



AHEAD OF WHAT'S NEXT.

Brand New Belongings Survey



Nationwide[®]
On Your Side

Methodology

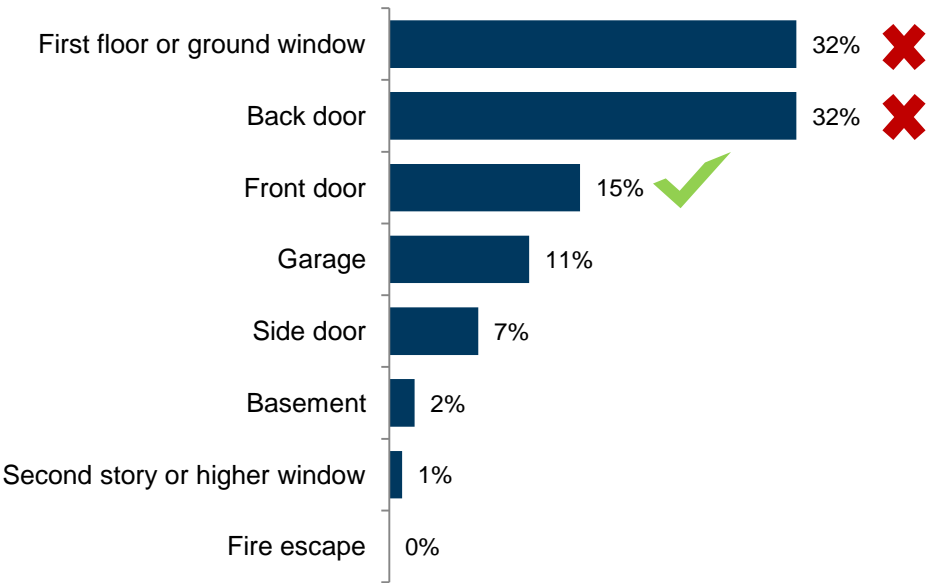
The Brand New Belongings Study was conducted online from May 21 to May 29, 2013. Respondents were comprised of 1,005 U.S. adults aged 18+ who have a homeowners insurance policy or a condo insurance policy. For the purposes of this report, we refer to this audience as “U.S. Homeowners” as 98 percent own their primary residence.

- Results are weighted to the U.S. General Population adults ages 18+ in terms of age, sex, race/ethnicity, education, region and household income. Propensity score weighting was also used to adjust for consumers’ propensity to be online.
- Research participants were drawn from the Harris Poll Online (HPOL) research panel. Because the sample is based on those who were invited to participate in the HPOL panel, we cannot calculate estimates of theoretical sampling error can be calculated.

Because **social media** is an integral part of most lifestyles, some high-level insights are also included on the social media market structure of related subjects: homeowners or condo insurance mentions, mentions of break-ins and expressions of being away from home.

Where do burglars enter?

Many intruders simply walk in the front door – but most homeowners are concerned about a ground floor window (32%) or the back door (32%).



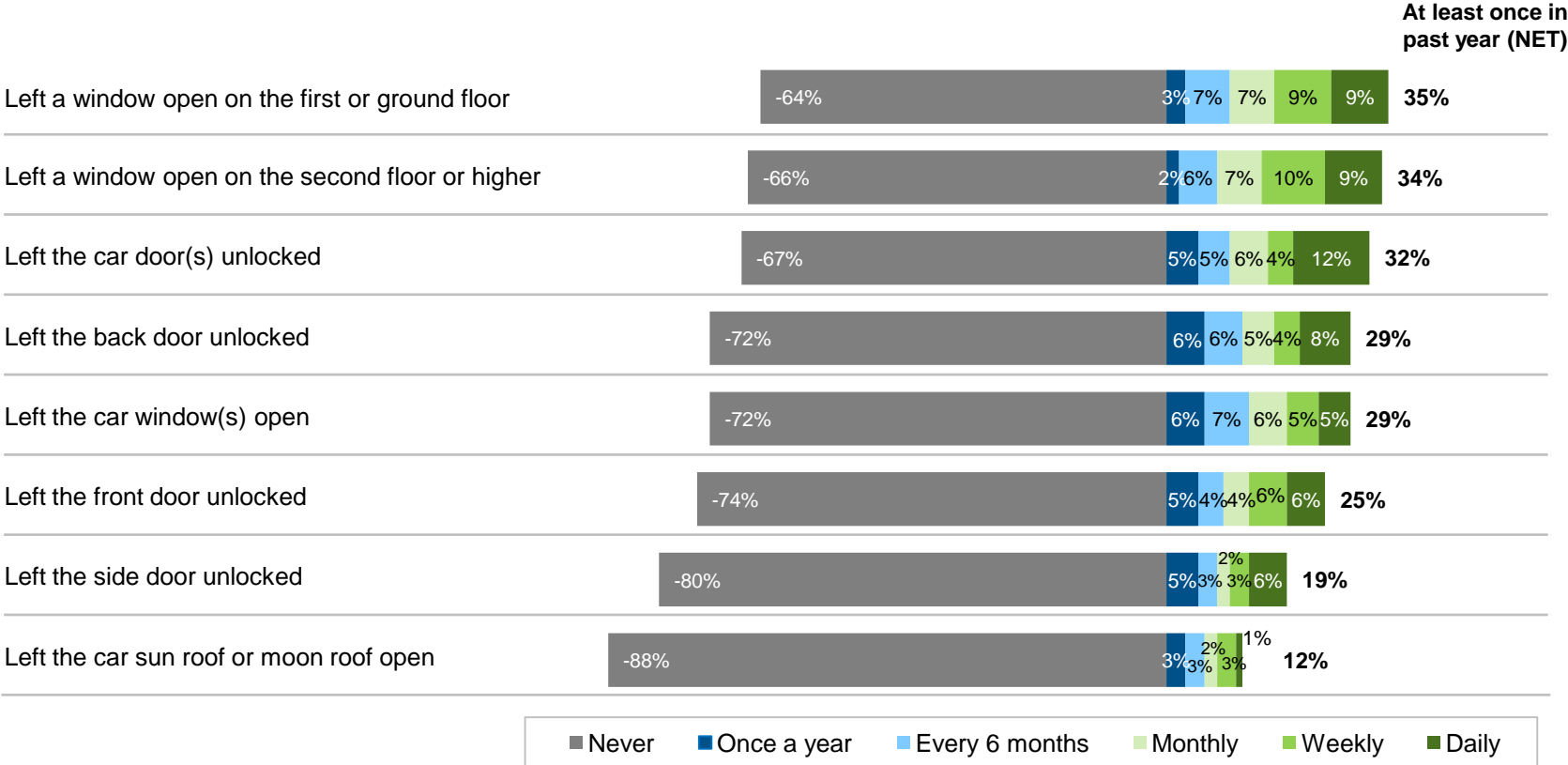
FACT: According to the National Burglar & Fire Alarm Association, it is estimated that nearly one-third of all burglars enter through the front door.

Base: U.S. Homeowners (N=1005)
Q1015 What do you think is the most common way for a burglar/robber to gain entrance to a home?



Exposed: "Open" invitations to my stuff

Homeowners tend to leave ground floor (34%) or second story and above (35%) windows unlocked. However, 25% of homeowners have also left their front door unlocked at least once in the last year while away from home.

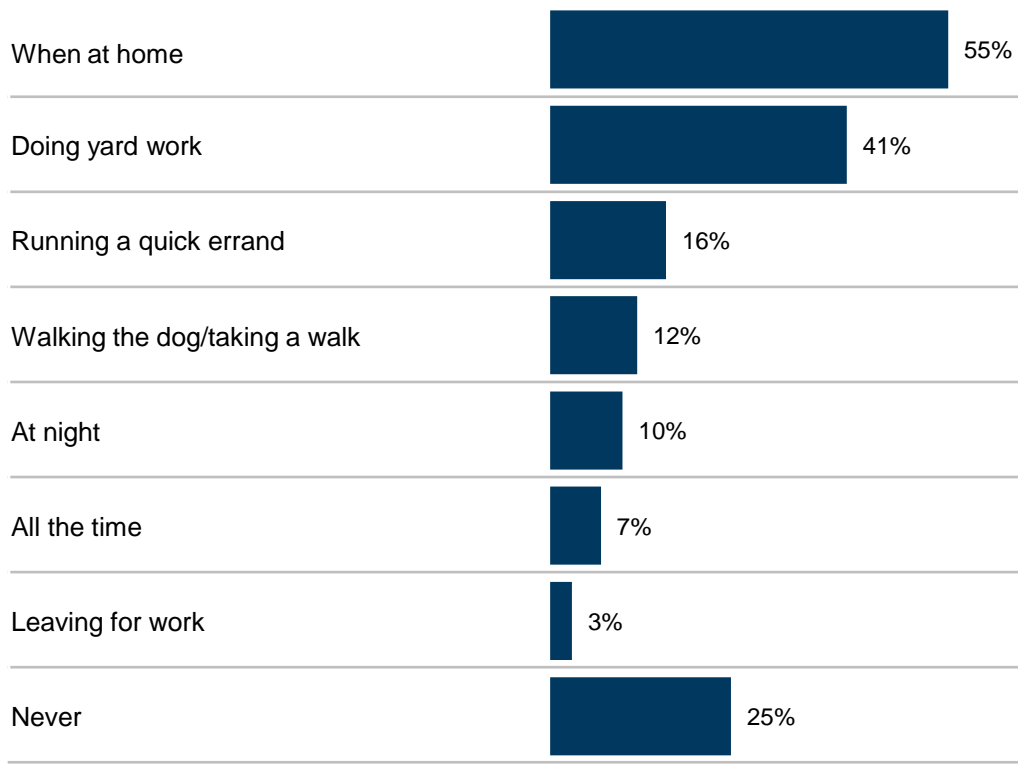


Base: U.S. Homeowners (N=1005)
 Q800 In the past year, how often have you done the following things when you leave your home?



Exposed: I'll be right back

- Nearly one in five homeowners (16%) leave their door or ground-floor windows unlocked when running a quick errand.
- Many tend to feel comfortable leaving a door or window unlocked while they are at home (55%) or doing yard work (41%). One quarter (25%) never leave either unlocked.



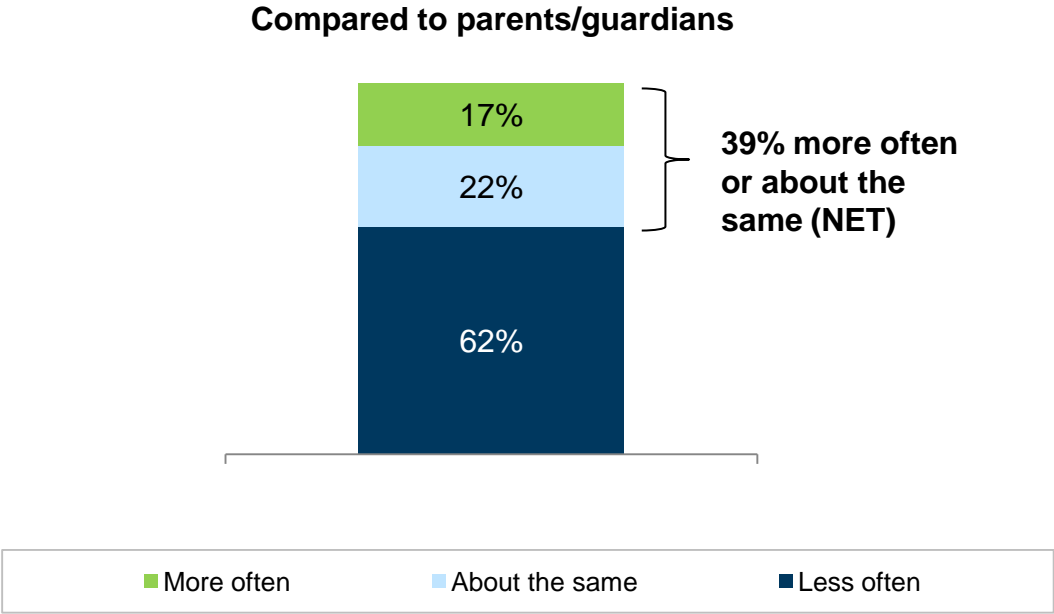
Younger adults feel more comfortable leaving doors and window unlocked than those who are older.

Base: U.S. Homeowners (N=1005)
Q811 When do you typically leave at least one door or ground-floor window of you home unlocked? Please select all that apply.



Unlocked doors over the years

- Despite the changing times, 17% of homeowners admit that they leave their doors *unlocked* more often than their parents did when they were growing up, and another 22% leave their doors unlocked the same as their parents did when they were growing up.

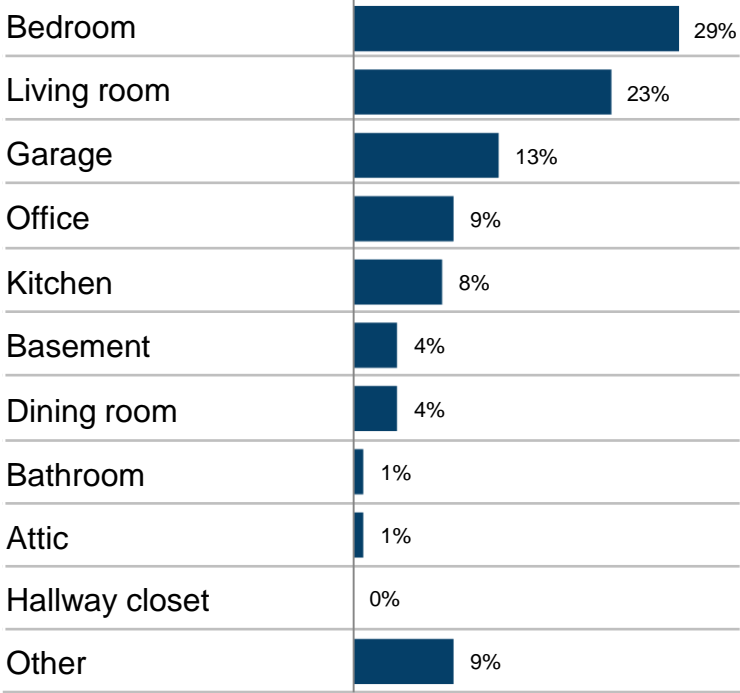


Base: U.S. Homeowners (N=1005)
Q815 Compared to your parents/guardians when you were growing up, how often do you leave your doors unlocked when you leave your home?



Where are the valuables?

Almost one-third of homeowners (29%) say the bedroom—the room thieves visit first – contains the most valuables.



Females are more likely than males to cite the bedroom as the area of their home that holds the most valuable items (34% vs. 23%, respectively).

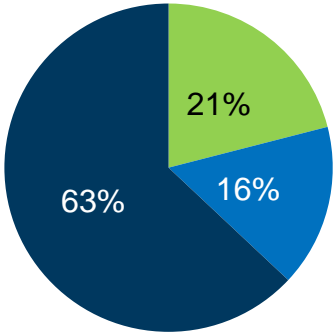
Base: U.S. Homeowners (N=1005)
Q705 Which one area of your home do you feel holds the most valuable items?



Neighbors protecting neighbors

- Only one in five (21%) feel they are more concerned about home security than their friends or family.
- Most (86%) feel confident their neighbors will keep an eye on their home when they are not there yet only 22% report actively participating in a Neighborhood Watch program.

Home security concern compared to friends or family



■ More concerned
 ■ Less concerned
 ■ About the same

Neighborhood Watch

- **86%** feel their neighbors will look out for their home when they are not there—even if they don't specifically ask.
- **22%** actively participate in a Neighborhood Watch program.
- **44%** say their neighborhood doesn't have a Neighborhood Watch program.



Base: U.S. Homeowners (N=1005)

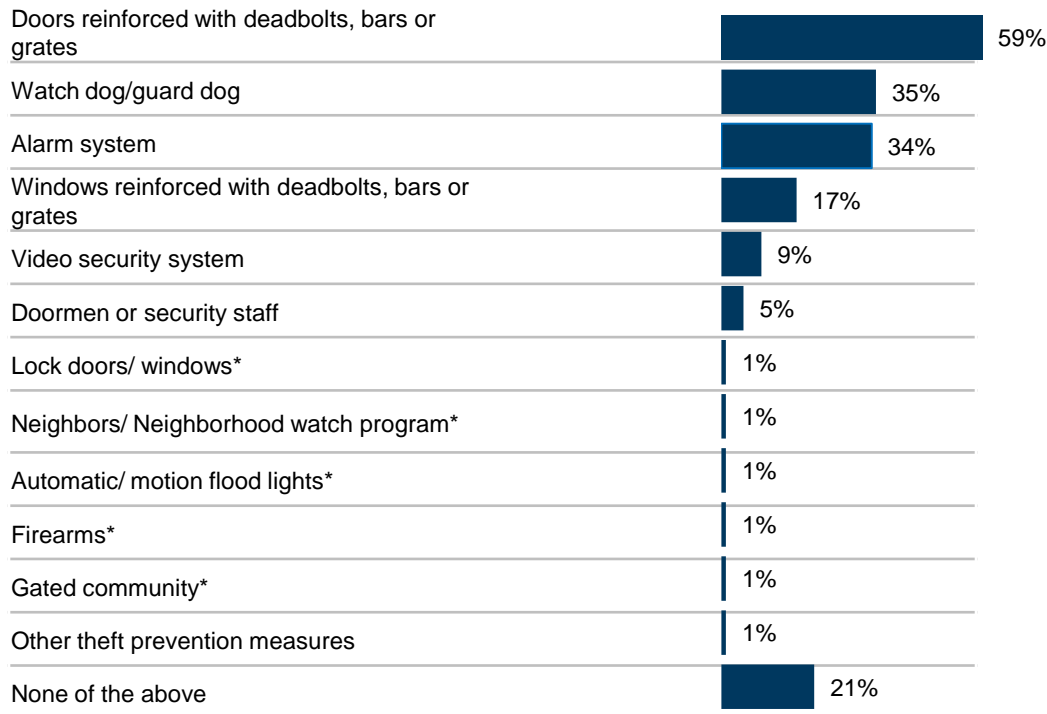
Q880 Do you actively participate in a local Neighborhood Watch program?

Q885 Do you feel your neighbors will look out for your home when you are not there—even if you don't specifically ask them to?

Q890 Do you feel you are more or less concerned with home security than your friends or family are?

Staying safe: Home theft prevention in action

- The most commonly used theft prevention measure is reinforcing the doors (59%). A smaller portion have a watch dog (35%) or an alarm system (34%).
- Yet, three in ten (30%) put themselves at risk by hiding a spare key outside of their home—which could counteract those preventions. People living in rural communities and those with higher incomes are most likely to hide a spare key outside of their homes.



30% of respondents hide a key outside of their home

Hiding spare keys most common among:

- Rural community (40%)
- Income of \$100K or more (42%)

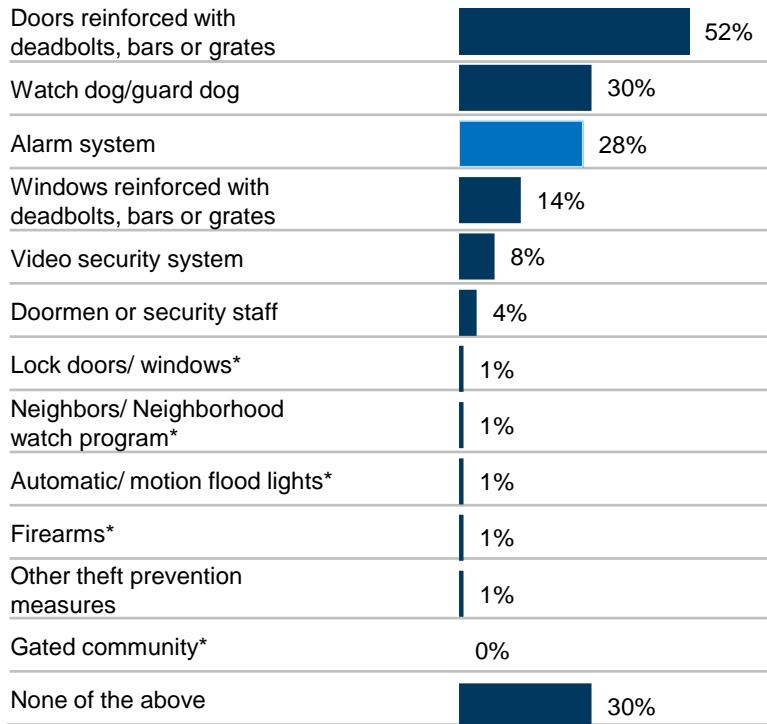
Base: U.S. Homeowners (N=1005)
 Q833 Which of the following theft prevention measures do you have? Please select all that apply.
 Q820: Do you hide a spare key outside of your home?'

**Note: Response options coded from 'Other theft prevention measures' open ended response*

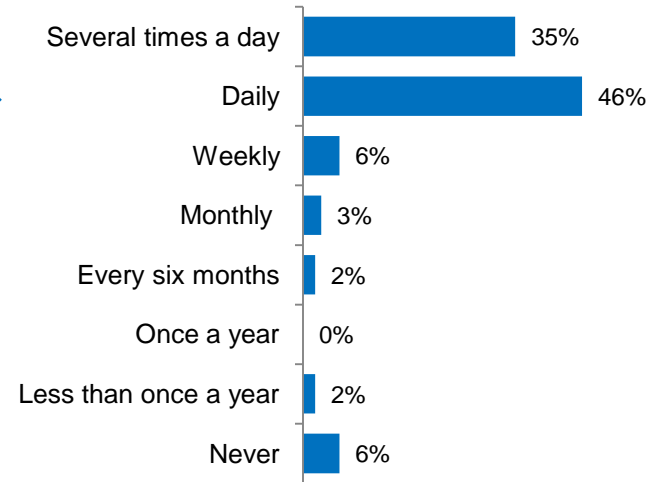
Security solutions in place

Homeowners are more likely to activate their alarm system at night (86%) than during the day (80%), even though more thefts happen during the daytime.

Home theft prevention measures used



Frequency of activating alarm system



80% activate alarm during the day



86% activate alarm at night

Base: U.S. Homeowners (N=1005)

Q834 Which of the following theft prevention measures do you use regularly? Please select all that apply.

Base: Have an Alarm System (N=330)

Q835 How often do you activate your alarm system when you leave home?

Base: Use an Alarm System at Least Monthly (N=289)

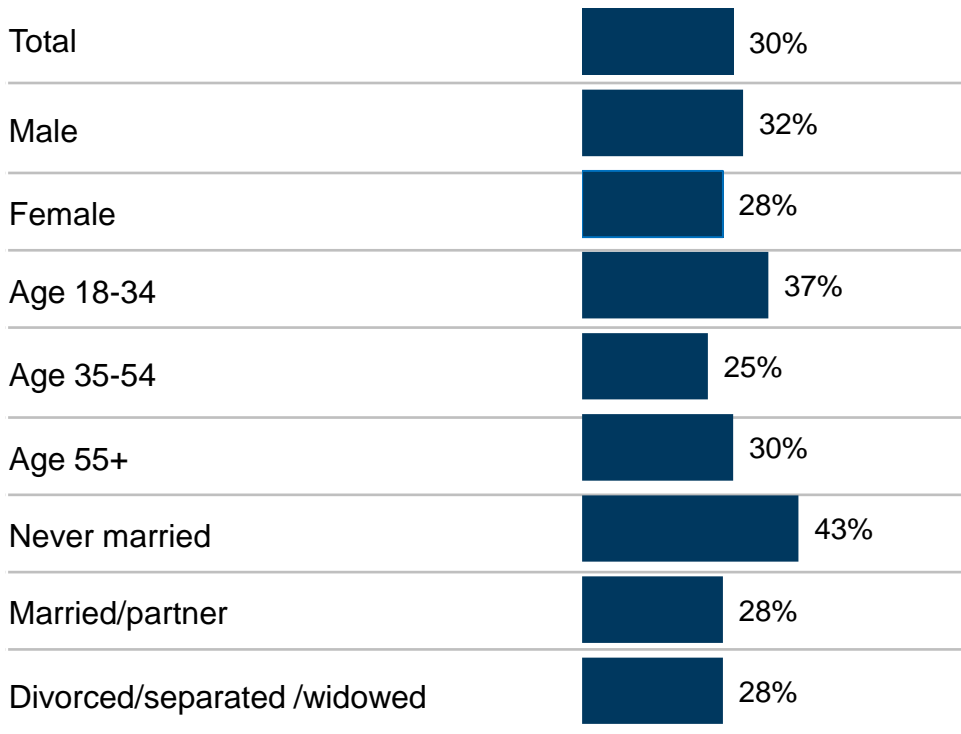
Q836 During what part of the day do you typically activate your alarm system?

**Note: Response options coded from 'Other theft prevention measures' open ended response*

Theft prevention measures: used or *underused*?

About one-third of homeowners (30%) don't *use* any theft prevention measures. Younger homeowners (37%) and those who have never been married (43%) are among the most likely to report **not using** theft prevention measures.

Percent of homeowners who don't use theft prevention measures:



Of those who *have* prevention measures, some still don't *use* any of them (12%).

Base: U.S. Homeowners (N=1005)

Q833 Which of the following theft prevention measures do you have? Please select all that apply.

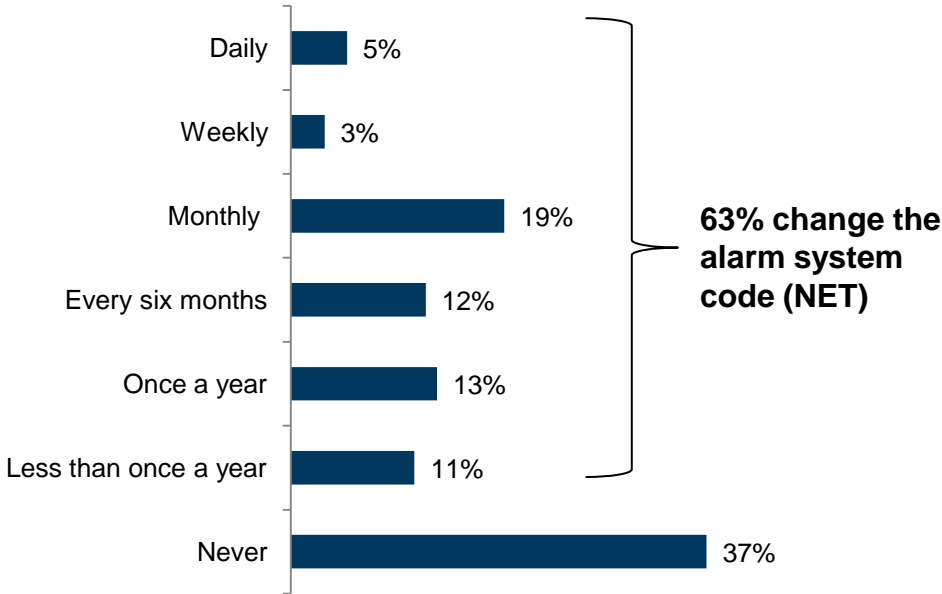
Base: U.S. Homeowners (N=1005)

Q834 Which of the following theft prevention measures do you use regularly? Please select all that apply.



Security codes gone stale

One in five (19%) change their alarm system code monthly, although many (37%) admit that they never change their alarm code.



Younger adults change alarm codes more often than older adults:

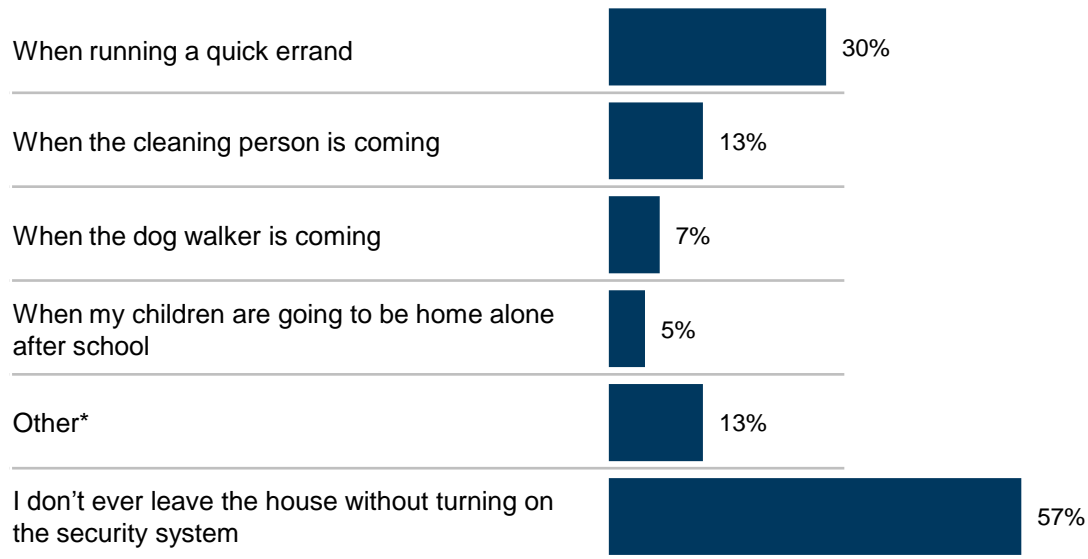
- 18-34 (47% change monthly)
- 35-54 (27%)
- 55+ (19%)

Base: Have an Alarm System (N=330)
Q840 How often do you change the code used for your alarm system?



Ignoring the alarm: use it or lose it

Although more than half (57%) of alarm system owners always turn it on when leaving home, 30% report leaving their home unprotected while they run a quick errand.



Base: Have an Alarm System (N=330)

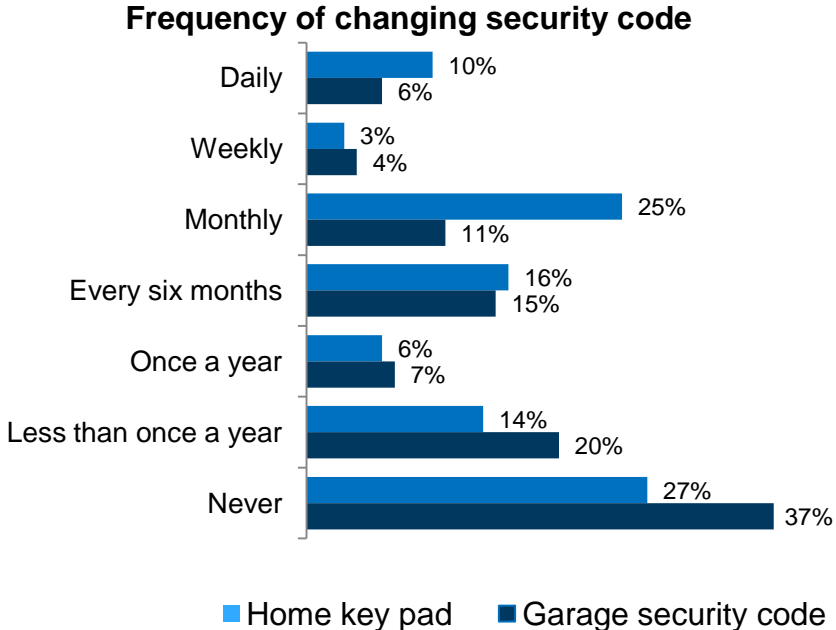
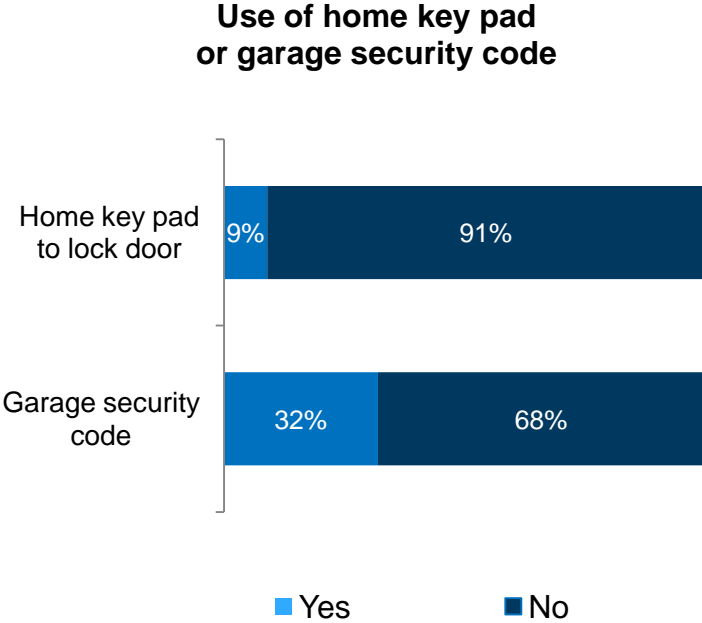
Q837 When do you leave your house without turning on the alarm system? Please select all that apply.

**Note: Other was asked as a closed response*



Ignoring the garage

While homeowners are much less likely to have a home key pad than a garage security code (9% vs. 32%), they tend to change the home key pad code monthly (25%) but the garage code less than once a year (20%).



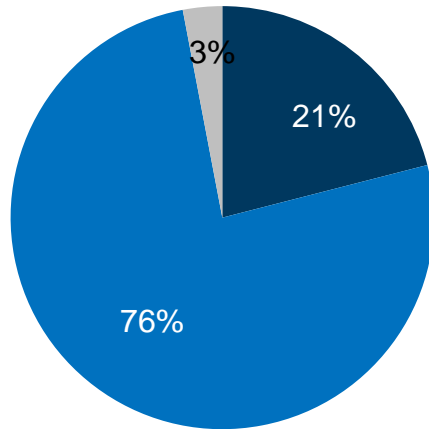
Base: U.S. Homeowners (N=1005); Has a Garage (N=744)
 Q821 Do you use a key pad to lock your home instead of a traditional key?
 Q831 Do you use a security code to lock your garage?
 Base: Use a Key Pad for Home (N=82); Use a Security Code for Garage (N=230)
 Q822 How often do you change the code used for your key pad to lock your home?
 Q832 How often do you change the security code used to lock your home or garage?



I've been robbed!

One in five (21%) have experienced a home theft, but most say it occurred more than two years ago (88%) .

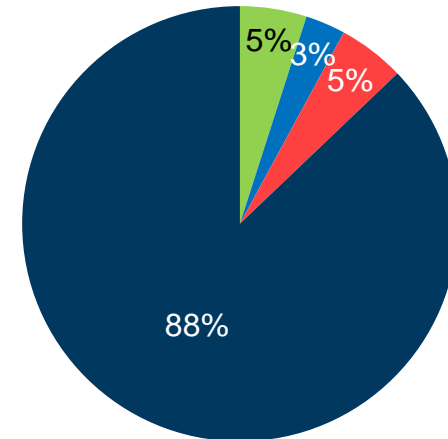
Victim of home theft



■ Yes ■ No ■ Decline to answer

Time of most recent home theft

(Base: Victims of Home Theft)



■ Past 6 months ■ 6 months to 1 year ago
■ 1 year to 2 years ago ■ More than 2 years ago

Presumably due to higher age and thus a higher chance, more Baby Boomers (27%) have been the victim of a home theft compared to Gen Y (12%) or Gen X (16%).

Base: U.S. Homeowners (N=1005)

Q845 Have you ever been a victim of a home theft?

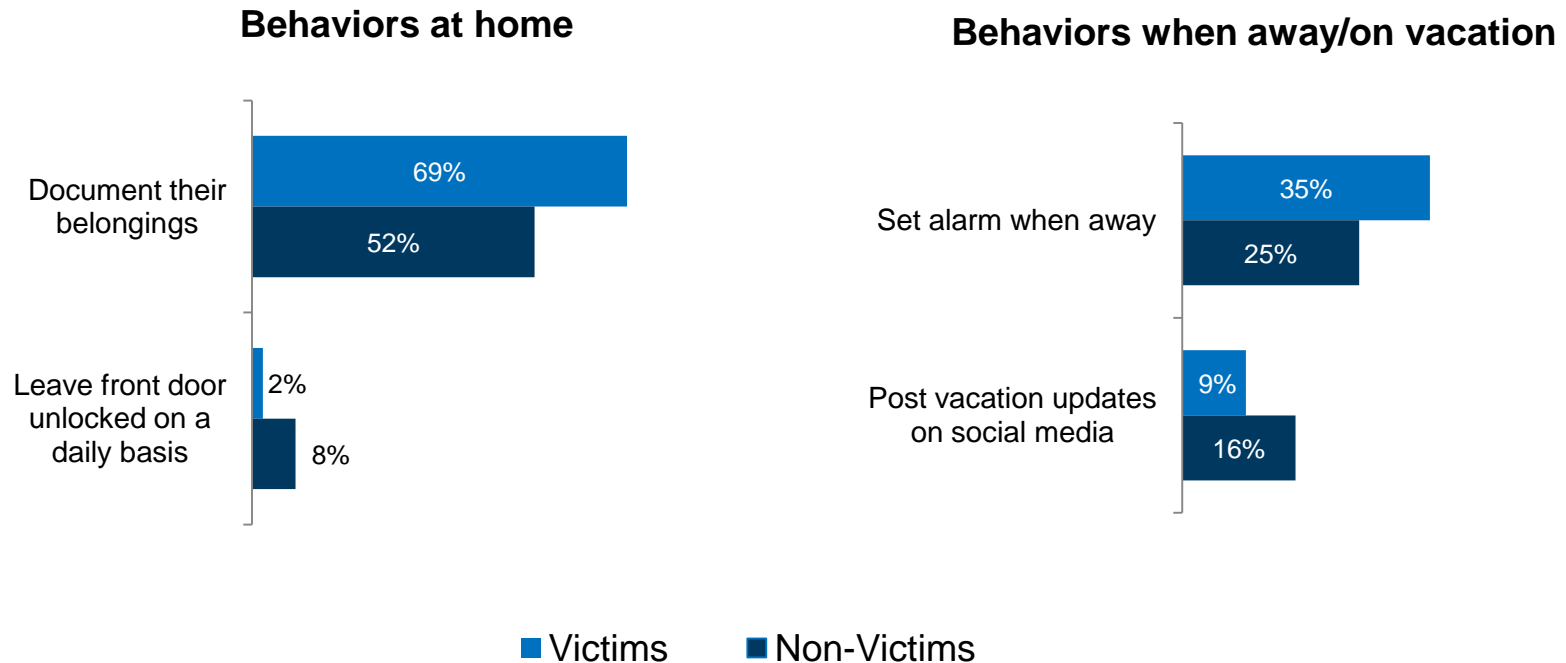
Base: Victims of Home Theft (N=214)

Q850 When did you experience your most recent home theft?



Lessons from home theft

While victims do not differ from non-victims demographically nor geographically, their theft-related behaviors are different. Victims are more likely than non-victims to document their belongings (69% vs. 52%) and less likely to leave their front door unlocked on a daily basis (2% vs. 8%). Victims are more likely than non-victims to set the alarm when away (35% vs. 25%) and less likely to post vacation updates on social media (9% vs. 16%).



Base: U.S. Homeowners (N=1005)

Q710 In the event you need it for insurance purposes, how do you document or keep track of your belongings?

Q800 In the past year, how often have you done the following things when you leave your home or car? Left the front door of my home unlocked

Q838 Which, if any, of the following things do you typically do when you are away on vacation or out of town to protect your home?

Q839 And which, if any, of these additional things do you typically do when you are away on vacation or out of town?

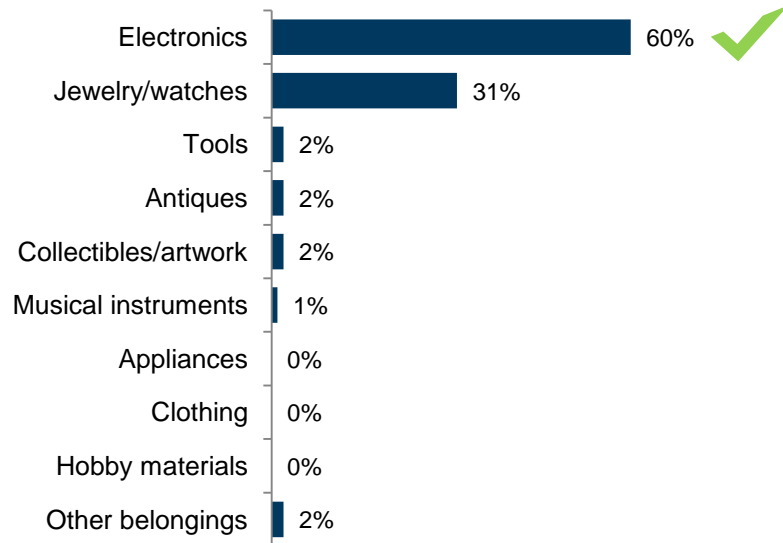


What are intruders after? Jewelry and electronics.

- Most homeowners (60%) know electronics are among the most taken items in a home theft.
- About half of home theft victims reported jewelry/watches (48%) and electronics (46%) stolen after their most recent theft.

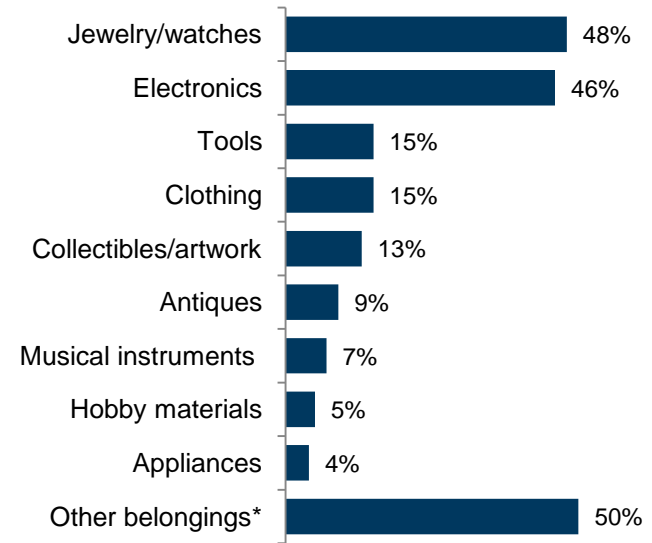
Perceived item most often taken in a home theft/robbery

(Base: U.S. Homeowners)



Reported belongings taken

(Base: Victims of Home Theft)



FACT: Electronics are one of the most stolen items according to the FBI.

Base: U.S. Homeowners (N=1005)

Q1005 Which of the following do you think are most often taken in a home theft or robbery?

Base: Victims of Home Theft (N=214)

Q855 What types of belongings were stolen when you experienced your most recent home theft? Please select all that apply.

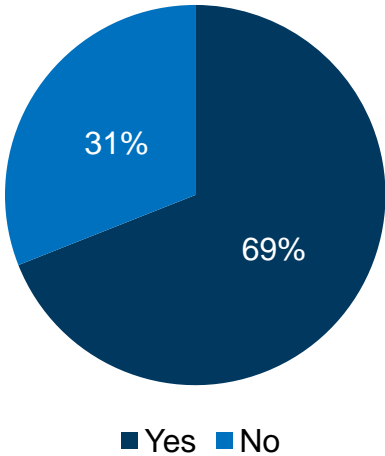
*Note: 'Other belongings' was asked as a close ended response



How much does home theft really cost?

Seven in ten (69%) theft victims replaced the items stolen at an average cost of \$3,584.

Replaced Belongings
(Base: Victims of Home Theft)



Replacement Cost
(mean)

The average cost to replace stolen items is:

\$3,584

Base: Victims of Home Theft (N=214)

Q856 Did you replace the belongings that were stolen during your most recent home theft?

Base: Replaced Items Stolen (N=137)

Q860 Approximately how much money did it cost you to replace the belongings that were stolen during your most recent home theft? Please enter your best estimate for each category.



Adding up the costs

Parents and those who live in an urban area (particularly in the East/South) report higher costs to replace stolen items. Although directional, those who put themselves at risk for home theft (i.e., infrequent alarm use, hiding a spare key, checking in on social media) report higher replacement costs for stolen belongings.

Replacement Cost (mean)

Region		Urbanicity		Alarm Use	
East *	\$5,473	Urban*	\$4,485	Frequent alarm use	\$6,133
South	\$4,276	Suburban	\$3,968	Infrequent alarm use*	\$10,429
West**	\$1,839	Rural*	\$1,841		
Midwest*	\$1,671				
Children under 18 Living in Household		Documenting		Social Media	
Children*	\$6,602	Document belongings	\$4,013	High check-ins*	\$5,527
No children	\$2,806	Do not document belongings*	\$2,329	Low check-ins	\$3,049
		Spare Key			
		Hides spare key*	\$5,408		
		Does not hide spare key	\$2,649		

**Low base size; interpret with caution.*

Base: Replaced Items Stolen (N=137)

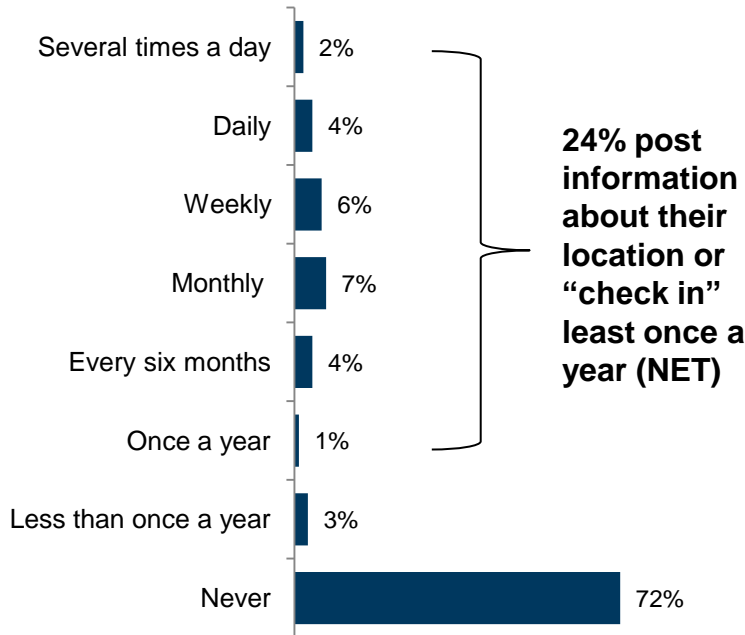
Q860 Approximately how much money did it cost you to replace the belongings that were stolen during your most recent home theft? Please enter your best estimate for each category.



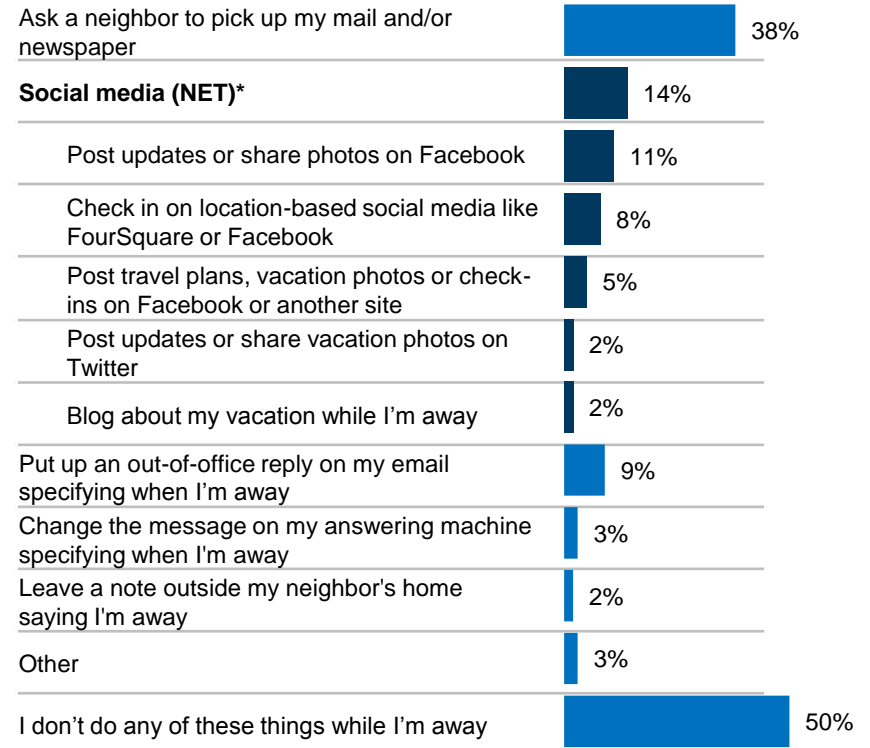
Behaviors that broadcast "I'm not home"

- One out of four homeowners (24%) post information about their current location or “check in” to places on a social networking site at least once a year.
- When away on vacation 14% use social media to post updates, share photos or check into locations on Facebook, Twitter or FourSquare. Posting vacation updates/ photos on social media is much more common among 18-34 year olds (41%) and those with condo insurance (38%).

Social media check-ins (in general)



Vacation-related behaviors



Base: U.S. Homeowners (N=1005)

Q1105 How often do you post information about your current location or “check in” to places on a social networking site, such as Facebook or Foursquare?

Base: U.S. Homeowners (N=1005)

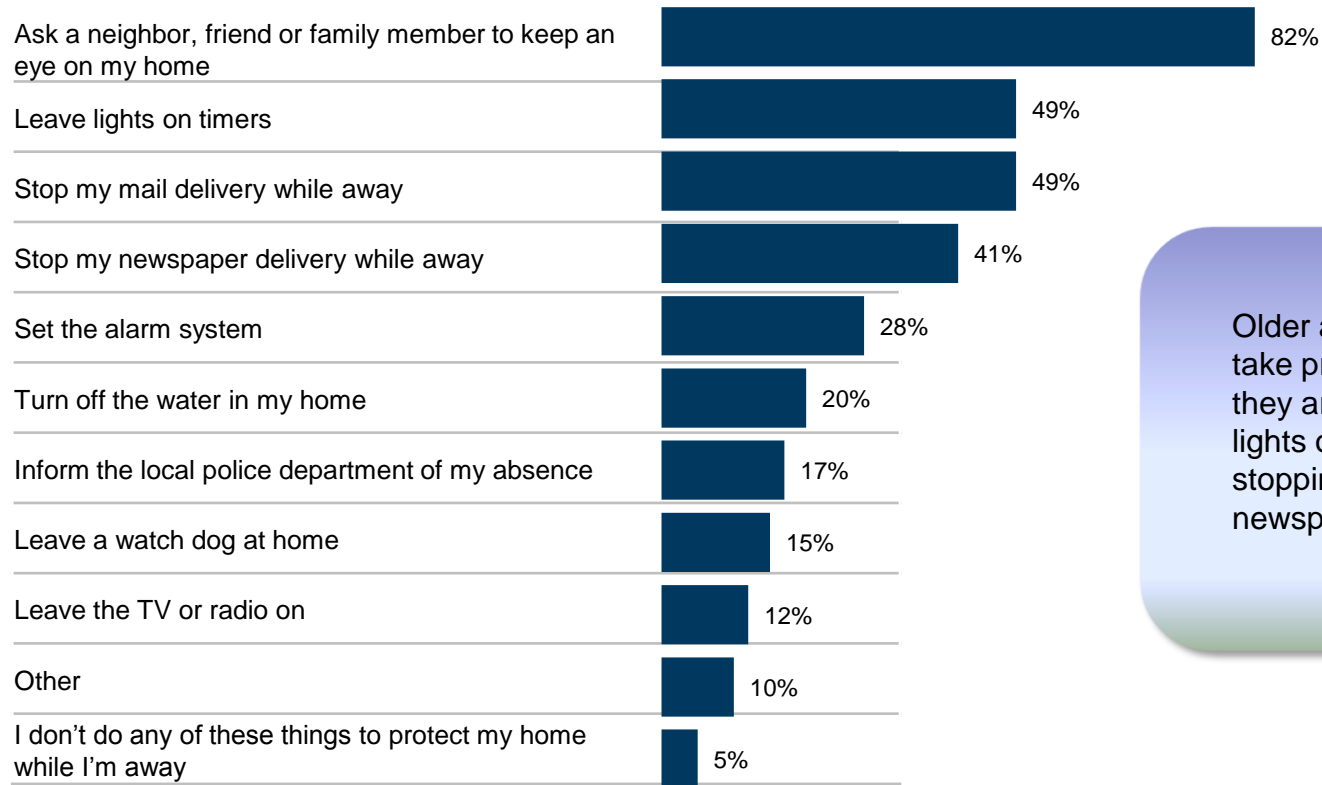
Q839 And which, if any, of these additional things do you typically do when you are away on vacation or out of town? Please select all that apply.

*Percentages may not add to the total as this is a select all that apply question.



Behaviors that hide "I'm not home"

- Many homeowners (82%) ask neighbors, friends or family members to watch their house while away.
- Half leave lights on timers (49%) or stop mail delivery (49%).



Older adults are more likely to take preventative steps when they are out-of-town: leaving lights on timers (58%) and stopping mail delivery (56%) or newspaper delivery (56%).

Base: U.S. Homeowners (N=1005)

Q838 Which, if any, of the following things do you typically do when you are away on vacation or out of town to protect your home? Please select all that apply.



Garage door security measures

Just over three-fourths (77%) of homes have a garage and only 8% of homeowners leave the garage door open when they leave.



77% of homeowners have a garage



8% leave their garage door open when leaving home



75% have an attached garage with a door leading into their home

Base: U.S. Homeowners (N=1005)
Q823 Does your home have a garage?

Base: Has a Garage (N=744)

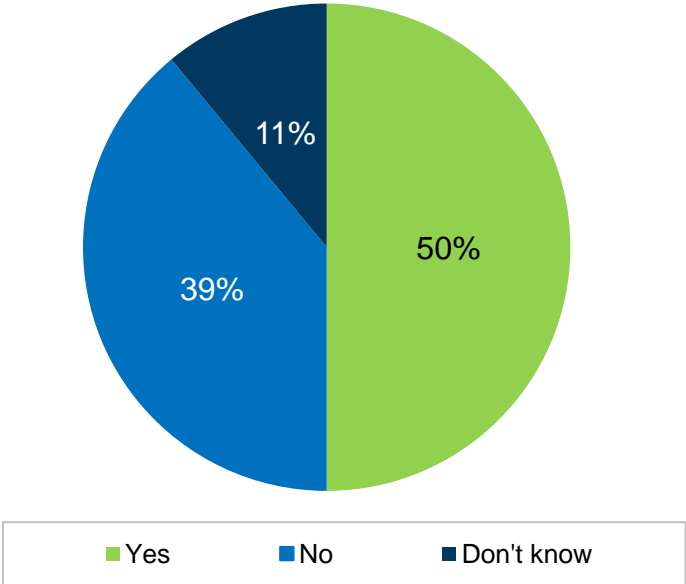
Q824 Do you ever leave your garage door open when you leave your home?

Q825 Is your garage attached to your home with a door that leads into your home?

Locking the interior garage door

Four in ten (39%) do not lock the garage door entry way into the home.

Percent who lock the garage house door

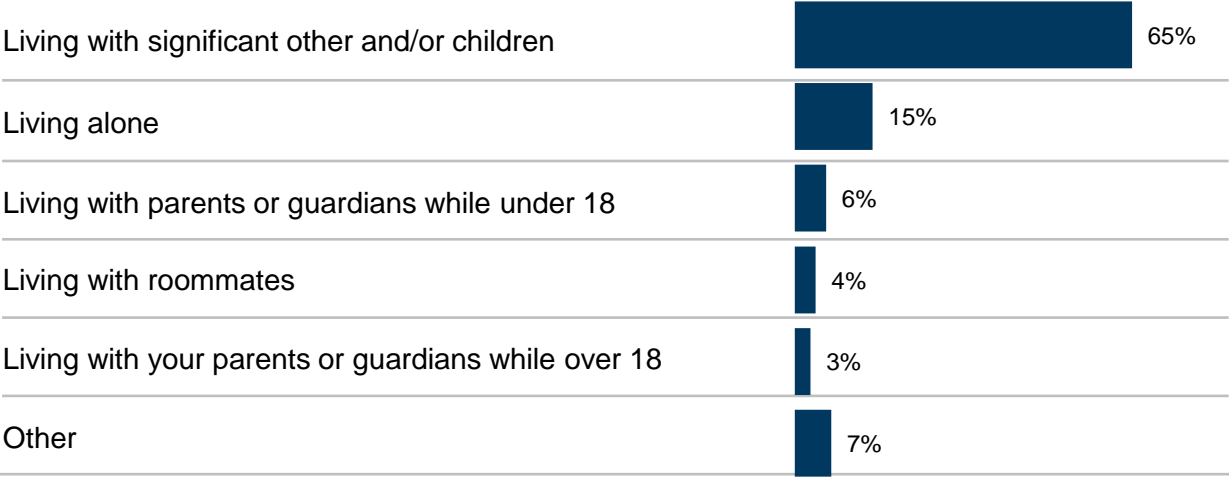


Base: Garage Door Leads into Home (N=544)
Q830 Do you typically lock the door into your home from the garage when you leave your home?



Living situation during most recent home theft

Most home theft victims (65%) were living with a significant other and/or children at the time of their most recent home theft.



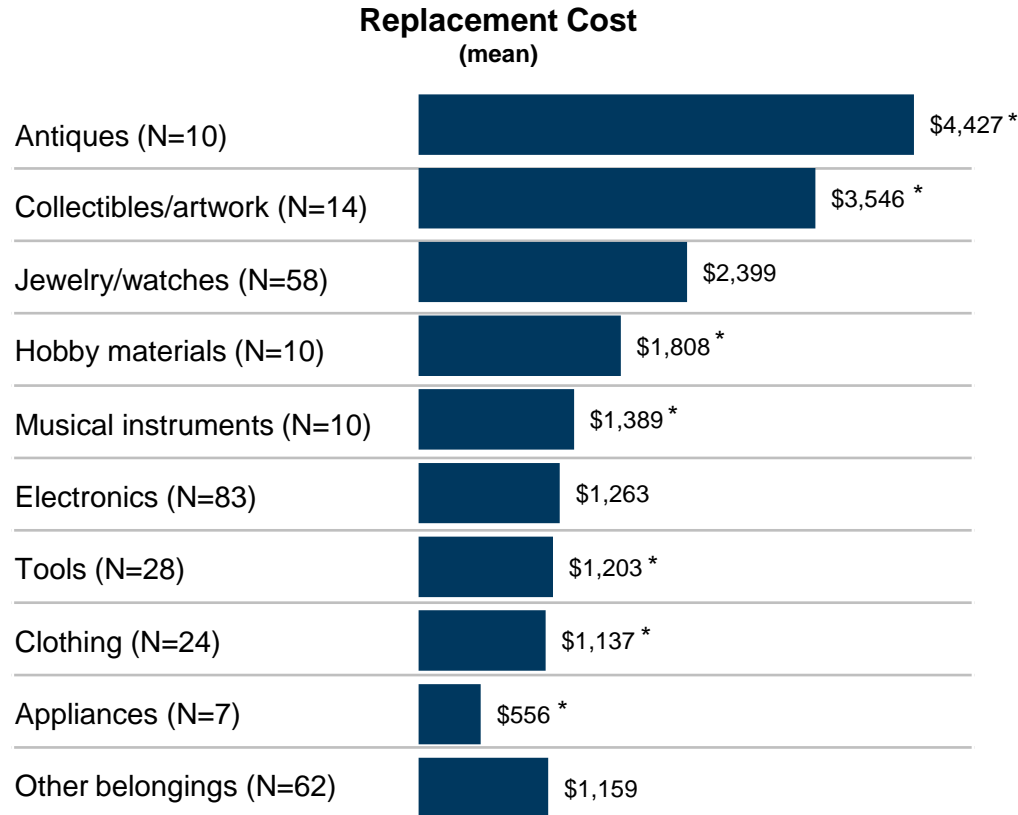
Base: Victims of Home Theft (N=214)

Q851 Which of the following best describes your living situation at the time when you experienced your most recent home theft?



Replacement cost by item

Although small base sizes prevent a quantifiable measure, victims of home theft who replaced their stolen items spent well over a thousand dollars to repurchase their items—with antiques and collectibles/artwork being among the most costly.



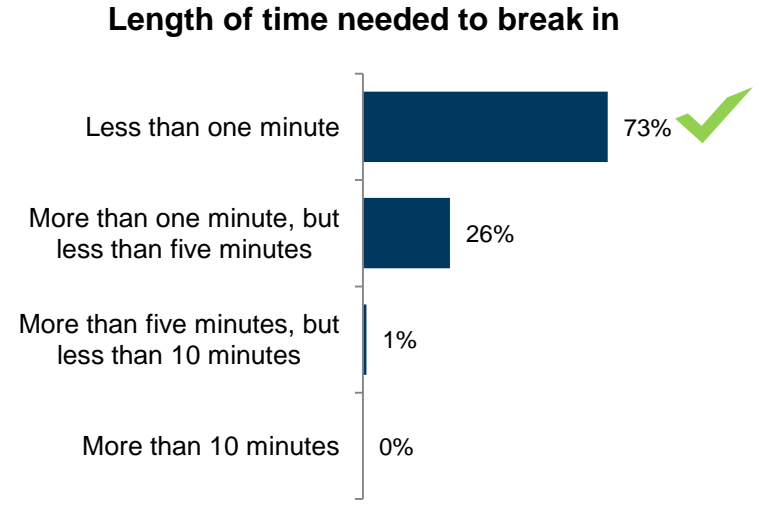
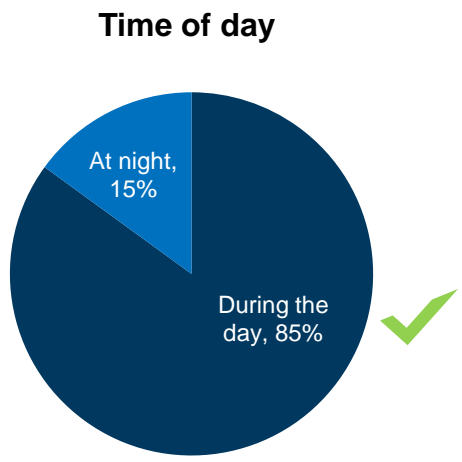
**Low base size; interpret with caution.*

Base: Replaced Items Stolen (N=Base varies by item stolen)

Q860 Approximately how much money did it cost you to replace the belongings that were stolen during your most recent home theft? Please enter your best estimate for each category.

Perceptions of when burglaries occur and time needed for entry

The majority are aware that most burglaries occur during the day (85%) and that it takes less than a minute for a burglar to break into a home (73%).



FACT: Most burglaries occur during the day, and burglars usually spend no more than 60 seconds breaking into a home.

Base: U.S. Homeowners (N=1005)
Q1025 Is it more common for home burglaries to occur...?
Q1035 How long do you think it takes for a burglar to break into a home?

