

## **Guns in the Home: A Significant Homeowners Insurance Risk?**

### A Safe Homes Initiative White Paper

#### **Executive Summary**

- There are more guns than people in the United States: approximately 330 million people own about 400 million guns.
- More than four-in-ten adults in the U.S. (44%) live in a home with at least one gun present.
- Of those adults who live with a gun at home, about 55 percent keep a gun loaded and accessible all or most of the time.
- Gunshots are involved in almost 500 accidental deaths per year. This number is on par with swimming pool deaths, and much higher than the number of deaths associated with trampolines or dog bites.
- Gunshots are involved in about 84,000 non-fatal injuries per year, which is on par with the number of non-fatal injuries associated with swimming pools and trampolines.
- Over half of gunshot injuries are sustained at the home where the gun is owned.
- Having a handgun in the home is associated with an eight-fold increased risk of suicide by firearm for men, and a 35-fold increased risk for women.
- Having a gun in the home is associated with a three-fold risk of homicide – and the highest risk groups for homicide victimization are women and children.
- Sixty-four percent of homicides in Massachusetts are committed with firearms, and 20 percent of Massachusetts's intimate partner homicides involve a gun.
- The total financial burden for a single gunshot victim is estimated to be more than \$160,000 per patient, which is a low number given that it does not account for the cost of long-term care (e.g., physical rehabilitation and mental health services).
- A homeowner's insurance claim for even one gunshot victim involves a substantial loss.
- **The insurance industry can consider a gun in the home a risk on par with swimming pools, trampolines, or aggressive dogs. Insurers should consider offering discounts to homeowners who do not keep guns in the home, much as policy discounts are given when similarly risky items or pets are removed from the home.**

## **Introduction**

The United States has the most pro-gun culture of any wealthy country in the world. Guns in the home are common. What risk do they pose to homeowners and visitors to the home? Are guns in the home riskier from an insurance standpoint than a backyard swimming pool, an aggressive pet dog, or a trampoline? Should insurers consider a gun in the home to be a liability? With 44 percent of Americans living in a home with a gun, these are not idle questions.

Currently, there are a number of potential liabilities that are used to calculate policy discounts for homeowners insurance, including certain breeds of dogs considered dangerous (e.g., pit bulls and Rottweilers), wood-burning stoves, pools, outdoor hot tubs, outdoor spas, diving boards, water slides, outdoor trampolines, tree houses, and one or more residents who smoke.<sup>1</sup> A gun in the home is not currently considered to be a risk factor in terms of homeowners insurance. Here, we will look at the data about the risks of gun ownership and compare them to the risks of some of the above recognized insurance risk factors.

## **Gun ownership in the United States**

There are more guns than people in the United States: approximately 400 million guns are owned by a population of 330 million people. Thirty-two percent of adults in the United States own at least one gun, according to research updated by Gallup in November 2020.<sup>2</sup> Another 12 percent of adults live in a home in which at least one gun is owned by another adult in the home. Together, more than four-in-ten adults in the U.S. (44%) live in a home with at least one gun present. In 2020, a combination of factors—the COVID-19 pandemic and related tensions, race-based fears and reactions to Black Lives Matter protests—led to a significant spike in gun sales. In the first half of the year alone, average daily sales of firearms rose from 80,000-

100,000 per day to 120,000-176,000 per day.<sup>3</sup> By the end of June 2020, approximately 19 million firearms had been sold, or approximately one gun for every 20 Americans.

### **Guns in the home are often not stored safely**

Attitudes regarding gun ownership and storage have shifted in segments of American society over a short period of time. A Gallup poll in 2000 found that around 35 percent of Americans believed that a home was safer with a gun present. By 2014, 63 percent of those polled harbored that belief. But the evidence demonstrates that rather than make a home safer, the presence of guns has the opposite effect.<sup>4</sup>

Guns in the home present a particularly deadly hazard to children. In 2018, a survey published in *The Journal of Urban Health* reported that 4.6 million minors live in homes with at least one loaded and unsecured firearm.<sup>5</sup> This number follows earlier data from a 2005 national survey study that found that 31 percent of gun-owning families with preschool-aged children stated that they leave their guns unlocked and accessible.<sup>6</sup>

Well-publicized studies have found that children, most notably boys, are very likely to handle a gun they find in a drawer, and many of them will pull the trigger. For example, a 2001 study from Emory University School of Medicine examined what would happen if groups of two or three boys aged 8 to 12 years were to find a real handgun. The boys in the study groups were siblings, friends, or both. The boys were placed in a room where an actual .380 caliber handgun was concealed in a drawer. The handgun contained a radio transmitter that activated a light whenever the trigger was depressed with sufficient force to discharge the firearm. Twenty-nine groups of boys (a total of 64 boys) participated in the study. Nearly three-quarters (72%) of the groups discovered the handgun. Out of this subset of boys, 76 percent handled the gun, and 48

percent of them pulled the trigger. When asked afterwards, about half of the boys who found the gun weren't sure it was real. Startlingly, gun-safety instruction did little to stop the boys from handling the gun. More than 90 percent of the boys who handled the gun or pulled the trigger reported that they had previously received some sort of gun-safety instruction.<sup>7</sup>

Given the combination of a large number of guns in homes, poor storage practices, and curious children, it is not surprising that the data reveal that guns in the home are a major risk. These risks can be broadly categorized as accidental death, injury, suicide, homicide, and property damage.

### **Risk of accidental death or injury from a gun in the home**

Sadly, gun-related deaths are not uncommon in the United States. The Centers for Disease Control and Prevention (CDC) reports that an average of 100 people die *every day* from gun violence. This amounts to almost 38,000 people every year. 478 of those deaths are accidental.<sup>8</sup> Two of the most common reasons given for accidental gun deaths are playing with a gun and showing off a gun to others.<sup>9</sup>

To compare these numbers with those from factors considered to be liabilities for homeowners, we can look at death rates from trampolines, backyard pools, and dog attacks (Table 1). Drowning deaths in swimming pools (all types of swimming pools) accounted for 683 deaths per year between 2005-2009, according to the CDC.<sup>10</sup> The Consumer Product Safety Commission found that in the 10-year period from 2000-2009, 22 people died from trampoline injuries, or an average of 2.2 people per year.<sup>11</sup> Dog-attack fatalities are reported to occur at about a rate of 19 per year, based on data from 1979-2005.<sup>12</sup> Thus, the 478 fatalities annually from accidental gunshots is similar in scope to the 683 fatalities annually from accidental

drowning in swimming pools, and much greater in scope than the 19 fatalities annually from dog bites or 2.2 fatalities annually from trampoline-related injuries.

**Table 1: Annual accidental fatalities related to risk factors for homeowners**

<b>Risk Factor</b>	<b>Annual Accidental Fatalities</b>
Swimming pool	683
Firearms	478
Dog	19
Trampoline	2.2

Sadly, over one-third of the victims of accidental gunshot death and injury are children and teens,<sup>13</sup> and guns are the second-leading cause of death for children under 18.<sup>14</sup> The daily news testifies to this truth every day. In 2020, just to name a few: a 16-year-old boy in New Sharon, Maine, accidentally shot and killed himself while on a video call with a friend; a three-year-old accidentally shot and killed herself in Louisville, Kentucky; a 10-year-old boy was unintentionally and fatally shot by a 12-year-old boy in Elko, Nevada; and a 2-year-old boy accidentally shot himself to death after discovering a loaded handgun in a basket of toys in East Penn, Pennsylvania.<sup>15</sup>

Non-fatal injuries from gunshots are another liability associated with guns in the home. In 2015, there were 17,311 non-fatal, accidental gunshot injuries in the United States, according to the CDC's Web-based Injury Statistics Query and Reporting System (CDC WISQARS). In addition, there were 62,896 non-fatal, intentional gunshot injuries (assaults) and 3,878 non-fatal, intentional, self-harm gunshot injuries (attempted suicides) in that same year. Together, there were 84,085 non-fatal gunshot injuries in the U.S. in 2015.<sup>16</sup> For comparison (Table 2), the Consumer Product Safety Commission reported that in 2015, there were 107,123 non-fatal injuries related to trampolines, and 192,458 non-fatal injuries related to all types of swimming

pools (not just private pools).<sup>17</sup> The CDC reported that there were 348,000 non-fatal dog bite injuries in 2015, although the type of dog is not specified.<sup>18</sup>

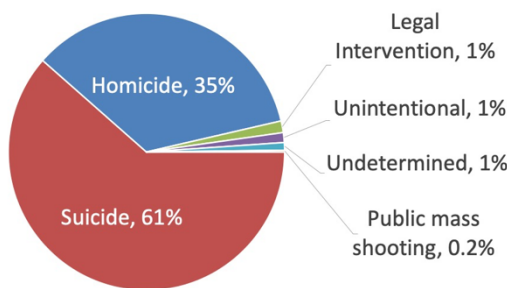
**Table 2: Annual non-fatal injuries related to risk factors for homeowners**

Risk Factor	Annual Non-Fatal Injuries
Dog	348,000
Swimming pool	192,458
Trampoline	107,123
Firearms	84,085

What percentage of firearm-related deaths and injuries occur in the home? The CDC does not track this information, but according to a large study from seven major teaching hospitals from across the United States, 53 percent of all gunshot injuries seen in their Emergency Departments (ED) between 2010 and 2011 occurred at the victim’s home. Another 20 percent of those gunshot injuries occurred within five miles of the victim’s home; in other words, in their neighborhood.<sup>19</sup> Therefore, the risk of death or injury in or near the home when there is a gun in the home is significant and is on-par with the risk of having a swimming pool, trampoline, or a pet dog.

**Risk of suicide from a gun in the home**

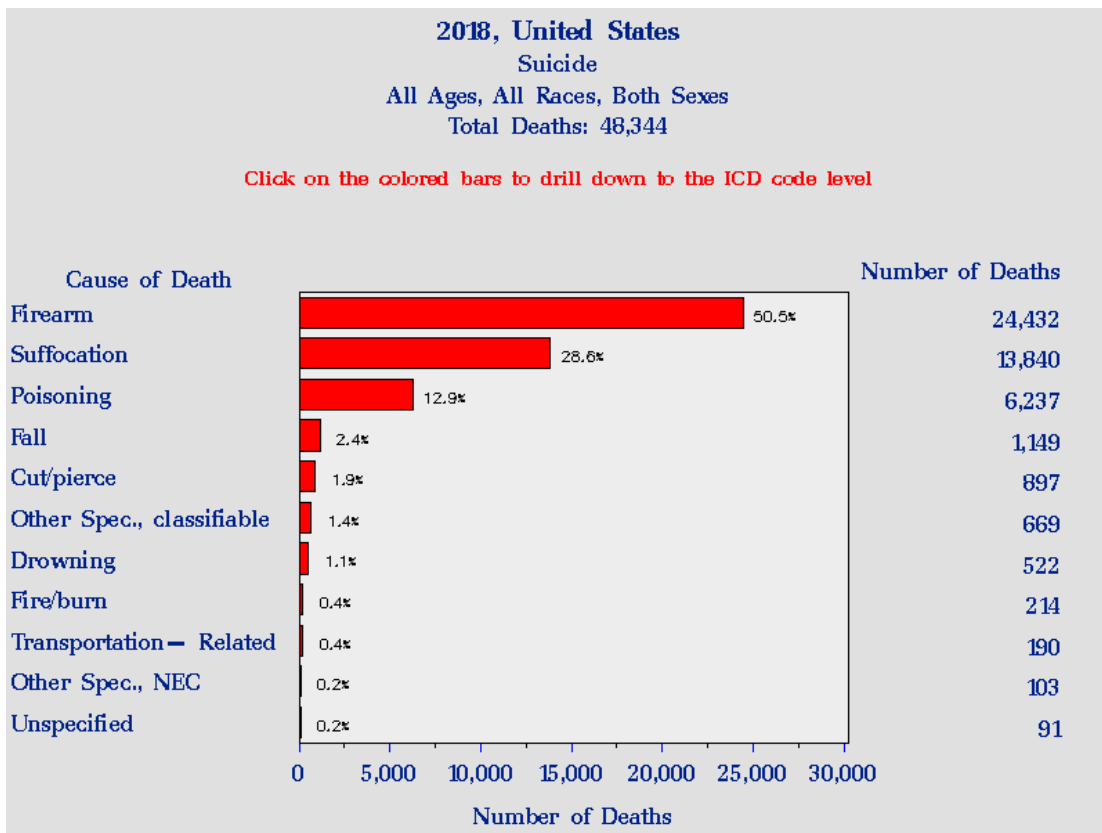
Deaths from Firearms in the U.S., 2018



Accidental death is not the only potentially fatal consequence of having a gun in the home: Sixty-one percent of all firearms deaths in the U.S. in 2018 were suicides,<sup>20</sup> and 51 percent of all suicides involved a gun.<sup>21</sup> Indeed, having access to a firearm

triples suicide risk. In 2018, the CDC reported that 24,432 people died from suicide by gunshot—nearly double the number of deaths from suicide by any other individual means.<sup>22</sup> In

another, more recent study, men who own handguns were found to be eight times more likely to die from suicide by gun than men who didn't own handguns, while women handgun owners were 35 times more likely to die of intentional, self-inflicted wounds than those who didn't own a handgun.<sup>23</sup> And the problem is getting worse: the rate of suicide by firearms in the U.S. has gone up by 13 percent just in the last decade; for children and teens, that number has climbed by a staggering 59 percent over the same period of time.<sup>24</sup>



CDC WISQARS

Suicide is a sad and complex topic. Researchers who seek to understand and reduce suicide attempts have categorized them into impulsive attempts (involving little preparation or premeditation) and non-impulsive attempts (characterized by preparation and forethought). The majority of suicide attempts appear to fall into the impulsive category.<sup>25</sup>

Impulsive suicide attempts often occur due to an extreme swing in a person's emotional or psychological state. The triggering event can be something that most other people would consider to be insignificant or trivial.<sup>26</sup> The time between the triggering thought and the attempt is short; about half (48%) of suicide attempt survivors reported having suicidal thoughts for less than 10 minutes before the attempt.<sup>27</sup> Most people who survive one suicide attempt never try again, and they report greater happiness and satisfaction with life several years later. One study found that only two percent of people who attempted suicide went on to die by suicide in the following year, and only seven percent had died by suicide after more than nine years.<sup>28</sup> Thus, if they can survive past the period of suicidal impulse, people have a good chance of long-term survival.

How does this information relate to guns in the home? The truth is that suicide attempts by firearm are usually successful because guns are more lethal than other methods used by those attempting suicide; about 90 percent of suicide attempts by firearms result in death.<sup>29</sup> In this context of suicide as an impulsive act, removing quick access to the most fatal means of suicide means saving lives.

### **Risk of homicide from a gun in the home**

In 2018, the CDC reported that 13,958 people died as a result of intentional discharge of a gun (homicide).<sup>30</sup> Much of this homicide takes place in and around the home. An *American Journal of Public Health* study showed that domestic violence victims are five times more likely to be killed if their abusers have access to a firearm.<sup>31</sup> Victims are often women, and victims of domestic violence are five times more likely to be killed when their abuser has a gun.<sup>32</sup> Children and teens are an especially high risk group, with guns being the second-leading cause of death



for children under 18,<sup>33</sup> and children aged 10 to 19 committing homicides with a gun at a higher rate than any other age group.

### **The financial impact of a gun in the home**

The total economic burden in the United States from the direct and indirect costs of gunshot deaths, injuries, and property damage has been estimated at \$229 billion annually.<sup>34</sup> Looking more narrowly at injuries only, the CDC estimates that each year approximately \$46 billion is lost to firearm-related injuries for ED and inpatient care, rehabilitation, repeat admissions, and lost work.<sup>35</sup> The total financial burden for a single gunshot victim is estimated to be more than \$160,000 per patient, which is a low number, given that it does not account for the cost of long-term care (e.g., physical rehabilitation and mental health services).<sup>36</sup> Therefore, a homeowners insurance claim for even one gunshot victim involves a substantial loss.

### **Conclusion**

Keeping a gun in the home is a risk on par with home swimming pools, trampolines, or aggressive dogs. Insurers should consider offering discounts to homeowners who do not keep a gun in the home, much as policy discounts are given when similarly risky items or certain kinds of pets are not kept at the home.

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