proportion of vehicles stolen by opportunists?

The typical vehicle stolen by a joy rider (or opportunist) has also been identified by the Police and Home Office statistics as an older vehicle. As previously mentioned, there does not appear to be any economic justification for putting technical devices that inhibit vehicles from being stolen if they are old, due to the cost of the vehicle in comparison to the cost of the security equipment. Conversely, the owner of a newer vehicle may be more likely to apply various types of security in order to protect his or her property. However it is far more probable that a newer vehicle would be stolen by a professional thief because it would be more economically viable.

Table 8.12 (a) Age of bike and Technology used by the Stolen Bike Group

Age of bike (Years)	Alarms			Immobilizers			Tagging/Etching		
	Yes %	No %	Total sample	Yes %	No %	Total sample	Yes %	No %	Total sample
1 to 2	26.3	73.7	57	38.6	61.4	57	50.9	49.1	57
3 to 4	31.3	68.8	32	37.5	62.5	32	54.8	45.2	31
5 to 7	23.1	76.9	26	19.2	80.8	26	73.1	26.9	26
8 to 10	12.5	87.5	16	6.7	93.3	15	33.3	66.7	15
> 10	11.8	88.2	34	9.7	90.3	31	15.6	84.4	32
Total	22.4	77.6	165	26.7	73.3	161	46.6	53.4	161

Table 8.12 (b) Age of bike and Technology used by the Control Group

Age of bike (Years)	Alarms			Immobilizers			Tagging/Etching		
	Yes %	No %	Total sample	Yes %	No %	Total sample	Yes %	No %	Total sample
1 to 2	46.2	53.8	186	55.4	44.6	186	61.8	38.2	186
3 to 4	38.8	61.2	134	41.4	58.6	133	65.4	34.6	133
5 to 7	28.9	71.1	114	24.1	75.9	112	68.4	31.6	114
8 to 10	21.7	78.3	83	10.8	89.2	83	39.8	60.2	83
> 10	17.3	82.7	179	10.1	89.9	179	22.9	77.1	179
Total	31.6	68.4	696	30.6	69.4	693	50.9	49.1	695

With regards to motorcycles and security, as the previous two tables 8.12 (a) and (b) highlight, the older the bike, the less inclined the owners are to use expensive security technology. This is especially evident in the age of bikes eight years or over for both groups, whereas the newer bikes in both groups use more technology, though less so by those in the Stolen Bike Group. However, according to police vehicle crime specialists, a professional thief is experienced to bypass most if not all devices including immobilizers.

Conclusion

According to Loader (1999), there is nothing particularly mysterious about people wanting to buy security products in order to protect themselves and their home and family or business. This may be due to previous experiences or simply in order to meet the requirements of finance and/or insurance companies, which have become a part of everyday life. He comments that explanations as to why there is such an expanding security industry, needs to consider a variation of reasons which go beyond a simple rational calculation.

Loader believes that the consumption of both police services and security products are an expression of acting out an emotionally-laden cultural performance. In essence, choices of consumption express and generate culture and effectively create patterns of identification and discrimination. He argues that consumer goods and services are social markers that either reinforce or undermine existing boundaries (Loader citing Douglas and Isherwood, 1999). Acts of consumption are also preceded by a desire to be satisfied by the purchasing of a particular product or service. This, according to Campbell (1995), is integral to the pleasures of modern consumption.

However as Loader (1999) points out, the corollary of this is that reality may fail to meet these expectations and could bring both disillusionment and disenchantment with the whole experience. This is reinforced by the way in which products or services are a means of identification and status within society, markers to separate out them and us (Bourdieu, 1984).

If the purchase of security or policing services is based on assessments of a mixture of experiences which may be personal or gathered from local stories, media information and so forth, this cultivates a view that the individual is capable of participating in the fight against the bad criminal 'Other'.

In this context, Loader (1999) explains that the consumption of policing and security becomes a mixture of pleasure and anxiety. But the paradox of this consumption is that by making their home or business (or vehicle) more and more secure, this infers that the world outside is more dangerous than ever and effectively creates disenchantment and a failure to satisfy. It would be worse if the product or service were to fail then there would be a breakdown of trust.

A way out of this would be the opportunity to repair or upgrade the product in order to protect it from theft. Thus, according to Loader, the dynamics of disappointment and fear are sentiments which "the crime control industry has a vested interest in cultivating and sustaining" (ibid:382).