

DANGEROUS DELAYS

What Washington (Re)Teaches Us About
Cash and Cannabis Store Robberies



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StoptheDrugWar.org

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EXECUTIVE SUMMARY

Dangerous Delays is the first published study on the characteristics of cannabis store robberies. The report was motivated by recurring reports of assaults on workers that follow a pattern: Robbers force workers to the back of the store, demanding they open the safe to obtain secured cash. Workers don't always know the combination, and robbers don't always believe them.

Dangerous Delays was also motivated by Congress's renewed attention on the SAFE Banking Act, and by disagreements among legislators and advocates which delayed SAFE in the Senate in 2021. Those debates, while focused principally on social equity concerns, saw arguments made that had the effect of casting doubt on the role of cash in driving robberies of cannabis stores, or of the significance of cannabis store robberies as a whole.

While SAFE was stalling in the Senate, Washington State's cannabis community was in the grip of an unprecedented surge in armed robberies of cannabis stores. This occurrence, which began in November 2021 and lasted 4 ½ months, saw nearly 100 reported robberies affect roughly 80 cannabis stores, and ended with three people dead.

Uncle's Ike's, a Seattle-based cannabis store chain, since 2017 has compiled robbery reports, and some burglary reports, in the "Uncle Ike's i502 Robbery Tracker." This unique resource is what enabled us to carry out the research presented in this report.

Our analysis confirms that cash dominates as the target for cannabis store robberies. Product also plays an important role, but almost always in combination with cash; whereas cash on its own gets targeted up 40% of the time (varying with time range), based on incidents for which we could determine what was targeted. Most burglaries, by contrast, appear to only target product.

In light of the pattern of assaults on workers described above, we classified robberies according to whether robbers targeted the back of the store, or limited their attention solely to the front. We also classified robberies according to four observed types of aggression that occur during armed robberies, which go beyond the minimum level of aggression inherent in robbery.

Using statistical correlation measures, we found for the time period of the surge that robberies targeting the back of the store involved elevated aggression more often, and exhibited a larger average number of different aggression types, compared with robberies limited to the front of the store. Examination of individual incidents confirmed that in the great majority of cases, back of the store robberies only target the safe.

We also found, however, that weapons fire during cannabis store robberies is complex. The two worst shootings during the Washington surge were driven in part by the robbers' pursuit of cash, but also by physical altercations having ensued between robbers and the workers who were shot.

Examination of issues that naturally came up while exploring this topic point to understandings which highlight the urgency of passing SAFE Banking, but also of ways that SAFE on its own may fall short of achieving the full remedy needed by businesses and workers.

One is that the decline in cash usage in our society during recent decades, has resulted in a smaller number of targets for potential robbers. This means that the businesses which are still lucrative for them, because of the presence of valuable merchandise or cash or both, are more likely to be targeted, all else being equal. The timing of the Washington surge suggests this larger and not likely to be reversed change that affects the priorities of robbers, may have played a role. In the absence of effective preventative measures, a surge could happen again, in Washington or elsewhere.

Second, reports of cannabis store robberies seem to come out of western states far more often than eastern states. A plausible explanation is stores in the east are better able to financially afford effective security measures. In the west, there are many more stores per capita than in the newer cannabis states in the east, meaning more competition, which has brought down prices and profit margins, and has done so for many more years. This also means less average business and cash flow per store in the west. A higher proportion of stores in the east are part of larger businesses, and would have more financial resources to bring to bear as needed for that reason. Reducing costs for the industry as a whole – which SAFE is likely to be helpful for – can free up cash flow for small businesses to spend more on security and other needs.

Third, observers in banking, or who are close to transaction processing for the cannabis industry, are skeptical that the language in SAFE, which focuses primarily on bank depository relationships, will allay concerns that have kept credit card processing networks from serving the cannabis industry. If not, this will keep even debit card processing in a place where it will continue to be expensive, not always reliable, and marginally legal, limiting customers' transition to electronic purchase options. However, we do see a variety of ways in which passage of SAFE is likely to reduce cash prevalence and be of help. Congress and regulators should move quickly to consult with payment processing industry players of different scales to determine what further changes may be needed to secure their buy-in for cannabis commerce.

We finally lay out a framework for assessing whether a truly substantial move away from cash for purchases would have the effect of stopping cannabis store robberies. We see reasons to believe that robberies would be reduced, if not burglaries. However, removing cash from cannabis stores will itself represent a change in the socioeconomic situation experienced by potential robbers. How their incentives will change in response, and whether product-only robberies could become more of a draw than they are today, only time will tell.

Security, worker training, and likely other factors, will continue to have importance for cannabusinesses, regardless of what happens with SAFE or further measures. But cash needs to be dealt with, and SAFE has to pass for that to happen. In the meanwhile, the cannabis communities in other states can help, by duplicating the tracking effort pioneered in Washington by Uncle Ike's.



Fatal Armed Robbery at Green Theory – Factoria, 3/16/22¹



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INTRODUCTION

Escalation to Tragedy

A little before midnight on 12/19/21, four robbers entered Floyd's Cannabis in Port Angeles, Washington. After ordering people to the ground, they told the manager to get them cash from the store's safes. The manager was able to open one of the store's two safes, but not the other. The robbers threw him to the ground and hit him with a gun.²

Late on 12/24/21, three robbers entered a retail cannabis store in Seattle's South Precinct, where they ordered employees to get cash for them from the safe. The employees were unable to open it, prompting robbers to assault two of them.³

On the afternoon of 2/22/22, three young people wearing masks and brandishing guns robbed an establishment in Federal Way, Washington. One, 16-year-old Montrell Hatfield, held the manager at gunpoint and forced him to the back of the store. The manager opened the safe and gave Hatfield \$20,000 cash plus some jewelry. Hatfield struck the manager on the face with his gun anyway, saying "I know you have more, (expletive)."⁴

The Federal Way establishment was a pawn shop, not a cannabis store. Very unfortunately, it was not Hatfield's only robbery.

The Rise and Delay of the SAFE Act

One of the arguments for drug legalization is that removing the trade from the criminal underground would reduce crime. One way it's hoped it would do so is by reducing the presence of cash, a traditional robbery target. Financial service providers in the US have been slow, however, to embrace the state-legalized but still federally illegal industry.⁵ When they do serve the industry, it tends to be complicated. And so cash reliance in cannabis stores, and at some other levels of the industry, has remained extensive.

The incidents described above reflect a pattern that's recurred through the years, in which cash or its expectation appears to drive robberies and assaults: Robbers want store employees to get them cash from the safe, but employees don't always know the combination, and robbers don't always believe them. A particularly disturbing variation was reported from California in 2012.⁶

The Secure and Fair Enforcement (SAFE) Act, equivalent legislation first introduced in Congress in 2013, would statutorily exempt depository institutions providing services to state-legal marijuana businesses from adverse provisions of the Controlled Substances Act and related money laundering laws.⁷ This effort to encourage the financial industry to increase its engagement with the cannabis industry, has been viewed in Congress as a public safety measure capable of garnering enough bipartisan support to be able to pass, which it almost did in December 2021. Amidst disagreements among legislators as well as advocates over legislative process on issues SAFE ties into, SAFE was blocked in the Senate after passing the House.⁸

Tragedy and Aftermath

As SAFE stalled in the Senate, Washington State's cannabis community was in the grip of an unprecedented surge in armed robberies targeting cannabis stores. This occurrence, which began in November 2021 and lasted over 4 ½ months, saw nearly 100 reported robberies hit approximately 80 stores, and ended with three people dead.⁹

Hatfield was involved. Just after 10:00pm on March 19, he and an accomplice, 15-year-old Marshon Jones, stormed World of Weed in Tacoma. Hatfield, according to the police charging document, handed bags to the workers who were there, ordering them to fill the bags with cash. One of the workers, Jordan Brown, threw his bag back at Hatfield, then stepped back and put his hands in the air.¹⁰ The narrative then momentarily gets murky.

Retail workers are typically trained to cooperate with robbers' demands. But they are human beings, and don't always respond to threats or violence as planned. An employee may believe a robber is likely to shoot someone, and that fighting back is the only hope to prevent this. One may view oneself as capable of overpowering a robber. Employees often identify with their workplaces, certainly in the cannabis space where they are changing the world in a way they believe in. Being forced to help loot one's workplace must feel distasteful or even humiliating.

When the narrative picks up, a physical altercation had ensued between Brown and Hatfield. Jones reacted by firing his weapon at Brown. The bullet hit Brown in the neck, and he was gone.

The other two deaths were of suspects in other robberies, both during the same week as Brown's. One was shot by police during a standoff, the other by a door security employee.^{11 12}

The surge catalyzed political activity in Washington State. In May Governor Jay Inslee and other statewide officials sent a letter to Senator Chuck Schumer and other congressional leaders, asking for passage of the SAFE Act to help with the "very real public safety crisis."¹³ A bill to increase penalties for robbing cannabis stores passed the Washington Senate, but faced opposition and didn't move in the House.¹⁴ The bill had responded to calls from some victims of cannabis store robberies.¹⁵ One cannabis worker who had a gun held to his head during another of Jones and Hatfield's robberies, was quoted in media (not in connection with the bill) as vowing to take vengeance when they went to trial.¹⁶

What's At Stake

The contention over the SAFE Act, which first bubbled up in 2019, has been primarily focused on concerns over whether passing a narrow, financially-focused measure promoted by business would undermine prospects for passing further-reaching reform, particularly equity measures to promote inclusion in the industry. One camp asserted it would have that effect.

The other camp argued SAFE was needed to help small businesses struggling under the substantial costs of doing business in state-legalized cannabis, of which dealing the cash situation is a big one. They argued cash is a worker safety issue, and that we should pass what we can when we can, to ameliorate current harms. (Disclosure: Our organization is in this latter camp.)

In late 2021, we also began to hear arguments that appeared to downplay the significance of cash in driving crime against cannabis stores, and of the significance in the big picture of such crime. Our statistical analysis confirms that cash dominates as the target for armed robberies. The fact of the Washington robberies surge confirms that the issue of cannabis store robberies, while varying in its importance over time and place, is capable of erupting into crisis.

Our analysis also finds elevated average aggression levels for a type of robbery that mainly targets cash, namely robbing the back of a store where the safe is found, though the finding is more limited due to data limitations. Qualitative analysis suggests this type of robbery relates causally in some cases to violence directed against workers, as the incidents cited earlier suggest.

We were unable to assess the same questions for product-focused robberies – because product-only robberies occur too infrequently. There are too few in the Washington data for correlation measures involving them to have statistical significance. During the surge, in fact, we identified only one product-only robbery. Most burglaries, by contrast, appear to target only product.

While carrying out our analysis, we encountered further questions that compelled examination. These include 1) why the Washington surge happened when it did (which relates to the question of whether something similar could happen again in Washington or in other places), 2) why cannabis stores in some parts of the country are affected more by robberies than other parts, and 3) whether SAFE on its own will resolve the robbery problem.

The discussion sections which follow present what we've learned from an early-stage examination of those questions. But one bears special note: Eliminating cash prevalence in cannabis stores, or reducing it to normal levels, requires buy-in from major credit card processors, whose network are relied on even by smaller debit transaction networks. The SAFE Banking Act includes language that seems to protect payment processors. But on both the financial industry and the cannabis industry side, there is skepticism about whether it's enough. We think Congress should consult as soon as possible with payment industry players of different scales to assess what additional measures may be needed in order to fully implement electronic payments for cannabis businesses, especially retail stores. One step as part of that could be to authorize a specific payment code for cannabis purchases.

If credit card networks continue to decline to serve the cannabis industry, there will still be situations in which passage of SAFE Banking is likely to reduce cash prevalence. But the progress would be more incremental is hoped for, with customers or even businesses continuing to face disincentives to using electronic payment methods. Short of full success in establishing credit card payments for cannabis, in person and online, a lot could be accomplished if the top processing networks, in particular Visa and Mastercard, were to at least greenlight purchases through debit and mid-level payment processors that make use of their networks.

The Washington surge saw 96 robberies take place in the state over a short period of time, with several hundred members of Washington's cannabis community directly subjected to the use of force. Research on robberies and Post Traumatic Stress Disorder suggests that nearly 40% of incidents trigger PTSD cases.¹⁷ If one considers close indirect impacts – family and close

friends, and people working at other cannabis stores, undoubtedly watching as the crisis unfolded – the number of people affected is in the thousands.

This group of people is a population impacted by the drug war. The fact that there are larger impacted populations, many of whose members have endured worse suffering and have done so for longer, doesn't change this. Cannabis worker concerns deserve to be included among the set of concerns that get centered in discussions of drug policy and of justice. Issues traditionally seen as relating to worker safety, which is a matter of moral weight, should be afforded the presumption of legitimacy, in the absence of strong countervailing evidence rigorously analyzed.

ROBBERIES IN CONTEXT

The Washington surge was unprecedented in its scale, at least so far as is known. But does that mean we are in a new and more dangerous time for cannabis stores? Or did the robberies never reach that scale before, simply because it was an unlikely event, or had causes specific to that place and time, hence is not likely to recur?

Only time will tell for sure. But the surge coincided with changes in society that would tend to point to businesses of this type becoming more of a target, in ways that accelerated during the pandemic, but predated it, and are not expected to reverse. The context for considering these questions includes elements that are individual, temporal, and geographic, and which tie into other criminological questions.

Individual Context

An argument heard in 2021 is that cash isn't central to the robberies problem, because robbers target cannabis product too. This misses the mark: Product and cash together are likely to provide greater total incentive for potential robbers than either alone would.

We agree, however, that focusing too exclusively on cash can lead one to miss the mark in other ways. In that light, an effect of having both product and cash is to create a wider set of incentives for robbers, capable of attracting more of them and doing so more of the time.

People who carry out armed robberies have a variety of goals, which vary from person to person, group to group, and occasion to occasion. Some on a given day may only need a modest amount of cash to take care of a pressing need. They may wish to get money from the cash register, then leave quickly to minimize risk. Others may need a larger amount of cash, and be willing to engage in the greater level of aggression and higher risk level that goes with forcing an employee to the back of the store to open the safe.

Some robbers are well connected in the cannabis gray market, and they may have contacts willing to pay a favorable rate. This group may choose to engage in the only slightly longer process involved in smashing display cases to take product.¹⁸ Whereas some may instead stick with just cash, if they don't have good connections to buy the cannabis from them, or whose connections don't have enough cash on hand at that time to pay on delivery on within a short

enough timeframe, or who don't want to take on the risks that even today go along with illegally possessing large quantities of cannabis until they can sell it.

Others may stick to burglaries, because of specific skill sets they have, or because one can burglarize a store without carrying a weapon, hence risk a lesser sentence than if carrying one.¹⁹

Temporal Context

All these choices play out in a context of rapid social change. Recent decades have seen a substantial reduction in the prevalence of cash in our society. More people do more of their purchasing using physical credit cards or online. Fewer businesses have large amounts of cash on hand, and individuals carry less cash.

This has had a profound impact on people who rely on property crime for income. With less cash available, they have become more focused on valuable merchandise, but also on remaining cash sources.

The shift away from cash accelerated in 2020 with the advent of the COVID-19 pandemic. It is commonly said that social dislocations during the pandemic have impacted crime rates. One of those dislocations is the reduction in income opportunity faced by people who steal for a living.

Research has found that while there are fewer robberies today in metropolitan areas of the United States, the robberies are more violent.²⁰

A finding of relevance to cannabis stores is that safecracking is no longer a commonly held skill, due to there being less use for it.²¹ In the absence of that skill, or without the specialized equipment needed to break into a locked, good-quality safe, people seeking the larger amounts of cash that get held in a safe need an employee to be present who has the combination. And that means robbery, not burglary.

Criminological Context

Another argument made since 2021 is that cannabis stores can't be magnets for robbery, because studies find these stores have reduced crime. This argument would not be tenable in any context. Crime does not have a single rate, and it's not a principle in criminology that the rates of different categories or subcategories of crime necessarily move in the same direction following a change.

One can imagine a scenario in which a cannabis store improves neighborhood safety, for example through its security measures, or by bringing a flow of new people into a neighborhood that didn't previously have a healthy number of people. A few of those new people, however, may be willing to act on criminal opportunities they become aware of while there.

Whether they will go on to target the store is an individual or small group decision, that possibly could be influenced by the general neighborhood conditions, or by the store's security measures. But it's influenced by other factors as well, among them what other options the potential robbers have for generating income, and how badly they need the income.

In any case, few if any of the people who live in or make short visits to a neighborhood are likely to be inside a store that gets robbed, at the exact time of the robbery. They will thus enjoy any general improvement to neighborhood safety, or other benefits of having a cannabis store, without suffering high costs. It's only the people who work at the store who have a high probability of being present for or harmed by the robbery.

In this way cannabis store robberies illustrate a principle known in academic drug policy as concentration of harm. Prohibitionist measures, and perhaps control measures generally, might provide a level of benefit to a larger number of people. But that comes at the cost of inflicting disproportionate levels of harm onto a smaller group of people.²² Some other (far larger) examples of this effect are drug trade violence in drug production source countries (particularly Latin America), and the spread of HIV/AIDS through injection drug use.

Unfortunately, research findings on cannabis stores and crime are not as straightforward as it seemed early during the legalization period, when studies found either no effect on crime or a reduction. Findings today are more mixed. Some have found cannabis stores decreasing crime in some types of neighborhoods while increasing it in other types. Still others have found no effect. Findings may change, of course, if cash at current levels is removed from the equation.

The shift in research outcomes for cannabis stores and crime could simply reflect the common occurrence that more research turns up more detail and new understandings about an issue. But another possibility is it reflects property crime having evolved in ways that increase the focus of robbers on certain types of establishments.

Geographic Context

While looking at armed robberies of cannabis stores, one finds the bulk of the reports are from states in the west. Reports of such robberies on the east coast are much fewer.

Skeptics of SAFE or advocates for delaying it sometimes point to the rarity of robberies in some places or times, or situations where cash turned out not to be the issue that was expected. These are not valid arguments in the context of a debate about national legislation. If cannabis store cash is a public safety issue in some places and times but not others, it's a public safety issue.

One also sees a disjuncture in how widely stores have adopted the cashless options available to cannabis businesses today, or at least of how many of them are eager to say so. If one goes to the web sites of five retail cannabis stores in Boston, for example, chances are that all of them will offer debit card purchase in person, along with cash purchase.²³

If one looks at five store web sites in Portland, Oregon, by contrast, or Oakland, California, there's a good chance that none of them will mention any payment options besides cash. That doesn't necessarily mean they don't have a debit card option one can find when visiting the store. But if they do, they don't emphasize it.

Store operators with whom we've spoken have suggested a number of possible explanations. Some of these relate to the west having in many ways been marijuana's frontier. Medical cannabis happened there first, and legalization happened there first. Many more stores per capita operate in much of the west, compared with a smaller number of stores in jurisdictions in the east. A larger proportion in the west are small or midsize independent businesses, compared with the east coast, where a larger proportion are part of larger businesses such as the multistate operators (MSOs). Washington notably doesn't allow out of state ownership in the sector.

The larger number of cannabusinesses in the west means more competition, and it's been going on for longer. As a result, prices and profit margins have dropped in the west in a way that's yet to be seen elsewhere. Western stores are therefore less able to afford the high fees charged by the "cashless ATM" networks commonly used for debit card purchases. Operators may offer the debit card purchase option, but can't afford to have too many customers make use of it. They'll instead view it as there for new customers who don't already know about the high fees that they're charged for purchases too, or who have not yet had the common experience of finding that the cashless ATM's network has gone down.

Stores in the east, by contrast, may be better able to afford to accept debit card payments, due to their larger profit margins and deeper pockets. MSOs are more likely to have investment capital, and because of fewer stores, have a larger cash flow per store. Importantly, this may make larger operators dominant in the east able to spend more on security than smaller stores do, and that may make the difference in deterring potential robbers.

The community in western legalization states may also be more skittish. Following passage of the first legalization laws by voters in Washington and Colorado in 2012, federal regulators increased their scrutiny of cannabusinesses, and carried out a partial crackdown. Businesses that had previously accepted credit cards, which they'd done by (illegally) making use of product codes intended for other types of merchandise, were no longer able to do so. Debit card purchase became harder to offer, and depository relationships became harder to maintain. Owners who'd engaged in prohibited practices faced possible blacklisting by card processors, and not just for their cannabusinesses, but as individuals who might wish to attempt other business ventures in the future. Companies that had popped up offering expensive "fully compliant" credit card payment solutions that were in fact not legal, inevitably disappeared. Cannabusinesses became skeptical that any payment processing service would be compliant without federal legislation first.

Our research into the geographic variation in cannabis store robberies is at an early stage, and the above are hypotheses, not conclusions. Undoubtedly there are other factors to be considered.

Nevertheless, it seems natural that smaller businesses would have less to spend on everything, including security. If squeezed budgets in this expensive industry does in fact play a role in the robberies problem, by impacting how much small businesses can spend on security, that's a reason for policymakers to take steps to reduce some costs. Operators we've spoken with have cited figures as high as \$6,000 for monthly banking fees in the current legal environment, on top of the expense of building out a property to incorporate more security measures. (There has been progress and some banks have gone as low as \$250/month per account.)

STATISTICAL ANALYSIS

Dangerous Delays is the first published study on the characteristics of marijuana store robberies. Our report probes questions related to 1) the impact of cash prevalence on the frequency of cannabis store robberies, 2) the scope of robbers' ambitions during a robbery, and 3) aggression displayed during robberies including violence.

We probe these questions using descriptive statistics about property targeted, areas of stores targeted, and documented aggression categories; and inferential statistical analysis testing possible relationships between robbery types and aggression. We also make use of qualitative analysis based on news accounts and other sources.

All the computations were performed, and the graphs and tables in this section generated, using the R statistical programming language, except for the seven-day average and average aggression level tables, which were prepared using Excel. (Data science consultant Marilyn Macy provided valuable assistance for this project.²⁴)

The Uncle Ike's Tracker

Our principle data source is the "Uncle Ike's I-502 Robbery Tracker," a resource maintained by Uncle Ike's, a Seattle-based cannabis store chain with five locations.²⁵ Uncle Ike's staff have compiled information on robberies of cannabis stores in Washington State since 2017, using direct reports from stores, news articles, police blotter reports, and other information. The Uncle Ike's locations in White Center and Lake City were robbed in 2018 and 2021.^{26,27}

We added or updated a few items based on info from the Seattle Police Blog. We also made use of police incident data from King County, Washington's largest county, which includes Seattle.

The Uncle Ike's tracker is the only data source we know of on cannabis store thefts. As of 8/13/22 it listed 165 armed robberies of Washington cannabis stores. 120 of those incidents include links to reports by news media outlets or in the Seattle Police Blog. Another 29 were confirmed by Uncle Ike's staff in other ways, primarily communication with the stores' personnel. Staff have indicated they ask a set of questions that include information needed to classify incidents as robberies or not. The remaining 16 listings are incidents people in the community talked about, but which Uncle Ike's staff don't consider confirmed. That leaves 152 armed robberies confirmed at some level.

Though Uncle Ike's primarily tracks robberies, it also includes information on some burglaries. The tracker included 22 burglaries as of 5/24/22. We presume these to make up only a small fraction of cannabis store burglaries in the state. *Dangerous Delays* focuses primarily on robberies.²⁸ We do look at property type targeted in the Uncle Ike's burglary listings.

The numbers on Uncle Ike's represent a lower bound for Washington cannabis store robberies, because not all such robberies get reported. One might be able to identify more robberies of cannabis stores in the state by doing an address matching of store locations to the locations of robbery incidents appearing in police report data, and then filing public records requests for the

police reports. This process would be complicated by the fact that address data in many counties, including King County, are blurred to the block level to protect privacy, making the process of obtaining the desired reports likely to be more time-intensive and expensive.

The resulting numbers would also remain a lower bound estimate, as not all robberies get reported to police or included in their data. However, it might also reduce any selection biases introduced from which robberies media chose to report. It would not address biases from which robberies store operators chose to report to police. We did not undertake this additional process.

Model, Hypotheses, and Limitations

We propose a model in which most cannabis store robberies fall under three broad categories: robberies targeting cash from the register in the front of the store; robberies targeting the cash register as well as product in display cases; and robberies targeting the safe in the back of the store, which may or may not also target property in the front of the store.

Due to their apparent small number (as we'll demonstrate), we propose that armed robberies targeting only product from the front of the store, and robberies targeting product in the back of the store (in addition to the safe or instead of it), be viewed as exceptions, for now.²⁹

Based on that framework, our analysis tests the following hypotheses regarding armed robberies of cannabis stores:³⁰

- Cash robbery is more prevalent than product robbery.
- Robberies targeting the back of the store involve higher levels of aggression than robberies targeting only the front of the store.

Although without a specific aspect of the model to motivate it, we see it as sensible to also test whether aggression levels vary by property stolen, and so include the following hypothesis:

- Aggression levels are different for cash-only robberies vs. product-only robberies vs. robberies targeting both cash and product.

To probe these questions, we defined a set of explanatory variables describing robbers' apparent objectives for a robbery; and a set of dependent variables describing robbers' actions while carrying out the robbery.³¹ We assigned values to the variables based on the information provided by news media and police blotter reports linked in the Uncle Ike's tracker, as well as notes made directly in the tracker.

Where possible we classified each incident in terms of property targeted (cash, product, or both), whether robbers targeted the back of the store (which usually but not always means the store safe), as opposed to staying at the front of the store.

Where possible, we assigned four aggression categories to incidents. These are Brandished Weapon or Held People at Gunpoint (the two concepts combined because of their similar role in robberies and their likely overlap); Deliberately Pointed Weapon (meaning the gun was pointed

directly at a person, representing an imminent threat to kill, not just brandished as a show of power); Assaulted Staff or Others; and Fired Weapon.

Armed robbery is inherently an aggressive act. These four categories are intended to represent levels of aggression going beyond what is already inherent in a robbery. Making use of them, we also defined two aggregating categories. These are Elevated Aggression, which includes any incident demonstrating one or more of the four individual aggression categories; and Aggression Level, a numerical variable with integer values ranging from zero through four, which counts how many of the individual categories an incident demonstrated.

We examine these variables descriptively, e.g. as having interest in their own right. But we also make use of the property theft type, and the front store/back store categorization, as explanatory variables; with the aggression categories as the dependent variables. We use correlation tests to assess whether placement in the aggression categories is associated with statistical significance to placement in any of the explanatory variable categories.

We defined our four aggression variables based on what we saw in incident descriptions from news accounts and entered directly in the tracker. Our reason for combining brandishing a weapon and holding people at gunpoint into a single variable is that the two acts serve roughly the same purpose for a robber, and substantially overlap.

Our category assignments are subject to the limitation that for any given incident, we only know the details that were reported. If a detail is left out, or is reported erroneously, we have no way to know. We only selected categories for which the property type or behavior was reported explicitly, and did not assign them in other cases even when we thought they might be implied. If a given behavior or property type gets reported or underreported by media at different rates, or if robbery incidents themselves fail to make the listings at rates that vary for different categories, that could skew our findings. There is also a degree of subjectivity in some cases as to how a news account gets interpreted for the purpose of assigning categories.

Whether such limitations are important for the purposes of our examination is another question. For general reasons relating to the chief questions at stake in the SAFE Act debates, we believe these limitations are not critical ones. If the data include robberies focused on cash, and if cash plays a role in elevating aggression levels, then it's important to reduce the prevalence of cash, regardless of the relative levels or properties of product vs. cash robberies. The importance of assaults on workers has more to do with their total number than with what percentage of all robberies they occurred in. We will discuss limitations in more specific terms as they have bearing on the presented findings.

We note three specific issues here, however, two hypothesized and one observed. First, there is reason to believe that the Brandished Weapon / Held People at Gunpoint category may be disproportionately undercounted, specifically in the situation of back store robberies. To force an employee to go to the back of the store is likely to involve holding a weapon. But the fact often does not appear in the news accounts. In news writing style, one does not necessarily include every detail of an incident, because doing so would make an article too long, and harder

or less appealing for the average reader. An author may consider the act of holding a weapon to be implied in this situation, or leave it out due to giving precedence to noting other details.

Second, it is possible that cash-only thefts targeting the front of the store are disproportionately undercounted. The easiest and safest theft to carry out in a cannabis store robbery is to get cash from the register. Walking up to the counter and informing the staff person that one is armed and is robbing the store, has a good chance of inducing that person to empty the register. But we only saw one incident described in this way in news accounts. Because this is the least dramatic type of robbery, it may also be the robbery type that is least likely to get reported.

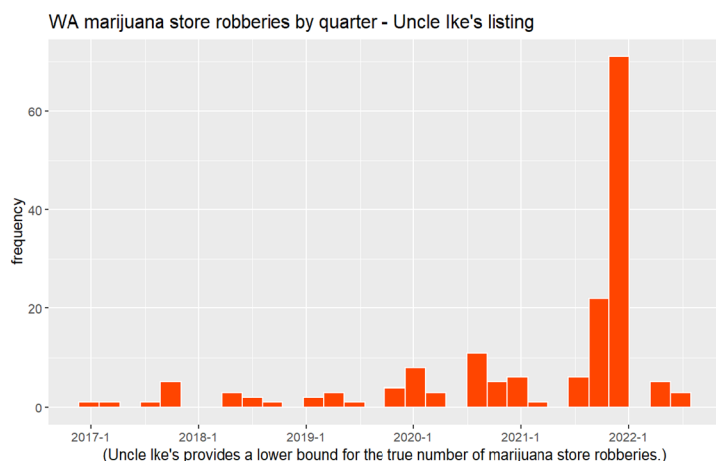
The third issue, which is the one we've observed, is that weapons get fired during robberies for several different reasons. Robbers may fire a weapon at a ceiling or floor to intimidate, at a door or cash register to try to open them, deliberately at a person, out of inexperience or panic, or by accident. Each of these has different implications both for how they happened and for what impact they have on victims of the robbery. The range of different reasons also has the effect of broadening the set of occurrences for weapons fire to a larger number of robbery types.

Given the relatively small amount of data we have to work with, it's not a good option statistically to separate weapons fire incidents into separate categories. For this reason we found the variable to be less useful for statistical correlation analysis. We included it in the analysis, but qualitative analysis of weapons fire on an individual incident basis may be more revealing.

These are only some possible limitations we've thought of, and there could be others. Our own biases could affect which possible limitations we've identified or failed to.

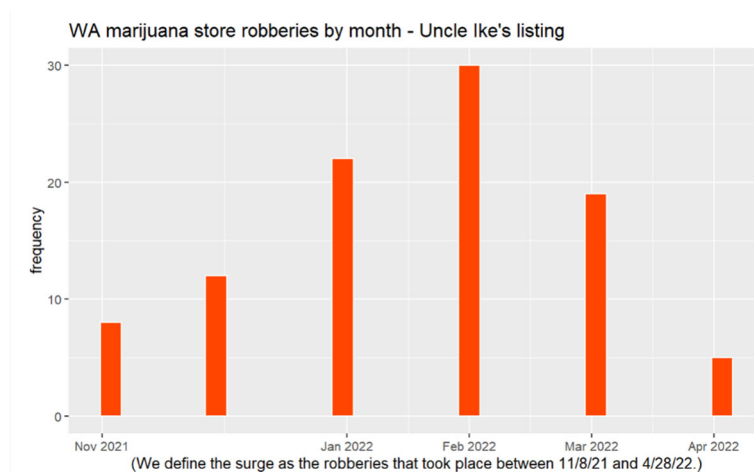
Scale of the Crisis

We define Washington's cannabis store robbery surge as the set of robberies taking place from 11/7/21 and 4/28/22. As before, we exclude burglaries from this set for most of this analysis, although we take a brief look at them. The Uncle Ike's tracker documents 96 robberies during the surge, accounting for nearly 2/3 of the robberies listed on the tracker. February 2022 saw Washington's peak robbery rate.



Uncle Ike's tracked 165 armed robberies as of 8/13/22.

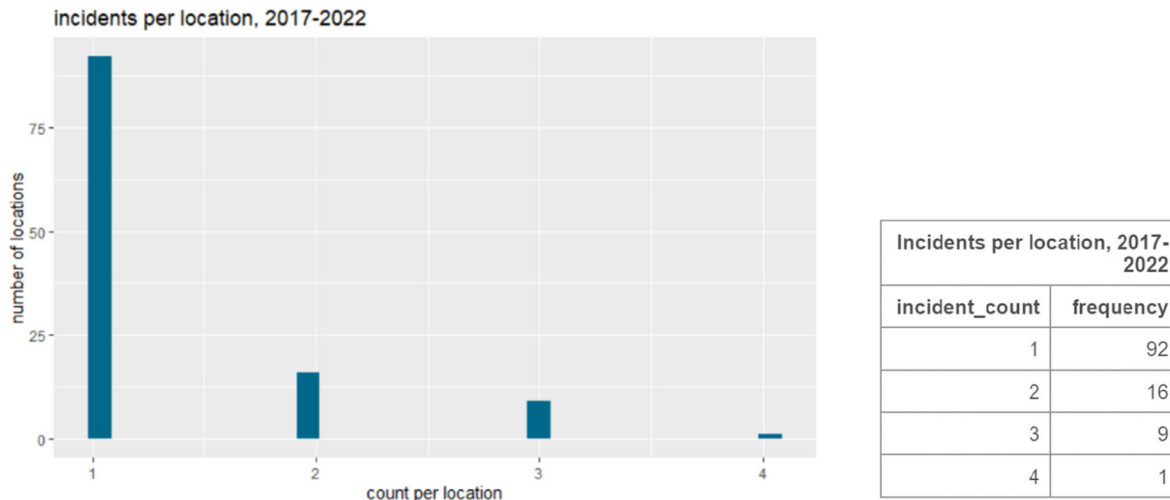
96 robberies occurred during the 11/7/21 – 4/28/22 surge.



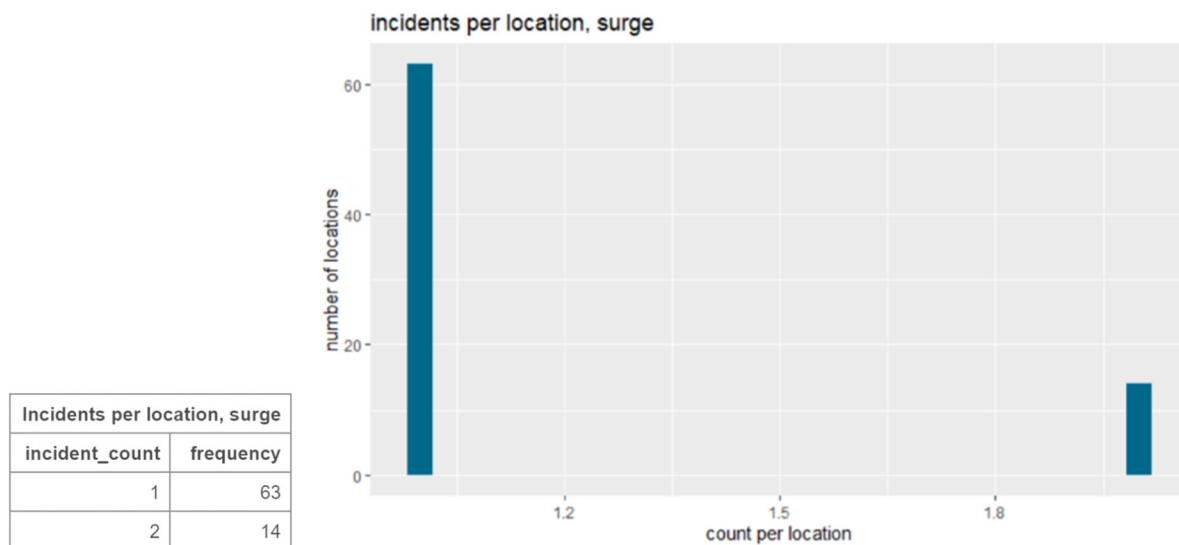
DATE	# ROBBERIES	PAST 7-DAY AVERAGE
1/29/2022	2	
1/30/2022	0	
1/31/2022	0	
2/1/2022	0	
2/2/2022	0	
2/3/2022	2	
2/4/2022	3	1.00
2/5/2022	2	1.00
2/6/2022	1	1.14
2/7/2022	1	1.29
2/8/2022	2	1.57
2/9/2022	5	2.29
2/10/2022	3	2.43
2/11/2022	1	2.14
2/12/2022	0	1.86
2/13/2022	0	1.71
2/14/2022	2	1.86
2/15/2022	0	1.57
DAILY AVERAGE, 1/29 - 2/15:		1.33

For 18 days starting in late January, robberies took place at a rate exceeding one per day. More precisely, the past seven-day average from 2/4/22 – 2/15/22, which involves the time period from 1/29/22 – 2/15/22, ranged from 1.00 to 1.86 per day, and averaged 1.41 per day over the 17 days.

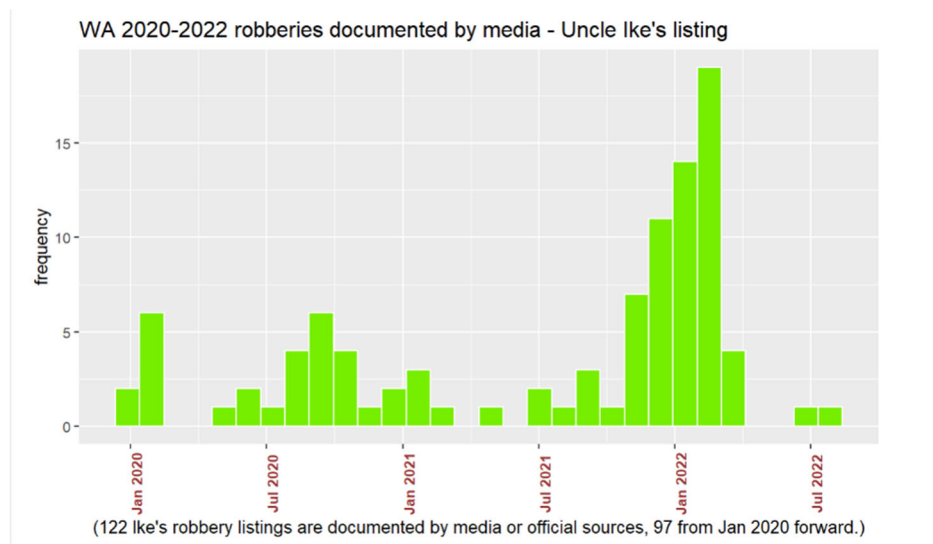
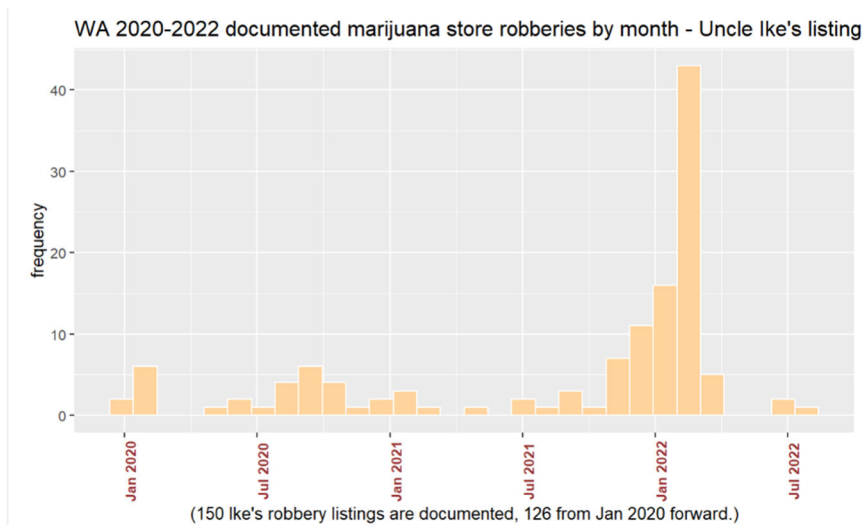
Of the 165 robberies reported on the Uncle Ike's tracker, addresses are known for 155 of them. These 155 robberies affected 118 establishments, with 92 robbed once, 16 robbed twice, nine robbed three times and one robbed four times. Among the harms that go with successive criminal victimizations is that PTSD risk is believed to go up even more.³²



Of the 96 robberies Uncle Ike's reports during the surge, addresses are known for 91. These 91 robberies affected 77 establishments, with 63 robbed once and 14 robbed twice, or roughly 8% of the roughly 1,000 stores in Washington State. In King County, 62 out of the 215 stores are known to have had armed robberies, or nearly one out of three.³³



The charts above include all 165 armed robberies listed on the Uncle Ike's tracker. A look at the 150 of these which Uncle Ike's staff consider documented, and the 122 documented specifically by news media or official sources, shows the same general shape.



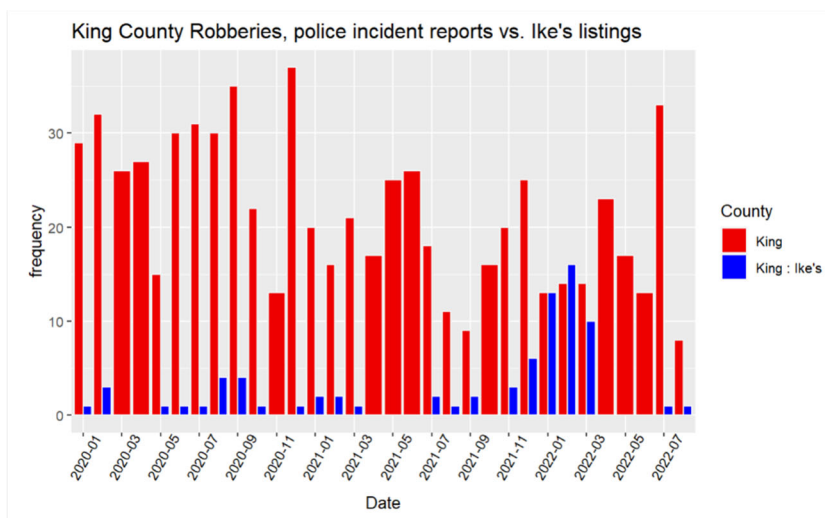
The peak time period of robberies in the middle of the surge does have a higher rate of reports made to Uncle Ike's staff but not in media or official sources. This is likely to reflect peaking interest in the tracker and focus on the issue amidst the surge. If so, the peak if looking at the true number of all robberies might be less pronounced, because of other time periods showing more robberies than are tracked now.

Alternatively, it could be that some incidents without documentation have been misidentified as robberies. For example, they could be burglaries that the store personnel reporting them to Uncle Ike's incorrectly stated were robberies. We see this as less likely, due to Uncle Ike's staff's interview procedures, which include specific questions including the information needed to properly classify incidents.

Another way to look at the surge numbers is to compare them with total robberies. Some counties publish their police incident data online, including King County.³⁴ We tagged the Uncle Ike's listings by county for this purpose.

The comparison, however, is not a literal one. There are robberies reported to Uncle Ike's that either don't get reported to police, or don't show up in the police listings due to insufficient investigation or for technical reasons.³⁵ There may also be robberies in the police listings that aren't reported to Uncle Ike's.

The degree of reporting on either side may also change as interest in cannabis store robberies waxes and wanes. This is certainly the case during the first half of February 2022, when about half the King County robberies on Uncle Ike's don't appear in police listings. This is why at one point in February there are more cannabis store robberies listed on Uncle Ike's than total robberies in the county dataset at that time, which by definition can't be literally true.



We juxtapose the two datasets for 2022 forward, but for those reasons stress this is only to provide a general picture of the shapes and relative scales.

This data reflects 678 armed robberies listed by King County authorities for January 2020 forward, and 76 on the Ike's tracker, or cannabis stores at 11%. During the months representing the surge, those numbers are 109 and 48, with cannabis store robberies at 44%.

A look through listings found online for bank branches, service stations, and check cashing services suggests cannabis stores in King County may make up a sixth or seventh of the types of locations commonly targeted for robbery. However, that does not account for street robberies or home invasions, which would also appear in the King County incident list. Data from another county in Washington, Pierce County, classifies robberies according to these types, and finds that a great majority of robberies are retail.³⁶

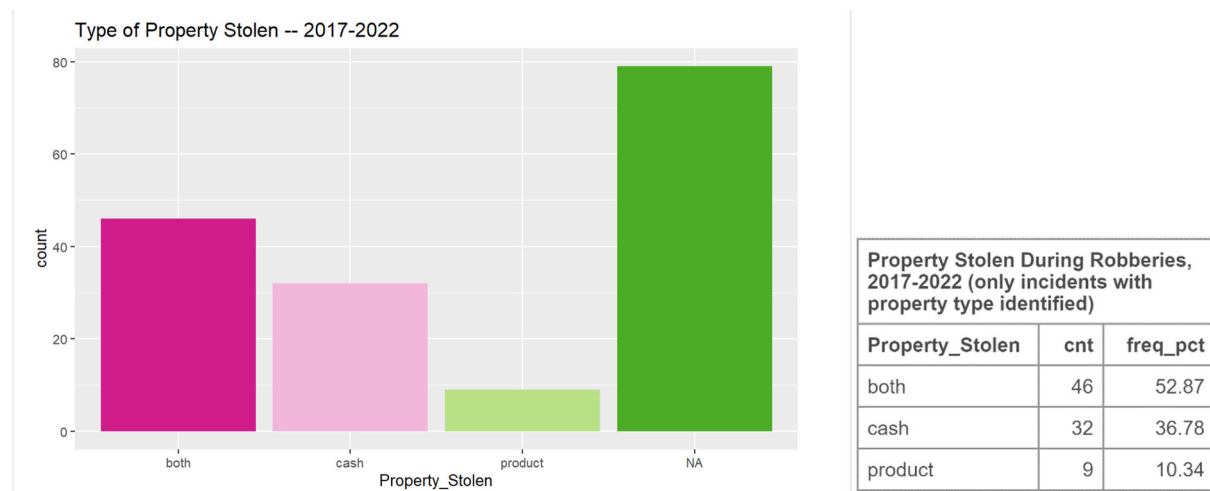
The King County data can also be used to compare the percentage of establishments that have suffered repeat robberies. King County blurs the location data to block level, as a privacy protection, so what we can do is calculate an upper bound to the number of establishments that have been robbed more than once, which is 108, with the number of robberies per block ranged between 1 and 27. The lower bound is the 14 we found for this time period on the Ike's tracker.³⁷

If comparing the datasets literally, that would imply cannabis stores robbed more than once during 2020-2022 made up at least $14 / 108 = 13\%$ of locations in King County robbed more than once. However, since 108 is an upper bound for the number of locations robbed more than once, any smaller total number would imply more than 13% of them being cannabis stores.

Any way one looks at it, the Washington surge was an incident of scale, in which a substantial segment of the state's cannabis community was directly victimized through the use of force.

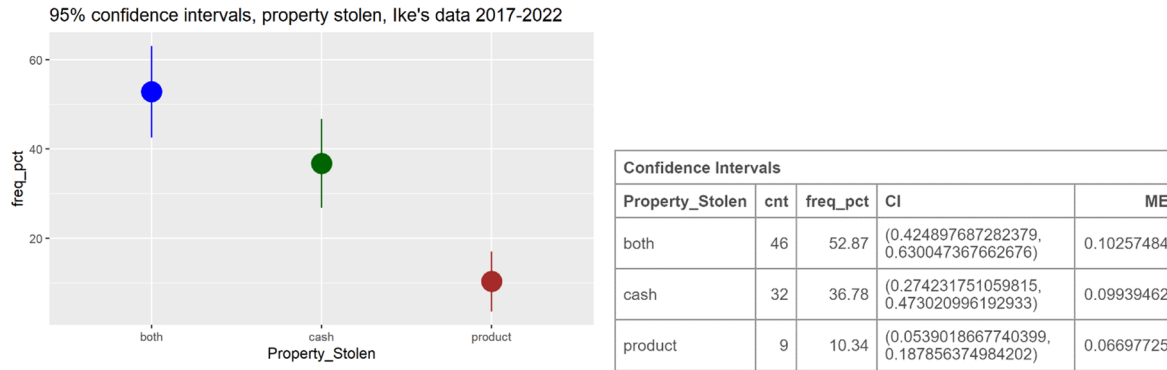
Property Targeted in Robberies and Burglaries

Using the cited information sources, we were able to classify 87 of the 152 listed robberies from Uncle Ike's as cash thefts, product thefts, or thefts of both cash and product. For these incidents, we found a majority, but a modest one, involved both cash and product. Of the remainder, most were cash-only robberies. Only 10% of robberies involved just product.



Statistics is concerned not only with the value of variables we're measuring, but also how confident we can be that the value is the "real" one for the population we're studying. In this case, the population is a hypothetical set of cannabis store robberies carried out under sufficiently similar conditions to those in Washington State during the time being studied.

Under that assumption, the data within our "sample" of 72 robberies can be used to generate Confidence Intervals for each of the three proportions we're measuring. Those intervals will tell us, for a given percentage of certainty, how widely the proportions of cash-only robberies vs. product-only robberies vs. robberies involving both property types could have varied by chance from the population-wide "true" theoretical proportions. Using the standard 95% confidence level, we find the following intervals:



The 95% confidence interval bars for the full Uncle Ike's dataset show a modest degree of overlap between counts for cash-only robberies and robberies involving both cash and product. It is plausible that another set of robberies, carried out under identical average conditions to those in Washington, and reported on with identical selection patterns for what gets covered, could see cash-only robberies overtake cash-plus-product robberies for the leading percentage. But product-only robberies under identical conditions would almost certainly remain in last place.³⁸

How similar our sample of armed robberies is to armed robberies of cannabis stores generally is one assumption. As discussed earlier, another is that the proportions we're measuring have not been skewed by the availability of information about property theft type in the sources we have. That is, if a given property type stolen is less likely than another property type to get reported in a news or police source, or on the Uncle's Ike's tracker, or to have sufficient detail in the reporting, then proportions for different property types in thefts overall could be different. For example, we speculated above that cash may be undercounted, due to thefts involving only the cash register being the least dramatic and hence least likely to be reported on.

For the purposes of this examination, which is directed at the current public discussion over the SAFE Act and cannabis store robberies, that isn't necessarily important. We are not so much interested in whether cash is more of a draw for robbers than product is, as we are in whether the presence of cash creates more of a draw than there would be without the cash. Similarly, if cash is a safety issue in a subset of the robbery population, then cash is a safety issue, even if there are other subsets in which it could be less so.

Additionally, because so few product-only robberies appear in the sample, any skewing in the selection process would have to be quite large to change the general picture.

The above confidence analysis implies a "Null Hypothesis" that given enough sampling, the three different property theft categories would each occur 1/3 of the time. Given the frequencies in this sample, with product-only thefts much fewer than any other kind, that leaves a near statistical certainty that our "Alternate Hypothesis" for the frequency distribution (e.g. the one in our charts) seen here is real.

Another way to look at the data would be to compare total thefts that include product (product-only plus both) with the total number including cash (cash-only plus both). That would ignore

the fact of an association between two property types that get taken together during a single theft (the "both" thefts is an overlap), and hence the analytical meaning of the approach seems unclear. But it does allow a comparison for the two property types in which the numbers are not as far off from one another as the product-only numbers are from the cash-only and cash plus product numbers. If statistical measures still find that the difference between the counts can't be a random fluctuation, through this arithmetically more stringent test, it will lend further strength to the hypothesis that cash is more of a robbery target.

For this purpose we run a proportion hypothesis test for total product thefts vs. total cash thefts. The Null Hypothesis is that total product thefts and total cash thefts occur at the same rate; the Alternate Hypothesis is that they occur at different rates. We use a one-sided test to ask whether the type occurring more frequently in our sample, total cash, is greater than the one appearing less frequently, total product. We specify a 95% confidence level.

```
2-sample test for equality of proportions with continuity
correction

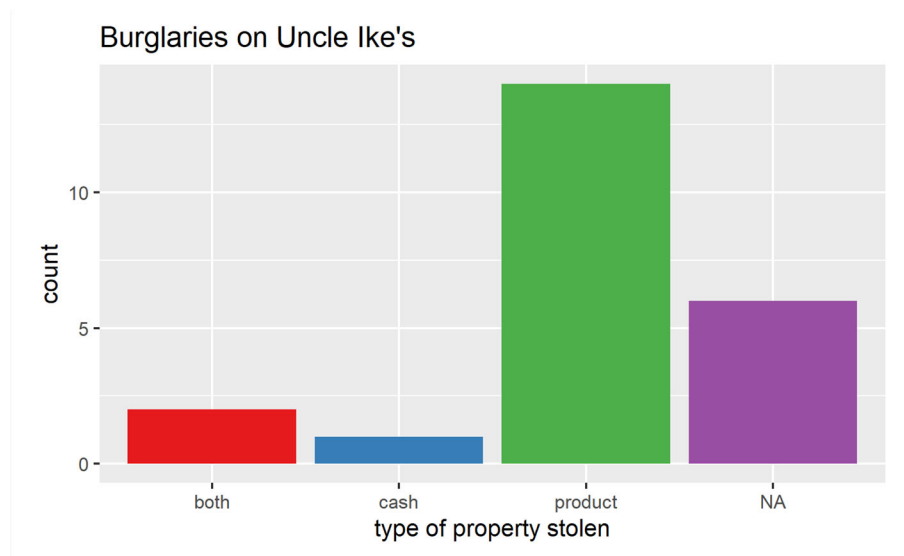
data:  c out of ncnt_cash_r out of ncnt_prod_r out of n
X-squared = 15.444, df = 1, p-value = 4.249e-05
alternative hypothesis: greater
95 percent confidence interval:
 0.152298 1.000000
sample estimates:
 prop 1    prop 2 
0.8965517 0.6321839
```

The "p-value" represents the probability that the difference in total product theft vs. total cash theft counts would occur by chance, if these robberies were sampled at random from a hypothetical much larger population of robberies committed under identical conditions. The negligibly small value for p, less than 0.00001, again reflects no real chance that the difference would be due to chance fluctuation, under the afore-described assumptions.

For the time period of the surge, we were able to classify property stolen in 42 cases. We saw a slightly higher percentage of cash-only robberies, and just one product-only robbery.



The Uncle Ike's spreadsheet is identified as a robbery tracker, but staff also include burglaries that come to their attention. As noted above, of 5/24/22 there were 22 burglaries listed. We presume that burglaries of cannabis stores in Washington are substantially more common than that. Where possible, we assigned product theft type to burglaries as well, using the same categories as used for robberies.



Of the 16 burglaries listed on Uncle Ike's as of 5/24/22, for which we could determine a theft type, 13 targeted only product. Of the three burglaries in which cash was reported as taken, two also included product theft; the cash was taken from the register in one case (it apparently had not been emptied at closing time), and from an ATM in the other. In the cash-only case, an individual with safe-cracking skills burglarized the store.

One plausible interpretation about these differences is that product can easily be stolen through the "smash and grab" technique -- breaking the windows of display cases or breaking open cabinets -- whereas a cash register may be slightly harder to break open, and a safe (where larger amounts of accumulated cash tend to be held) is a lot harder to crack.

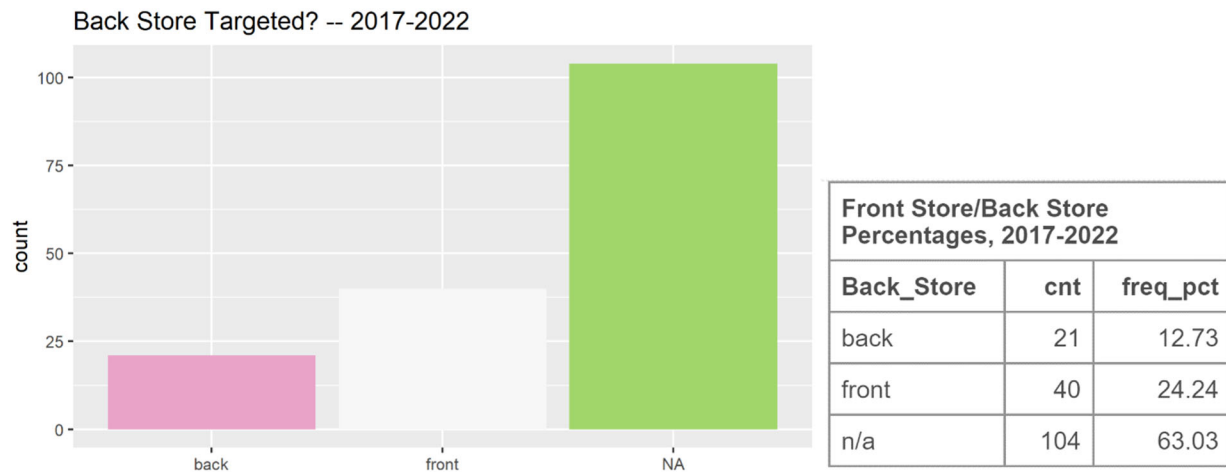
Through burglary, therefore, one can obtain product without tending to encounter people, hence at less risk, and perhaps more time available to steal more. But to steal cash, it helps to have an employee available, especially if one wants to access the typically larger quantity found in a safe.

Whatever the explanation, if the burglaries reported on Uncle Ike's are representative of cannabis store burglaries, burglars have the opposite main goal to robbers – they want product – and tilt much more toward that goal.

Store Areas Targeted in Robberies

Our model hypothesizes that robberies targeting the back of the store, which usually means cash in the safe, have an elevated level of aggression relative to robberies that only target the front of the store. The number of incidents for which we were able to assign categories on this aspect of

robberies is substantially smaller than the number of incidents for which we were able to assign property types, as the charts below show. That limits how much our correlation analysis can tell us with statistical significance, but we do find some relationships.



Robberies we've identified as targeting the back of the store, for which we've also identified property type stolen, split roughly 50/50 in targeting only cash vs. targeting cash and product, similarly to the overall split for robberies listed on Uncle Ike's. This does not mean, however, that robbers are seeking product from the back of the store, as our categorization of back store robberies includes incidents in which robbers also target the front of the store.

Property Stolen During Robberies Targeting Back of Store, 2017-2022	
Property_Stolen	count
both	11
cash	10

A look at the 11 incidents identified as back store and targeting both cash and product finds news reports document robbers targeting property in the back of the store in just two cases.

Aggression in Cannabis Store Robberies

As discussed earlier, our model hypothesizes that robberies targeting the back of a cannabis store (which robbers do mainly to seek cash from the store's safe), involve greater average aggression levels than robberies which only seek property from the front of the store. We defined four categories of aggression, representing elevated levels of aggression beyond what is already inherent in an armed robbery. Based on those four categories, we defined two aggregated aggression categories, one of them consisting of the merging of the original four, the other counting for each incident to define an aggression level.

The number of occurrences of the four aggression types range from 11 to 19 during the surge, and from 19 to 44 for all incidents listed on Uncle Ike's:

Aggression Type counts

type	Incident cnt
Assaulted_Staff_or_Customers	19
Brandished_Weapon_or_Held_People_at_Gunpoint	44
Deliberately_Pointed_Gun_at_Person	27
Elevated_Aggression	65
Fired_Weapon	19

aggression type counts -- surge

type	Incident cnt
Assaulted_Staff_or_Customers	11
Brandished_Weapon_or_Held_People_at_Gunpoint	19
Deliberately_Pointed_Gun_at_Person	10
Elevated_Aggression	34
Fired_Weapon	12

To test the hypothesis, we employed the "Fisher test," a statistical measure of association between explanatory and dependent variables.³⁹ We used the Fisher test to measure correlation between whether a robbery targeted the back of the store or not, and aggression according to our categories. Without a theoretical basis for a prediction, we also used the Fisher test to see whether aggression varies based on type of property stolen. We ran the test for the full Uncle Ike's database from 2017-2022, and for the time period of the surge.

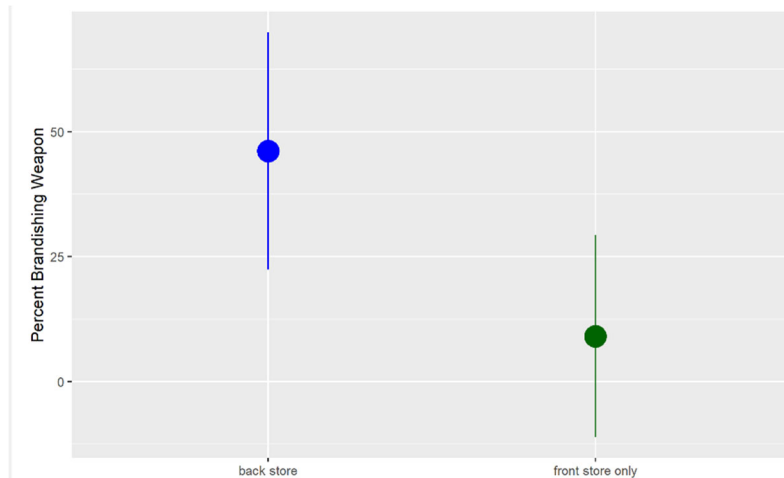
We found statistically significant correlations between area of store targeted and aggression levels, as measured for the time period of the surge.

Fisher p-values: Front Store / Back Store vs. aggression fields, surge					
Any Aggression	Fired Weapon	Assaulted Staff/Customers	Pointed Gun	Brandished, Held at Gunpoint	Aggression Level
0.0327433	1	0.3864416	0.3271222	0.0778032	0.0147852

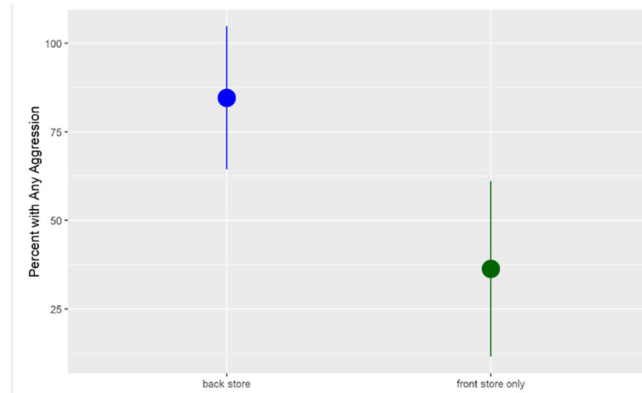
For the aggregated categories of any elevated aggression and aggression level, Fisher p-values were less than 0.05 (0.033 and 0.014 respectively), indicating 95% statistical significance. For correlation with the aggression category Brandished or Held People at Gunpoint, we found marginal statistical significance (e.g. less than 95% but more than 90%), with p-value 0.078.

Above we reasoned that our categorization method, which is based on news accounts, is likely to undercount occurrences of brandishing a weapon, in robberies that target the back of a store. It seems unlikely that robbers would routinely force an employee to the back of a store, without brandishing a weapon. If so, the significance level of correlation to that variable would improve.

Front or Back Store	Number of Incidents	Number Brandishing Weapon	Percent Brandishing Weapon	Confidence Interval (%)	Margin of Error (%)
back store	13	6	46.15	(23.33, 70.79)	23.73
front store only	11	1	9.09	(-0.24, 40.24)	20.24



Front or Back Store	Number of Incidents	Number with Any Aggression	Percent with Any Aggression	Confidence Interval (%)	Margin of Error (%)
back store	13	11	84.62	(56.31, 96.63)	20.16
front store only	11	4	36.36	(15.21, 64.79)	24.79



We did not find statistically significant correlations between property type and aggression levels. Also, when performing calculations over the full Uncle's dataset, e.g. 2017-2022, we did not find significant correlations for area of store targeted and aggression levels either. We only found significant correlations for store area targeted and aggression levels during the surge.

The difference for the two time periods and store area targeted appears to be that front store robberies reported on Uncle Ike's from 2017 to just prior to the surge, had brandishing weapons reported in news articles at a markedly higher rate than during the surge, bringing the aggression rates for front store vs. back store robberies close together.

Whether this reflects a shift in robbery practices, or a shift in reporting practices, or is simply a statistical fluctuation that any data analysis involving a small amount of data is vulnerable to, we cannot assess at this time. It seems clear that reporting by the community to Uncle Ike's increased during the surge, which could have an impact on reporting rates for different types of occurrences. Sometimes applying statistical measures to a larger dataset can have the effect of obscuring important facts about key subsets.

The average aggression levels mirror the findings. For the surge time period, robberies targeting the back of the store, averaged 1.38 elevated aggression types per robbery, more than twice the 0.64 average found for robberies targeting only the front of the store.

Measuring the average over the full Uncle Ike's dataset, by contrast, we find 1.24 vs. 1.08. This much smaller difference would require more data for any finding to meet the statistical significance or confidence test, vs. potentially being a random fluctuation.

SURGE TIME PERIOD		ALL 2017-2022 (as of 8/14/22)
average aggression level -- back store robberies	1.38	1.24
average aggression level -- front store only robberies	0.64	1.08
average aggression level -- cash only robberies	1.06	1.09
average aggression level -- cash+product robberies	0.92	1.02
average aggression level -- product only robberies	0	0.56

The Case of Weapons Fire

As we noted above, the category weapons fire is complicated by the fact of weapons fire occurring for several different reasons, each of which has a different type of impact. The most serious of these, of course, is when a worker or other person in the store gets shot.

This happened three times during incidents listed on Uncle Ike's. One was the killing of Jordan Brown. Another took place at Dockside Cannabis in Shoreline, where an employee, Huckleberry Kid, was shot six times after fighting with one of the robbers, one of the bullets exiting his body on the other side.⁴⁰ In the other, a bullet grazed an employee's arm, after a robber shot at the doorknob in an attempt to get back inside the store after employees had locked the door.^{41 42}

Doing remarkably well given what had happened, Kid did an interview with a local television station three weeks later. He acknowledged that his handling of the situation had led to his being shot, and he warned other workers that they're not as strong and able to take a weapon from a robber as they may think they are. Asked what the robber had said to him before their altercation, he answered, "He put the gun in my face and said 'give me the money!'"⁴³

There is a clear causal connection between fighting with a robber and the risk of injury or death. But the two incidents also involved robbers having specifically demanded cash, making the demand for cash also causally related to the shootings. That does not tell us whether a similar process would occur, with a demand for product being the prompt.

MOVING FORWARD

Will SAFE Solve the Cash Problem?

In discussions of SAFE Banking, one often hears oversimplified versions of the financial services situation faced by cannabusinesses. It's no longer a given that a cannabusiness can't get a bank account. It can be difficult, and it's expensive (in conversations we've heard figures as high as \$6,000/month for account fees), an account can get shut down on short notice (or no notice), the bank one finds to work with might not have nearby branches. But progress has been made. Guidance issued by the US Treasury Department's Financial Crimes and Enforcement Network (FINCEN) during the Obama presidency played a role in facilitating progress.⁴⁴

SAFE is often assumed to open a short path for stores to be able to accept electronic payments – credit, debit, online. However, SAFE explicitly addresses only depository relationships. The major credit card networks arguably have the least incentive to take any level of risk to serve the marijuana industry. They already have all the business in the world (almost literally), and don't need to take the unique risks in state-legalized cannabis. Cannabis will still be illegal, and not everyone is fond of it or the business. There could be conservative social sectors whose business is more important to Mastercard or Visa than the cannabis sector.

Worse, most debit card activity depends on access to the major credit card networks. In our Geographic Context discussion, we noted some challenges stores face in use of the "cashless ATM" debit card systems or other available cashless payment options, and the disincentives they and customers face to full adoption of them. These systems sit in a legal gray area, and aren't guaranteed a stable future. The networks and services that do the most to follow every law and requirement that they can, face geographic constraints as a result on where they can operate.

There are knowledgeable participants in the cannabis and financial industries who believe SAFE will be enough to bring credit card networks in. But there are also knowledgeable participants who believe its impact in that area will be limited, and some who don't think it will help at all, at least directly. Of the people we spoke with, those in banking, or are close to industry processing and administration, were the least optimistic.

Through these discussions, however, we have identified a number of ways in which SAFE is likely to advance things. These benefits would not be universal, but would result from decisions taken situationally by individual businesses, regulators, or state legislatures in reaction to SAFE.

Following passage of SAFE, more banks will be willing to provide depository and checking accounts, the direct subject of the legislation. This should enable stores whose banks are physically far away now to bank more locally, eliminate instabilities in businesses getting to keep their accounts, and generally lower the cost of maintaining a bank account.

Operators of these stores will be able to safely and less expensively transport cash payments they've received to their banks on a daily basis, or multiple times a day, rather than every few days as some do now. That will mean less cash buildup. With the depository account relationship stabilized, operators will have one less disincentive to relying on electronic purchases, which require a bank account to be able to access the receipts. If cannabis businesses are spending thousands less a month for banking, they may be able to spend more on security, among other needs.

One operator described to us having to regularly transport cash in amounts as high as a quarter million dollars for his businesses' taxes. The problem isn't that the tax agency won't accept an electronic payment. It's that he can't go over a \$100,000 balance at any time, or do transfers over that amount (for taxes or payroll or anything). Paying taxes more often in smaller amounts wouldn't work either, because that would trigger a bank audit. Bankers know what his business is. But an audit would lead to the fact being put in writing, leading to account closure. Federal regulators, while not necessarily wanting to shut down state-legal businesses' bank accounts, want banks to monitor and report transactions over a certain dollar amount. Once things go to

that level of a bank, cannabis's federal status as an illegal controlled substance has consequences. SAFE Act protections for the depository relationship should be of at least some help with this.

A change in federal law will provide a new moment for FINCEN and other regulators to update their guidances, which while falling short of the power of statutory reform nevertheless can have an encouraging impact on financial services providers, by decreasing both the perception of risk and the direct compliance burden banks have when servicing cannabusinesses. State legislatures may also take the opportunity to look at how they might be able to help. Generally, one has to presume that progress in reducing cash prevalence, whether through legislation or through decisions taken at other levels, will happen sooner and faster if SAFE passes than if it doesn't, or if it falls off the congressional agenda or is perceived to have.

In any case, it will be a process. If SAFE had passed in December 2021, and even if that brought major credit card networks on board, it probably would not have saved Jordan Brown the following March. But the likelihood of a process that will take time to become effective, makes SAFE more of a pressing need rather than less.

Will Reducing Cash Solve the Robberies Problem?

In our Individual Context discussion, we noted various incentives that affect whether an individual or a group will choose to target a cannabis store, whether they'll do so through robbery or burglary, or what their objectives and tactics will be if they do a robbery.

Based on current incentives, there is little reason to believe that robberies targeting the back of a store will continue (as opposed to burglaries), or continue at the same level, if cash is removed from the equation. The great majority of such robberies are aimed at accessing cash in the safe, and without cash or with much less of it, that will be less lucrative.

There will also be much less incentive to target the cash register at the front of the store, if the volume of cash has declined. Those are roughly half of the documented front-store robberies on Uncle Ike's. We put forward a reason in the Limitations discussion to suspect the percentage could be larger. There's little reason to believe that front-store robberies targeting only cash would continue in that scenario, given current incentives.

Our data derived from the Uncle Ike's listings find few examples of product-only robberies (as opposed to burglaries which are mainly product-only). That may suggest product alone does not provide enough incentive to motivate many robberies, particularly because burglary is a viable option to obtain the same product. The lower prices of product in the west may support that hope, if that lowers the profitability of a robbery. On the other hand, it's possible that product alone will still provide enough incentive, and some people who steal for a living may prefer robbery over burglary. The fact that that latter group also seeks cash from the register today, doesn't prove that product alone won't provide sufficient motivation.

Under current incentives, therefore, it seems likely that the number of armed robberies of cannabis stores will significantly decrease, and possible that they will cease. But will the incentives stay the same?

Not necessarily. As noted in our Temporal Context discussion, we are in a time of rapid social change, and one of those changes is the continued reduction in our society's use of cash. An elimination or substantial reduction in cash prevalence in cannabis stores will represent another step in that direction. People who steal for a living will continue to react to the shrinking of their target list, by increasing their focus on valuable merchandise and on the remaining cash sources.

If that group of people still needs the income that product available in cannabis stores will still provide, and if improved security measures make burglary harder to do, it's possible that incentives to target cannabis stores for robbery will continue to be sufficient to motivate such robberies. Nevertheless, that possibility does not seem like a compelling reason to postpone steps to reduce criminogenic factors that we know about.

Options for "SAFE Plus"

After the December 2021 delaying of SAFE Banking, discussions took place about a "SAFE Plus" package that would add social equity provisions into the SAFE Act, while stopping short of a fully overhauling of federal cannabis policy. Various organizations put forward recommendations for SAFE Plus.⁴⁵ They include:

The Minority Cannabis Business Association (MCBA) recommends protections for Community Financial Depository Institutions (CFDIs) and Minority Depository Institutions (MDIs), and for affording the cannabis industry access to Small Business Administration programs.⁴⁶

In an August paper published by the Ohio State University Drug Policy and Enforcement Center, members of Cannabis Regulators of Color (CRC) outlined 12 proposals for equity measures.⁴⁷

Title III of the Cannabis Administration and Opportunity Act bill, "Restorative Justice and Opportunity," includes a range of measures targeting equity in the cannabis industry, and to that end would create a Cannabis Justice Office within the DOJ Office of Justice Programs.⁴⁸

The bipartisan HOPE Act, which has figured in the SAFE Plus discussion, would expunge federal marijuana convictions from people's records, and incentivize states to do so.⁴⁹

Of all these, expungement may have the best prospect for congressional support. Technically expungements lie in the area of criminal justice reform, as opposed to equity for the state-legalized marijuana industry. But a well-scaled and effectively administered expungement effort would do the most for equity generally. Criminal convictions are a barrier to participation in much of the economy, not just the marijuana industry, and which far more people are affected by than would ever directly work in the marijuana industry, much less hold ownership stakes in it.

(Since the first version of this paper was published, CFDI and MDI protections as well mortgage eligibility for employees of cannabis businesses were included in the Senate SAFER Banking Act.⁵⁰)

RECOMMENDATIONS

- Congress should pass a meaningful SAFE Plus bill if it's able, but should at least pass SAFE, if possible before the end of the current session.
- Congress should consult with payment processing industry players of different scales, to assess what additional steps may be needed secure full participation of processors in the cannabis industry including the major credit card networks. Short of that, language should be crafted to incentivize the major networks to at least allow other electronic transactions, e.g. debit cards and payment apps and sites, to make use of their networks.
- FINCEN and other federal and state regulators as well as banks should review their policies with an aim toward facilitating greater adoption of electronic payment for cannabis stores, and reducing compliance costs for depository institutions.
- States should consider providing funding for security measures to small and midsize cannabis stores.
- Employee training programs should be enhanced with respect to emphasizing the reasons for cooperating with robbers and how to avoid escalating tensions in robbery situations.
- Research into the characteristics of cannabis store robberies should continue and look at more geographic areas, funded for the more intensive types of research that can gain more information, such as interview surveys and reviewing police reports.
- The cannabis community should be encouraged to duplicate what Uncle Ike's has done in other states, and should encourage businesses to participate and report incidents, if necessary through anonymous reporting options.

ABOUT THE DANGEROUS DELAYS REPORT

Dangerous Delays is the first published study on the characteristics of cannabis store robberies. It's also one of a small number of studies even looking just at the number of such robberies. *Dangerous Delays* fits within a larger, though still relatively small body of literature on cannabis stores and crime, or on the impact of marijuana legalization on crime. Most studies focused on cannabis stores examine their net impact on crime levels in their communities, or on topics like store security measures. It can also be considered to fall within the literature on armed robbery.

About StoptheDrugWar.org

StoptheDrugWar.org works for health and justice by seeking to end drug prohibition and its excesses, while positively impacting related issues.

We are a primarily US-based organization that advocates on domestic drug policies and in the international sphere. Since our founding, we have also focused on providing information, particularly through Drug War Chronicle, the only online newsletter to comprehensively cover all areas of drug policy and reform.

We pick advocacy issues for which there are unfilled roles in which we and coalition partners can make a difference. One in which we played a leading role for over a decade was a successful effort to repeal a law that denied financial aid for college because of drug convictions.

In recent years we have engaged extensively in drug policy at the United Nations, and in international human rights and democracy advocacy, particularly in relation to the extrajudicial killings taking place in the Philippine drug war since 2016.

At StoptheDrugWar.org we take an intellectual approach to issues, while acknowledging that our role as advocates sometimes constrains our choices. We seek to recognize and address points in the drug policy discussion on which reasonable and informed people may sometimes disagree with us. We strive to understand and communicate about the complexities of issues, not just recite talking points, as format and the needs of each situation permit.

Some of the issue areas we engage in are criminal justice reform, marijuana legalization, harm reduction / public health programs, medical access to drugs, decriminalization of drugs, human rights and rule of law in drug policy, and reform of international drug treaties.

Disclosures

This report is published by Drug Reform Coordination Network Inc., StoptheDrugWar.org's 501(c)(4) lobbying and social welfare nonprofit. StoptheDrugWar.org is an advocacy group, which supports the SAFE Act, and does not support the delay approach despite sharing delay advocates' policy goals. The *Dangerous Delays* report therefore falls within the fraught intersection of research and advocacy.

Our organization receives funding from individuals or businesses in the cannabis industry, the total typically falling in the mid-four figure range annually. We have never received total five-figure funding nor greater in any given year. We do not, however, currently have a policy of capping our industry contributions. We have not received industry funding for the *Dangerous Delays* report as of the time of this writing.

A member of our Board of Directors, Mitzi Vaughn, is a cannabis attorney based in Washington State. Her clients in Washington include several businesses whose stores have been victimized by armed robberies. Among other organizational affiliations she has are the International

Cannabis Bar Association and The Cannabis Alliance. Vaughn provided information and feedback for the preparation of this report.⁵¹

January 2024 Revisions

The original draft of our report contained language which understated the degree to which language in the SAFE Banking Act attempts to greenlight payment processing. Revisions in this version clarify why some observers believe more steps will be needed.

This version also uses a different statistic relating crime and PTSD, referencing research dealing specifically armed robbery and hence more directly relevant; notes the need to reduce compliance burden for banks, in order to reduce high fees; makes note of equity-focused provisions added to the Senate's 2023 SAFER Banking Act; corrects a percentage as it appeared in the Executive Summary; makes a few minor edits; corrects a few typos; displays a new URL, as well as a permalink; and adds page numbers.

APPENDIX: Incident Categorizations

In order to support the Uncle Ike's tracker, and to respect their intellectual property, we are not publishing the full compiled spreadsheet that represents our dataset, which includes all of the Uncle Ike's dataset within it. We will consider requests for private access.

The following tables, however, can be used to identify which incidents on Uncle Ike's we tagged with which variables in our analysis.

robberies documented as involving cash that aren't documented as involving product:

5/10/2018, Mountlake Terrace
7/30/2018, Seattle / Unincorporated King
10/29/2018, Seattle
2/3/2019, Bellingham
2/7/2019, Bellingham
4/8/2019, Pullman
6/12/2019, Seattle
2/8/2020, Vashon
9/1/2020, Seattle
10/19/2020, Ferndale
11/16/2020, Tacoma
12/24/2020, Seattle
2/4/2021, Kirkland
2/4/2021, Seattle
2/10/2021, Lacey
11/8/2021, Shelton
11/29/2021, Olympia
12/18/2021, Seattle
12/30/2021, Seattle
12/30/2021, Seattle
1/4/2022, Vancouver

1/5/2022, Seattle
2/5/2022, Bellingham
2/6/2022, Tacoma
2/7/2022, Seattle
2/14/2022, Tacoma
2/17/2022, Lynnwood
2/25/2022, Port Orchard
3/19/2022, Tacoma
4/2/2022, Everett
4/7/2022, Belfair
4/18/2022, Lacey

robberies documented as involving product, that aren't documented as involving cash:

6/24/2017, Seattle
8/6/2018, Kingston
1/27/2020, Union Gap
1/12/2021, Seattle
1/16/2021, Seattle
7/29/2021, Bellevue
9/30/2021, Seattle
12/24/2021, Seattle
8/13/2022, Maple Valley

robberies documented as involving both cash and product:

2/21/2017, Seattle
11/21/2017, Mountlake Terrace
11/24/2017, Silverdale
5/21/2018, Kirkland
11/18/2019, Seattle Unincorporated King
12/21/2019, Seattle
1/31/2020, Seattle
2/6/2020, Everett
2/6/2020, Seattle
2/9/2020, Yakima
2/19/2020, Seattle
6/18/2020, Kirkland
6/28/2020, Vancouver
8/6/2020, Seattle
8/23/2020, Seattle
9/12/2020, Seattle
10/17/2020, Union Gap
10/20/2020, Seattle
7/19/2021, Seattle
8/9/2021, Seattle
9/26/2021, Silverdale
11/7/2021, Bellevue
11/18/2021, Seattle
11/18/2021, Spanaway
11/28/2021, Wenatchee
12/8/2021, Everett
12/12/2021, Olympia
12/15/2021, Everett
12/17/2021, Port Angeles
12/24/2021, Seattle
1/12/2022, Seattle
1/15/2022, Port Angeles
1/15/2022, Seattle
1/15/2022, Seattle
1/15/2022, Seattle
1/18/2022, Everett
1/19/2022, Lynnwood
1/23/2022, Seattle
1/29/2022, Seattle
2/8/2022, Tacoma
2/14/2022, Burlington
2/24/2022, Olympia
3/10/2022, Seattle
3/16/2022, Bellevue
7/21/2022, Lynnwood

robberies targeting the back of the store:

2/21/2017, Seattle

5/10/2018, Mountlake Terrace
5/21/2018, Kirkland
11/18/2019, Seattle Unincorporated King
9/1/2020, Seattle
12/24/2020, Seattle
2/4/2021, Seattle
8/9/2021, Seattle
11/18/2021, Seattle
12/17/2021, Port Angeles
12/18/2021, Seattle
12/24/2021, Seattle
12/30/2021, Seattle
12/30/2021, Seattle
1/15/2022, Seattle
1/19/2022, Lynnwood
2/17/2022, Lynnwood
2/25/2022, Port Orchard
3/10/2022, Seattle
3/16/2022, Bellevue
3/19/2022, Tacoma

***robberies only targeting the front of the store
(displayed product or cash register or both):***

6/24/2017, Seattle
9/12/2017, Seattle Unincorporated King
11/21/2017, Mountlake Terrace
7/30/2018, Seattle Unincorporated King
8/6/2018, Kingston
10/29/2018, Seattle
2/7/2019, Bellingham
6/12/2019, Seattle
7/6/2019, Olympia
10/7/2019, Bellevue
12/21/2019, Seattle
1/27/2020, Union Gap
1/31/2020, Seattle
2/6/2020, Everett
2/6/2020, Seattle
2/8/2020, Vashon
2/9/2020, Yakima
6/18/2020, Kirkland
6/28/2020, Vancouver
9/12/2020, Seattle
9/21/2020, Seattle
10/19/2020, Ferndale
1/12/2021, Seattle
1/16/2021, Seattle
2/4/2021, Kirkland
2/10/2021, Lacey
9/26/2021, Silverdale
9/30/2021, Seattle
11/7/2021, Bellevue

11/8/2021, Shelton
12/8/2021, Everett
12/24/2021, Seattle
1/5/2022, Seattle
1/15/2022, Port Angeles
2/5/2022, Bellingham
2/28/2022, Bellevue
4/2/2022, Everett
4/7/2022, Belfair
7/21/2022, Lynnwood

robberies not categorized by area of store:

11/21/2017, Spokane
11/22/2017, Seattle
12/13/2017, Seattle
4/5/2018, Tacoma
5/24/2019, Seattle
12/15/2019, Seattle
2/15/2020, Everett
5/31/2020, Bellevue
7/26/2020, Seattle
8/12/2020, Bothell
8/20/2020, Seattle
9/17/2020, Everett
9/18/2020, Bellevue
9/25/2020, Everett
3/14/2021, Seattle
5/20/2021, Spokane
9/17/2021, Seattle Unincorporated King
10/22/2021, Bremerton
10/26/2021, Burlington
11/7/2021, Seattle Unincorporated King
11/10/2021, Bellingham
12/27/2021, Bellevue
12/28/2021, Edmonds
12/30/2021, Renton
1/3/2022, Lacey
1/3/2022, Tumwater
1/4/2022, Renton
1/4/2022, Seattle
1/9/2022, Renton
1/15/2022, Lacey
1/15/2022, Seattle
1/18/2022, Mount Vernon
1/21/2022, Lake Forest Park
1/21/2022, Tacoma
1/29/2022, Bellevue
2/3/2022, Seattle Unincorporated King
2/3/2022, Seattle - Skyway
2/4/2022, Seattle
2/4/2022, Seattle
2/4/2022, Lake Forest Park

2/5/2022, Silverdale
2/8/2022, Seattle - Skyway
2/9/2022, Tacoma
2/9/2022, Seattle Unincorporated King
2/9/2022, Seattle
2/9/2022, Renton
2/9/2022, Covington
2/10/2022, Burien
2/10/2022, Tacoma
2/10/2022, Bellevue
2/11/2022, Tacoma
2/17/2022, Bothell
2/22/2022, Seattle
2/27/2022, Spokane
2/28/2022, Vancouver
3/5/2022, Kingston
3/8/2022, Redmond
3/9/2022, Seattle Unincorporated King
3/10/2022, Tacoma
3/10/2022, Lake Stevens
3/11/2022, Seattle Unincorporated King
3/11/2022, Auburn
3/13/2022, Puyallup
3/14/2022, Tacoma
3/15/2022, Bothell
3/15/2022, Tacoma
3/15/2022, Tacoma
3/16/2022, Tacoma
3/17/2022, Covington
3/17/2022, Fife
4/14/2022, Arlington
4/28/2022, Everett
7/21/2022, Unincorporated King County
10/1/2022, Port Orchard
10/19/2022, Vancouver

weapon brandished or people held at gunpoint:

2/21/2017, Seattle
11/21/2017, Mountlake Terrace
11/21/2017, Spokane
11/24/2017, Silverdale
5/10/2018, Mountlake Terrace
7/30/2018, Seattle Unincorporated King
8/6/2018, Kingston
10/29/2018, Seattle
4/8/2019, Pullman
11/18/2019, Seattle Unincorporated King
12/21/2019, Seattle
1/27/2020, Union Gap
1/31/2020, Seattle
2/6/2020, Everett
2/8/2020, Vashon

9/12/2020, Seattle
10/17/2020, Union Gap
10/19/2020, Ferndale
11/16/2020, Tacoma
2/4/2021, Kirkland
2/10/2021, Lacey
7/19/2021, Seattle
9/26/2021, Silverdale
11/18/2021, Seattle
11/18/2021, Spanaway
12/12/2021, Olympia
12/18/2021, Seattle
12/30/2021, Seattle
1/4/2022, Vancouver
1/5/2022, Seattle
1/15/2022, Seattle
1/15/2022, Seattle
1/15/2022, Seattle
1/18/2022, Everett
1/19/2022, Lynnwood
1/23/2022, Seattle
2/5/2022, Silverdale
2/6/2022, Tacoma
2/10/2022, Tacoma
2/10/2022, Bellevue
2/14/2022, Tacoma
2/17/2022, Lynnwood
7/21/2022, Lynnwood
8/13/2022, Maple Valley

***weapons brandishing and holding people at
gunpoint not indicated:***

6/24/2017, Seattle
9/12/2017, Seattle Unincorporated King
5/21/2018, Kirkland
2/3/2019, Bellingham
2/7/2019, Bellingham
6/12/2019, Seattle
7/6/2019, Olympia
10/7/2019, Bellevue
2/6/2020, Seattle
2/9/2020, Yakima
2/19/2020, Seattle
6/18/2020, Kirkland
6/28/2020, Vancouver
8/6/2020, Seattle
8/23/2020, Seattle
9/1/2020, Seattle
9/21/2020, Seattle
10/20/2020, Seattle
12/24/2020, Seattle
1/12/2021, Seattle

1/16/2021, Seattle
2/4/2021, Seattle
3/14/2021, Seattle
8/9/2021, Seattle
9/30/2021, Seattle
11/7/2021, Bellevue
11/8/2021, Shelton
11/28/2021, Wenatchee
11/29/2021, Olympia
12/8/2021, Everett
12/15/2021, Everett
12/17/2021, Port Angeles
12/24/2021, Seattle
12/24/2021, Seattle
12/30/2021, Seattle
1/12/2022, Seattle
1/15/2022, Port Angeles
1/29/2022, Seattle
2/5/2022, Bellingham
2/7/2022, Seattle
2/8/2022, Tacoma
2/9/2022, Seattle
2/14/2022, Burlington
2/24/2022, Olympia
2/25/2022, Port Orchard
2/28/2022, Bellevue
3/10/2022, Seattle
3/14/2022, Tacoma
3/15/2022, Tacoma
3/15/2022, Tacoma
3/16/2022, Bellevue
3/17/2022, Covington
3/19/2022, Tacoma
4/2/2022, Everett
4/7/2022, Belfair
4/18/2022, Lacey

deliberately pointed gun at person:

2/21/2017, Seattle
11/24/2017, Silverdale
5/10/2018, Mountlake Terrace
10/29/2018, Seattle
7/6/2019, Olympia
10/7/2019, Bellevue
11/18/2019, Seattle Unincorporated King
1/27/2020, Union Gap
1/31/2020, Seattle
2/8/2020, Vashon
8/23/2020, Seattle
9/21/2020, Seattle
10/19/2020, Ferndale
2/4/2021, Kirkland

3/14/2021, Seattle
9/26/2021, Silverdale
11/18/2021, Seattle
12/12/2021, Olympia
1/4/2022, Vancouver
1/5/2022, Seattle
1/15/2022, Seattle
1/15/2022, Seattle
1/15/2022, Seattle
1/19/2022, Lynnwood
3/16/2022, Bellevue
3/17/2022, Covington
7/21/2022, Lynnwood
10/19/2022, Vancouver

deliberately pointing gun not indicated:

6/24/2017, Seattle
9/12/2017, Seattle Unincorporated King
11/21/2017, Mountlake Terrace
11/21/2017, Spokane
5/21/2018, Kirkland
7/30/2018, Seattle Unincorporated King
8/6/2018, Kingston
2/3/2019, Bellingham
2/7/2019, Bellingham
4/8/2019, Pullman
6/12/2019, Seattle
12/21/2019, Seattle
2/6/2020, Everett
2/6/2020, Seattle
2/9/2020, Yakima
2/19/2020, Seattle
6/18/2020, Kirkland
6/28/2020, Vancouver
8/6/2020, Seattle
9/1/2020, Seattle
9/12/2020, Seattle
10/17/2020, Union Gap
10/20/2020, Seattle
11/16/2020, Tacoma
12/24/2020, Seattle
1/12/2021, Seattle
1/16/2021, Seattle
2/4/2021, Seattle
2/10/2021, Lacey
7/19/2021, Seattle
8/9/2021, Seattle
9/30/2021, Seattle
11/7/2021, Bellevue
11/8/2021, Shelton
11/18/2021, Spanaway
11/28/2021, Wenatchee

11/29/2021, Olympia
12/8/2021, Everett
12/15/2021, Everett
12/17/2021, Port Angeles
12/18/2021, Seattle
12/24/2021, Seattle
12/24/2021, Seattle
12/30/2021, Seattle
12/30/2021, Seattle
1/12/2022, Seattle
1/15/2022, Port Angeles
1/18/2022, Everett
1/23/2022, Seattle
1/29/2022, Seattle
2/5/2022, Silverdale
2/5/2022, Bellingham
2/6/2022, Tacoma
2/7/2022, Seattle
2/8/2022, Tacoma
2/9/2022, Seattle
2/10/2022, Tacoma
2/10/2022, Bellevue
2/14/2022, Tacoma
2/14/2022, Burlington
2/17/2022, Lynnwood
2/24/2022, Olympia
2/25/2022, Port Orchard
2/28/2022, Bellevue
3/10/2022, Seattle
3/14/2022, Tacoma
3/15/2022, Tacoma
3/15/2022, Tacoma
3/19/2022, Tacoma
4/2/2022, Everett
4/7/2022, Belfair
4/18/2022, Lacey

assaulted staff or customer (mainly staff):

9/12/2017, Seattle Unincorporated King
11/21/2017, Spokane
5/21/2018, Kirkland
6/12/2019, Seattle
7/6/2019, Olympia
1/31/2020, Seattle
9/30/2021, Seattle
11/18/2021, Seattle
11/28/2021, Wenatchee
12/17/2021, Port Angeles
12/24/2021, Seattle
1/5/2022, Seattle
2/5/2022, Silverdale
2/6/2022, Tacoma

2/9/2022, Seattle
2/25/2022, Port Orchard
3/19/2022, Tacoma
4/2/2022, Everett
7/21/2022, Lynnwood

assault on staff or customer not indicated:

2/21/2017, Seattle
6/24/2017, Seattle
11/21/2017, Mountlake Terrace
11/24/2017, Silverdale
5/10/2018, Mountlake Terrace
7/30/2018, Seattle Unincorporated King
8/6/2018, Kingston
10/29/2018, Seattle
2/3/2019, Bellingham
2/7/2019, Bellingham
4/8/2019, Pullman
10/7/2019, Bellevue
11/18/2019, Seattle Unincorporated King
12/21/2019, Seattle
1/27/2020, Union Gap
2/6/2020, Everett
2/6/2020, Seattle
2/8/2020, Vashon
2/9/2020, Yakima
2/19/2020, Seattle
6/18/2020, Kirkland
6/28/2020, Vancouver
8/6/2020, Seattle
8/23/2020, Seattle
9/1/2020, Seattle
9/12/2020, Seattle
9/21/2020, Seattle
10/17/2020, Union Gap
10/19/2020, Ferndale
10/20/2020, Seattle
11/16/2020, Tacoma
12/24/2020, Seattle
1/12/2021, Seattle
1/16/2021, Seattle
2/4/2021, Kirkland
2/4/2021, Seattle
2/10/2021, Lacey
3/14/2021, Seattle
7/19/2021, Seattle
8/9/2021, Seattle
9/26/2021, Silverdale
11/7/2021, Bellevue
11/8/2021, Shelton
11/18/2021, Spanaway
11/29/2021, Olympia

12/8/2021, Everett
12/12/2021, Olympia
12/15/2021, Everett
12/18/2021, Seattle
12/24/2021, Seattle
12/30/2021, Seattle
12/30/2021, Seattle
1/4/2022, Vancouver
1/12/2022, Seattle
1/15/2022, Seattle
1/15/2022, Seattle
1/15/2022, Seattle
1/15/2022, Port Angeles
1/18/2022, Everett
1/19/2022, Lynnwood
1/23/2022, Seattle
1/29/2022, Seattle
2/5/2022, Bellingham
2/7/2022, Seattle
2/8/2022, Tacoma
2/10/2022, Tacoma
2/10/2022, Bellevue
2/14/2022, Tacoma
2/14/2022, Burlington
2/17/2022, Lynnwood
2/24/2022, Olympia
2/28/2022, Bellevue
3/10/2022, Seattle
3/14/2022, Tacoma
3/15/2022, Tacoma
3/15/2022, Tacoma
3/16/2022, Bellevue
3/17/2022, Covington
4/7/2022, Belfair
4/18/2022, Lacey

fired weapon:

9/12/2017, Seattle Unincorporated King
11/21/2017, Spokane
5/21/2018, Kirkland
12/21/2019, Seattle
2/8/2020, Vashon
2/9/2020, Yakima
11/16/2020, Tacoma
1/5/2022, Seattle
2/10/2022, Tacoma
2/10/2022, Bellevue
2/17/2022, Lynnwood
2/28/2022, Bellevue
3/14/2022, Tacoma
3/15/2022, Tacoma
3/15/2022, Tacoma

3/16/2022, Bellevue
3/19/2022, Tacoma
4/18/2022, Lacey

weapons fire not indicated:

2/21/2017, Seattle
6/24/2017, Seattle
11/21/2017, Mountlake Terrace
11/24/2017, Silverdale
5/10/2018, Mountlake Terrace
7/30/2018, Seattle Unincorporated King
8/6/2018, Kingston
10/29/2018, Seattle
2/3/2019, Bellingham
2/7/2019, Bellingham
4/8/2019, Pullman
6/12/2019, Seattle
7/6/2019, Olympia
10/7/2019, Bellevue
11/18/2019, Seattle Unincorporated King
1/27/2020, Union Gap
1/31/2020, Seattle
2/6/2020, Everett
2/6/2020, Seattle
2/19/2020, Seattle
6/18/2020, Kirkland
6/28/2020, Vancouver
8/6/2020, Seattle
8/23/2020, Seattle
9/1/2020, Seattle
9/12/2020, Seattle
9/21/2020, Seattle
10/17/2020, Union Gap
10/19/2020, Ferndale
10/20/2020, Seattle
12/24/2020, Seattle
1/12/2021, Seattle
1/16/2021, Seattle
2/4/2021, Kirkland
2/4/2021, Seattle
2/10/2021, Lacey
3/14/2021, Seattle
7/19/2021, Seattle

8/9/2021, Seattle
9/26/2021, Silverdale
9/30/2021, Seattle
11/7/2021, Bellevue
11/8/2021, Shelton
11/18/2021, Seattle
11/18/2021, Spanaway
11/28/2021, Wenatchee
11/29/2021, Olympia
12/8/2021, Everett
12/12/2021, Olympia
12/15/2021, Everett
12/17/2021, Port Angeles
12/18/2021, Seattle
12/24/2021, Seattle
12/24/2021, Seattle
12/30/2021, Seattle
12/30/2021, Seattle
1/4/2022, Vancouver
1/12/2022, Seattle
1/15/2022, Seattle
1/15/2022, Seattle
1/15/2022, Seattle
1/15/2022, Port Angeles
1/18/2022, Everett
1/19/2022, Lynnwood
1/23/2022, Seattle
1/29/2022, Seattle
2/5/2022, Silverdale
2/5/2022, Bellingham
2/6/2022, Tacoma
2/7/2022, Seattle
2/8/2022, Tacoma
2/9/2022, Seattle
2/14/2022, Tacoma
2/14/2022, Burlington
2/24/2022, Olympia
2/25/2022, Port Orchard
3/10/2022, Seattle
3/17/2022, Covington
4/2/2022, Everett
4/7/2022, Belfair
7/21/2022, Lynnwood

END NOTES

¹ Screenshots from VIDEO: Factoria Marijuana Shop Robbery. KIRO 7 News Seattle, 17 Mar. 2022, <https://www.kiro7.com/news/local/video-factoria-marijuana-shop-robbery/5e357b30-93d9-463e-9dd6-8db7a6edbd3d/>. One of the suspects was later killed in a shootout with police, following a chase.

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- ² Leach, L. (2021) Pot shop robbed in Port Angeles, Peninsula Daily News. Available at: <https://www.peninsuladailynews.com/crime/pot-shop-robbed-in-port-angeles/> (Accessed: December 6, 2022).
- ³ Public Affairs. (2021) Friday - December 24, 2021, SPD Blotter. Seattle Police Department. Available at: <https://spdblotter.seattle.gov/2021/12/27/friday-december-24-2021/> (Accessed: December 6, 2022).
- ⁴ Sullivan, O. (2022) Teen arrested in string of armed robberies; police search for 2 more suspects. Federal Way Mirror. Available at: <https://www.federalwaymirror.com/news/teen-arrested-in-string-of-deadly-armed-robberies-police-search-for-2-more-suspects/> (Accessed: December 6, 2022).
- ⁵ Cannabis Banking: Bridging the Gap Between State and Federal Law (no date) American Bankers Association. Available at: <https://www.aba.com/advocacy/our-issues/cannabis> (Accessed: December 6, 2022).
- ⁶ 'I Hope He Never Sees The Light Of Day': OC Man Gets Life In Prison For Abduction, Torture Of Newport Beach Man (2020) CBS Los Angeles. Available at: <https://www.cbsnews.com/losangeles/news/hossein-nayeri-kidnapping-torture-of-marijuana-dispensary-owner-life-sentence/> (Accessed: December 6, 2022).
- ⁷ Rep. Perlmutter, E. (2021) Safe Banking Act of 2021, Congressman Ed Perlmutter. U.S. House of Representatives. Available at: https://perlmutter.house.gov/uploadedfiles/safe_banking_act_of_2021.pdf (Accessed: December 6, 2022).
- ⁸ Smith, P.S. (2021) Key Senate Democrats Block SAFE Banking Act's Inclusion in Must-Pass Defense Spending Bill, Drug War Chronicle. StoptheDrugWar.org. Available at: https://stopthedrugwar.org/chronicle/2021/dec/09/key_senate_democrats_block_safe (Accessed: December 6, 2022).
- ⁹ Uncle Ike's i502 Robbery Tracker (no date). Uncle Ike's Pot Shop. Available at: <https://docs.google.com/spreadsheets/u/0/d/1cmthwU8xHzlwaCvFLSMBJwZ6TaG84aQtDSGyCe0f0fc/htmlview> (Accessed: December 6, 2022). Our analysis is based on incidents listed in the Uncle Ike's i502 Robbery Tracker Google Drive spreadsheet, and information sources linked to in the tracker.
- ¹⁰ Glenn, S. (2022) Two Teens Charged With Fatal Shooting at Tacoma Marijuana Dispensary — Warrants Issued, The Chronicle. The News Tribune. Available at: <https://www.chronline.com/stories/two-teens-charged-with-fatal-shooting-at-tacoma-marijuana-dispensary-warrants-issued,286776> (Accessed: December 6, 2022).
- ¹¹ Staff, K.5 (2022) One suspect shot, killed in Seattle after armed robbery at Factoria pot shop, K5. NBC King 5. Available at: <https://www.king5.com/article/news/crime/armed-robbery-pot-shop-factoria-police-chase/281-77196236-d211-45c1-9845-eb462aa29800> (Accessed: December 6, 2022).
- ¹² Staff, K.5 (2022) Employee shoots, kills suspect during attempted pot shop robbery in Covington, K5. NBC King 5. Available at: <https://www.king5.com/article/news/crime/one-person-dead-covington-robbery/281-9e2bed29-fc3d-48b6-adfd-59ff6f1ef641> (Accessed: December 6, 2022).
- ¹³ Inslee, J. et al. (2022) SAFE Banking Act Letter, Washington State Department of Financial Institutions. State of Washington. Available at: <https://dfi.wa.gov/sites/default/files/safe-banking-act-letter-05-02-2022.pdf> (Accessed: December 6, 2022).
- ¹⁴ Bill Analysis, SB 5927 (2022) Washington State Legislature. Office of Program Research, Public Safety Committee, Washington House of Representatives. Available at: <https://lawfilesexternal.wa.gov/biennium/2021-22/Pdf/Bill%20Reports/House/5927%20HBA%20PS%2022.pdf> (Accessed: December 6, 2022). We agree that the state should take action on this issue and are sympathetic to what victims of these robberies have gone through. However, we agree with the governor, attorney general and others that mandating increased sentences from where we are currently is not likely to be helpful. The bill's reporting and consultation requirements seem useful.
- ¹⁵ Bunin, S. (2022) Pot shop protection bill fails to clear Washington Legislature, K5. NBC King 5. Available at: <https://www.king5.com/article/news/politics/state-politics/washington-pot-shop-protection-bill-fails/281-8291b14d-e710-49ac-b147-82aa47659852> (Accessed: December 6, 2022).

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- ¹⁶ Charles, A. (2022) Second teen fugitive wanted in slaying of Tacoma pot shop worker arrested, police say, KOMONews.com. KOMO News. Available at: <https://komonews.com/news/local/second-teen-fugitive-wanted-in-slaying-of-tacoma-pot-shop-worker-arrested> (Accessed: December 6, 2022).
- ¹⁷ Bobic, Jasminka et al. "Post Traumatic Stress Disorder in Armed Robbery Victims and Ex-Prisoners of War" *Studia Psychologica*, Vol. 49, Iss. 2, 2007. Available at: <https://www.proquest.com/openview/bd8d427f3dc7ec7817147d6e7450e956> (Accessed: January 28, 2024).
- ¹⁸ As videos linked on Uncle Ike's show, the "smash and grab" robbery can be carried out in one or two minutes.
- ¹⁹ "RCW 9A.52.020 Burglary in the First Degree." Washington State Legislature, <https://app.leg.wa.gov/rcw/default.aspx?cite=9A.52.020>. "A person is guilty of burglary in the first degree if, with intent to commit a crime against a person or property therein, he or she enters or remains unlawfully in a building and if, in entering or while in the building or in immediate flight therefrom, the actor or another participant in the crime (a) is armed with a deadly weapon, or (b) assaults any person."
- ²⁰ O'Flaherty, Brendan, and Rajiv Sethi. "Why Have Robberies Become Less Frequent but More Violent?" *Journal of Law, Economics, & Organization*, Vol. 25, no. No. 2, 20 Oct. 2009, pp. 518–534.
- ²¹ Hornsby, Rob, and Dick Hobbs. Armed Robbery (Commercial). Oxford University Press, 19 Nov. 2020, <https://oxfordre.com/criminology/view/10.1093/acrefore/9780190264079.001.0001/acrefore-9780190264079-e-392>. "The shift from a cash-based economy towards a credit-constructed economic milieu witnessed the demise of craft crimes such as safe-cracking and the growth of project-based criminality such as armed robbery."
- ²² For example, from: Robert J. MacCoun & Peter Reuter, *Drug War Heresies: Learning from Other Vices, Times, and Places* (RAND Studies in Policy Analysis) 112-113, Cambridge Univ. Press 2001). "One harm of current... prohibition policies... that is unquestionably concentrated in inner-city communities and has serious long-term consequences ... is the extraordinary prevalence of drug selling. That selling not only produces massive incarceration rates... but also affects the viability of those communities in both economic and social terms."
- ²³ Debit card purchases in cannabis stores are usually done using cashless ATMs. These services are helpful so far as they get used, but their legality is borderline, and they charge high fees to both sellers and buyers.
- ²⁴ Marilyn Macy, *Data Science Consultant / Business Architect / Business Analyst*. <https://www.linkedin.com/in/marilyn-macy-958a17147/>.
- ²⁵ Uncle Ike's i502 Robbery Tracker (no date). Uncle Ike's Pot Shop. Available at: <https://docs.google.com/spreadsheets/u/0/d/1cmthwU8xH2lwaCvFLSMBJwZ6TaG84aQtDSGyCe0f0fc/htmlview> (Accessed: December 6, 2022).
- ²⁶ White Center Pot Shop Robber Caught on Camera. KIRO 7 News Seattle, 18 Sept. 2018, <https://www.kiro7.com/news/local/white-center-pot-shop-robber-caught-on-camera/836198796/>.
- ²⁷ VIDEO: FBI Investigating Pot Shop Robbery. KIRO 7 News Seattle, 18 Nov. 2021, <https://www.kiro7.com/news/local/video-fbi-investigating-pot-shop-robbery/9ab76bf4-4d07-4b96-9c5a-4df08f8944d3/>.
- ²⁸ Robbery, according to the National Incident-Based Reporting System (NIBRS), is the taking of anything of value by force, threat of force, or violence. Burglary is the unlawful entry into a building with the intention of committing theft. Burglaries can be extraordinarily damaging to a business financially, and can even be very dramatic; for example when would-be thieves crash their cars into a business storefront to gain entry. But if it's a break-in and suspects have attempted to avoid contact with people in the store, it's not included in the list of robberies. Because burglars usually do avoid contact with people, the worker safety question relates primarily to robberies.
- ²⁹ The fact that certain types of robberies are infrequent now, doesn't automatically mean they will be in the future.
- ³⁰ In the formalism of statistics, one might instead state "null" hypotheses representing no difference between categories, then use statistics to attempt to disprove them; e.g. "cash robbery and product robbery are equally prevalent"; "cash-only, product-only, and cash plus product robberies, involve equal levels of

aggression"; and "robberies targeting the back of the store involve equal levels of aggression to robberies targeting only the front of the store." One might also provide mathematical formulas representing one's hypotheses.

- ³¹ A "dependent" variable in statistics is one for which the distribution of values may vary according to the value of the study's "explanatory" variables. That is, the dependent variables may look different, on average, depending on the value of the explanatory variables. On its own, a relationship of this type does not prove a causal relationship. The lack of one, however, demonstrated with sufficient statistical confidence, would refute a hypothesis of causality. When we suggest a likelihood of causality in this report, it is based on qualitative analysis in combination with the statistical analysis.
- ³² Winkel, Frans Willem, et al. "Repeat Criminal Victimization and Vulnerability for Coping Failure: A Prospective Examination of a Potential Risk Factor." *Psychology, Crime & Law*, Taylor & Francis, 2003, <https://www.tandfonline.com/doi/abs/10.1080/10683160308137>. Research indicates that a repeat victimization interrupts a person's healing process from the previous victimization, especially if it happens within a relatively short period of time.
- ³³ Norton, updated by Missy. *MJ Applicant List (CannabisApplicants12062022.xls)*. Washington Liquor Control Board, 6 Dec. 2022, <https://lcb.app.box.com/s/xak7x4tuf9lr72hc6glutrnryfuke6hy8/file/1083910068276>. The LCB spreadsheet has 260 lines associated with King County. Some of them appear to list retail licensees who don't have stores at this time, and some are repeat listings at the same address, or in some cases of multiple suites in the same building. Excluding those from the total brought the number to 215.
- ³⁴ "KCSO Offense Reports: 2020 to Present." King County Open Data, King County, Washington, <https://data.kingcounty.gov/Law-Enforcement-Safety/KCSO-Offense-Reports-2020-to-Present/4kmt-kfqf/data>.
- ³⁵ Staff at Uncle Ike's have reported to us that police in Seattle are understaffed, and that it's mainly priority one incidents which get their attention.
- ³⁶ Pierce County, https://www.dropbox.com/s/xckgbr56qtb56v/Pierce-County-Past_12_Months-04-04-22.csv.
- ³⁷ We carried out this analysis for incidents occurring from 1/1/20 – 4/4/22, grouping incidents by block and totaling the number of robberies by block. For blocks with N robberies, the upper bound number of separate locations that have had more than one robbery is N/2, rounding down to the nearest integer. The lower bound is zero. Because Uncle Ike's data indicates 22 marijuana stores having been robbed more than once,
- ³⁸ A 95% confidence interval means we are 95% certain that the "true" value of the variable lies within the indicated range. True in this context means we consider our dataset to be a sample from a hypothetical larger set consisting of all possible cannabis store robberies carried out under identical conditions to those in Washington at the time we're examining. Our confidence intervals were calculated using the Wilson-adjustment, via the `wilson.ci` function in the R programming language, `fastR2` package: <https://www.rdocumentation.org/packages/fastR2/versions/1.2.2/topics/wilson.ci>. The Wilson interval is considered safe to use with small or skewed datasets.
- ³⁹ The Fisher test is an exact calculation of association that is suitable for small datasets, as opposed to approximation methods that are appropriate for larger datasets.
- ⁴⁰ Simms, Ryan. "Shoreline Pot Shop Worker Survives Being Shot Six Times." KIRO 7 News Seattle, 15 Feb. 2022, <https://www.kiro7.com/news/local/shoreline-pot-shop-worker-survives-being-shot-six-times/RP5ZDNJ7DBFBPSEIWAIQ77QQU/>.
- ⁴¹ "Employee Shot in Robbery at White Center Pot Store." KIRO 7 News Seattle, 13 Sept. 2017, <https://www.kiro7.com/news/local/man-shot-in-attempted-robbery-at-white-center-pot-store/608535140/>.
- ⁴² Kauder, Rob. Police Arrest Starbuds Cannabis Robbery Suspect. *The Spokesman-Review*, 23 Nov. 2017, <https://www.spokesman.com/stories/2017/nov/23/police-arrest-starbuds-cannabis-robbery-suspect/>.
- ⁴³ "Employee Speaks out after Being Shot 6 Times during Shoreline Pot Shop Robbery." Fox 13 Seattle, 18 Feb. 2022, <https://www.youtube.com/watch?v=gwTCDX4v3II>. Quote at 2:54.

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- ⁴⁴ BSA Expectations Regarding Marijuana-Related Businesses. Financial Crimes Enforcement Network (FINCEN), 14 Feb. 2014, <https://www.fincen.gov/resources/statutes-regulations/guidance/bsa-expectations-regarding-marijuana-related-businesses>.
- ⁴⁵ “McConnell Blasts Democrats Over Plans To Add Marijuana Banking To Defense Bill, While Schumer Defends It As ‘Priority’.” Marijuana Moment, 6 Dec. 2022, <https://www.marijuanamoment.net/mcconnell-blasts-democrats-over-plans-to-add-marijuana-banking-to-defense-bill/>. As of December 6, Democrats were discussing integrating the SAFE Act, along with other cannabis reforms into the National Defense Authorization Act (NDAA).
- ⁴⁶ Castille, Kaliko. Marijuana Banking Reform Can Pass, And Here’s How The Minority Cannabis Business Association Plans To Help (Op-Ed). Marijuana Moment, 30 Nov. 2022, <https://www.marijuanamoment.net/marijuana-banking-reform-can-pass-and-heres-how-the-minority-cannabis-business-association-plans-to-help-op-ed/>.
- ⁴⁷ Packer, Cat, et al. “Not a SAFE Bet: Equitable Access to Cannabis Banking, An Analysis of the SAFE Banking Act.” Social Science Research Network, Drug Enforcement and Policy Center, Ohio State University, 12 Aug. 2022, https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4188072.
- ⁴⁸ Sen. Booker, Cory A. “Title III—Restorative Justice and Opportunity, S.4591 - Cannabis Administration and Opportunity Act.” CONGRESS.GOV, 21 July 2022, <https://www.congress.gov/bill/117th-congress/senate-bill/4591/text#toc-id76FE44D622B04ED5A3E70C48989701E9>.
- ⁴⁹ “Joyce, Ocasio-Cortez Introduce HOPE Act to Encourage State and Local Expungement Programs for Cannabis Offenses.” Alexandria Ocasio-Cortez, 7 Dec. 2021, <https://ocasio-cortez.house.gov/media/press-releases/joyce-ocasio-cortez-introduce-hope-act-encourage-state-and-local-expungement>.
- ⁵⁰ Sen. Merkley, J. (2021) SAFER Banking Act, U.S. Senate. Available at: <https://www.congress.gov/bill/118th-congress/senate-bill/2860> (Accessed: January 28, 2024).
- ⁵¹ *Mitzi Vaughn, Shareholder*. Karr Tuttle Campbell, <https://www.karrtuttle.com/mitzi-vaughn/>.