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THE ECONOMIC COST OF CRIME: CHILE 2013–2025

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AUTHORS

Leonardo Hernández | Alternate Director, CLAPES UC, and Professor, School of Business,
Pontificia Universidad Católica de Chile
Ignacia Méndez | Researcher, CLAPES UC

INFORME

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ABSTRACT

This paper estimates the direct economic cost of crime in Chile over the period 2013–2025, updating the accounting frameworks of Balmaceda et al. (2024) and Olavarría-Gambi (2007). Following Brand and Price (2000), we organize economic costs into a three-vector taxonomy: anticipation, consequence, and response. Building on Balmaceda et al. (2024), this study expands the conventional cost vectors by explicitly integrating private and institutional cybersecurity expenditures, alongside with the Quality-Adjusted Life Years (QALY) approach proposed by Ruiz (2025) to capture de cost borne by victims of injuries, sexual offenses, and rape. Results show that the total cost of crime rose from 1.99% of GDP in 2013, to a peak of 3.16% in 2024, before stabilizing at 3.03% in 2025, when cybersecurity spending is included. Growth over the period was driven primarily by anticipation costs, specifically private security outlays and corporate cybersecurity, alongside with the formal establishment of the National Cybersecurity Agency (ANCI) in January 2025. Excluding cybersecurity expenditures, the cost of crime as a share of GDP similarly edged down in 2025 (from 2.68% in 2024 to 2.57%), indicating that the economic burden of traditional crime has remained broadly stable in recent years even as public perception of insecurity stays elevated. Consequence costs (0.56% to 0.59% of GDP) and response costs (0.75% to 0.63% of GDP) held comparatively steady across the sample period, dominated respectively by homicide-related costs and fixed public-sector budgets for police, prosecutors, and the justice and penal systems. Private expenditure consistently exceeds public spending throughout the sample, and Chile’s overall total cost estimate aligns closely with the lower bound of the 3.5%–6.8% of GDP range reported in international benchmark studies for the United States, New Zealand, Australia, and the United Kingdom. As with prior cost-accounting exercises, these findings should be read as a conservative lower bound on the true social cost of crime in Chile.

I. INTRODUCTION

This paper estimates the economic cost of crime in Chile from 2013 to 2025, extending previous estimates in three ways. First, it incorporates Quality-Adjusted Life Years (QALYs) to quantify the loss of individual well-being from physical injuries and sexual offenses, capturing intangible victimization costs that earlier estimates omit. Second, it accounts for cybercrime and financial fraud by including the cybersecurity expenditures of financial institutions and the public sector. Third, it extends the time series by three years (2023–2025). The analysis builds on the methodologies of Brand and Price (2000) and Olavarría-Gambi (2007) and expands the frameworks of Balmaceda et al. (2024) and Ruiz (2025).

Methodologically, this study classifies these total economic impacts of crime into a three-vector taxonomy: Anticipation Costs, Consequence Costs, and Response Costs, to capture the full scope of crime-related expenditures. Within this framework, we follow the relevant literature and utilize a range of data sources, including tax records, public budgets, and official crime reports, to measure the direct pecuniary costs incurred by society as a whole (both the private and public sectors) as a result of crime. These costs represent a material social loss or waste, as they reflect resources that are expended on crime prevention/deterrence, and crime prosecution, that could otherwise be allocated to alternative productive uses in the absence of crime (i.e., these are potentially avoidable expenditures).

However, the estimated amount does not correspond to the total cost in social well-being, or welfare losses, that occur because of behavioral changes driven by the fear of victimization, which do not have a direct pecuniary equivalent¹. Also, the findings represent a lower bound of the economic cost of crime, because of the conservative assumptions applied throughout the estimation process, which are detailed in the subsequent sections.

The remainder of this paper is organized into five sections. Section II provides an overview of Chilean crime statistics, presenting indicators of victimization and the

¹ Examples of this include avoiding certain streets at night, changing one's usual route to work, not walking in the park during the evening.

public perception of crime across the analyzed period, to contextualize the country's current landscape. Section III reviews the existing literature and explores the various methodological approaches used to calculate the economic cost of crime. Section IV outlines the data and methodology adopted in this study, followed by Section V, which presents the empirical results and a discussion. Finally, Section VI summarizes the key findings and concludes the paper.

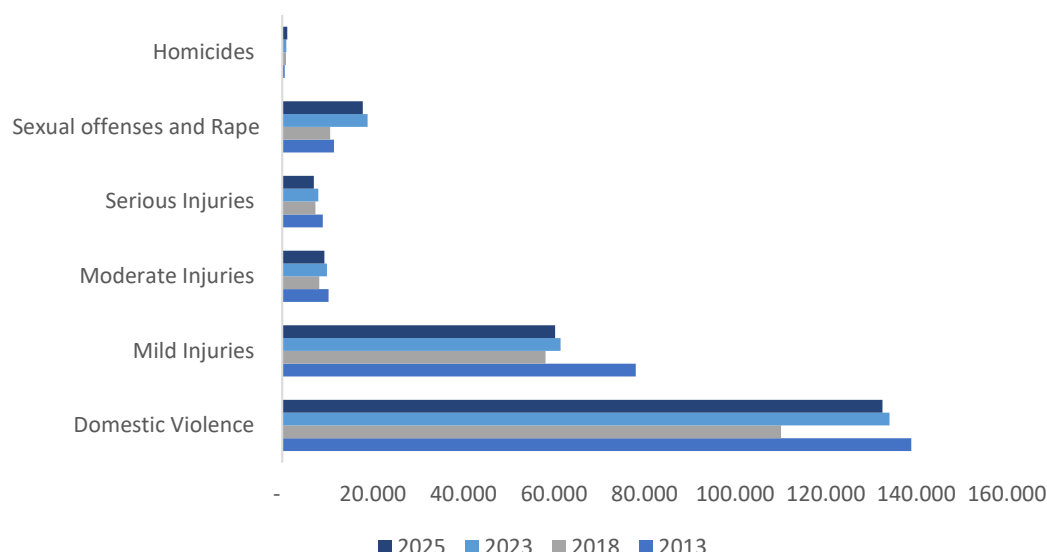
II. CRIME IN CHILE: STYLIZED FACTS

This section examines two related gaps in how crime is measured and perceived in Chile: the gap between official records and survey-based victimization, and the gap between victimization and public perception of safety. Together, these gaps describe the crime climate in Chile and provide a plausible explanation for the gap observed between private and public spending analyzed in later sections.

A. Victimization

According to police records compiled by the Center for Crime Analysis and Studies (CEAD), most crime categories declined in 2025 compared to 2023 (Graph 1). Domestic violence, injuries of all types (severities), and sexual offenses all registered fewer cases. The only exception was homicides, which rose slightly. Sexual offenses and rape deserve a caveat: although they fell in 2025, they remain well above their 2013 and 2018 levels, so this one-year decline does not reverse their long-term upward trend. Overall, official records point to a recent decline in most crimes, with the notable exception of the most severe one, homicides.

Graph 1. Police cases by crime category in Chile; 2013, 2018, 2023 and 2025 (N° of cases)



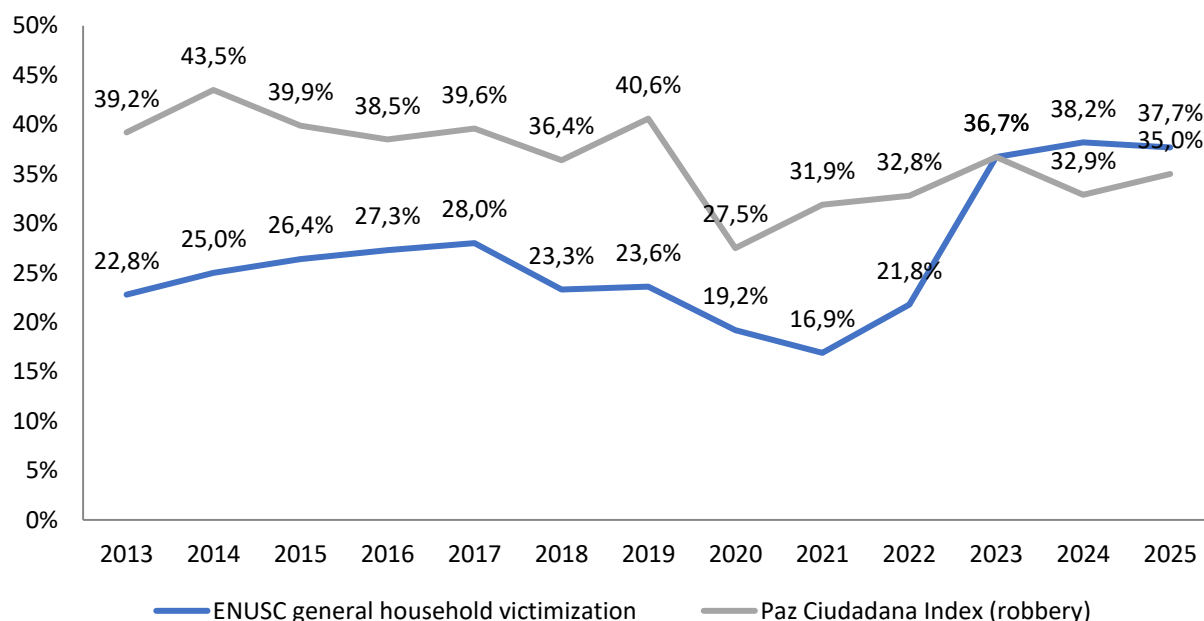
Source: Centro de Estudios y Análisis del Delito (CEAD).

Official records, however, only capture crimes that are reported to or detected by the police and therefore they could underestimate the total crime in Chile. To get a fuller picture, they should be compared with victimization surveys, which ask households directly whether they have been victims of crime. Chile has two main surveys: the National Urban Citizen Security Survey (ENUSC) and the Paz Ciudadana Index.² In 2025, ENUSC shows a slight drop in household victimization, consistent with official records, while the Paz Ciudadana Index shows a slight increase (Graph 2). Both changes are small and may not be statistically significant. To the extent the divergence is real, it likely reflects differences in the crimes covered and the reference period, rather than a contradiction between sources. ENUSC, conducted by the National Statistics Institute (INE), covers urban areas nationwide and asks about a wide range of crimes over the previous 12 months. The Paz Ciudadana Index,

² ENUSC asks whether any member of the household was a victim of a set of crimes in the previous 12 months, including robbery with violence or intimidation, robbery by surprise, burglary, larceny, injuries, and vehicle-related theft. Its main indicator, general household victimization, is the percentage of households in which at least one member was a victim of any of these crimes. The Paz Ciudadana Index asks whether any household member was a victim of robbery or attempted robbery in the previous six months, and reports the percentage of households that answered yes.

conducted by a private foundation, focuses on major urban centers and asks only about robbery and theft over the previous six months, which reduces recall bias.

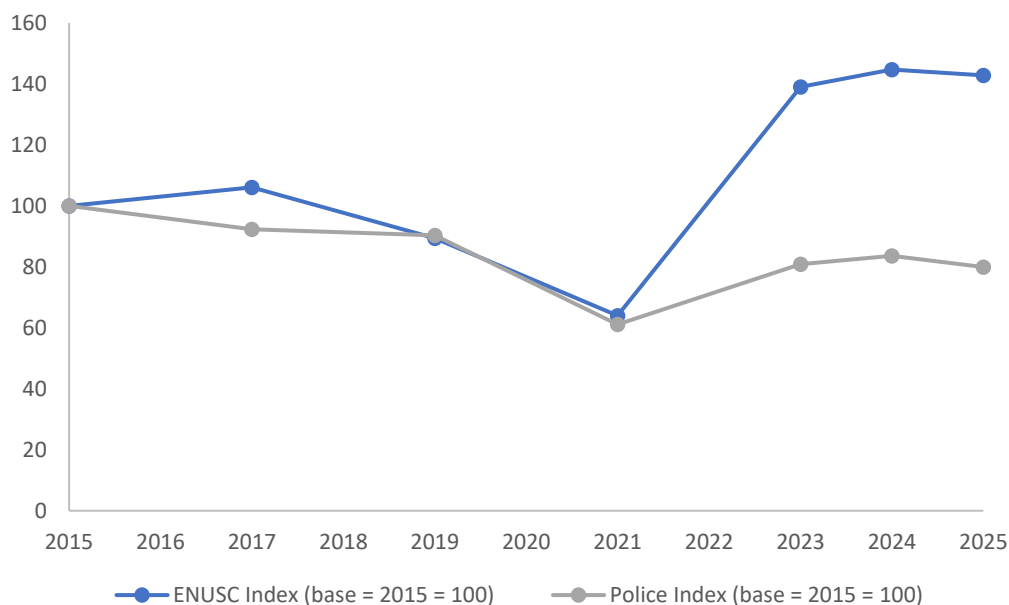
Graph 2. Household Victimization according to ENUSC and the Paz Ciudadana Index 2013–2025 (% of households)



Source: ENUSC and Fundación Paz Ciudadana.

Graph 3 compares the two types of measures directly: the ENUSC household victimization rate and the number of police cases as recorded by CEAD. Both series are indexed to 2015 = 100 so they can be compared on a common scale. Between 2015 and 2021, the two series moved broadly together and fell by similar proportions. After 2021, however, they diverged sharply. Survey victimization rose to about 40% above its 2015 level, while police cases recovered only partially and remain about 20% below its 2015 level. In other words, the share of crimes that reach police records appears to have fallen. This is consistent with growing underreporting, which may stem from reporting fatigue, low trust in institutions, or barriers to filing complaints. Police records alone therefore give an incomplete picture of crime in Chile and should be read alongside survey data.

Graph 3. Victimization vs Actual Police Cases



Source: ENUSC from the National Institute of Statistics and CEAD Undersecretariat for Crime Prevention.

B. Public Perception

Official police records are not the only way to read the crime climate. A second gap emerges when victimization is compared with how people perceive crime. This gap matters for the cost of crime because people most likely respond more to the risk they perceive, than to the crimes they experience. Perceived insecurity probably leads households and firms to change their behavior and invest in protection, and these responses carry economic costs even when victimization does not rise. In fact, stable victimization may partly reflect this added protection, so the absence of an increase does not mean the cost of insecurity is falling.

ENUSC data for 2013–2025 show a persistent gap between victimization and perception (Graph 4). Throughout the period, between 70% and 90% of respondents believed that crime had increased in the country over the previous year, while household victimization only averaged 27% from 2013–2025. Perception of insecurity also showed little relationship to changes in victimization: it remained high in years when victimization fell, such as 2017–2021. This suggests that national

perception could be shaped by factors beyond personal experience, such as media coverage of high-profile crimes or an increase in the severity of crimes³, rather than by direct exposure alone.

Graph 4 also shows a sharp increase in household victimization between 2022 (21.8%) and 2023 (36.7%). This jump mainly reflects a methodological change: in 2023, INE expanded ENUSC to include digital and economic offenses. Victimization figures from 2023 onward are therefore not directly comparable with earlier years. Expected victimization, however, was not affected by this change and shows a genuine increase. The share of people who expect to be victims of a crime in the next 12 months rose steadily from 2022 and peaked at 57% in 2024.

Graph 4. Household victimization, perception of rising crime, and expected victimization in Chile, 2013–2025 (% of respondents)



Source: ENUSC (2013–2025).

³ This is what the CEAD police records show (Graph 1): while most crime categories declined, homicides increased, the most severe and most visible form of violence. This is documented in the saris “Radiografía” of CLAPES UC.

In 2025, the indicators moved in different directions. Household victimization fell slightly to 37.7%, and expected victimization fell to 52.8%. However, the perception that crime is increasing in the country remained high at 82.9%. This persistence shows that public concern about crime does not adjust quickly to modest improvements in victimization.

Despite this apparent puzzle, estimating the total economic cost of crime is essential to measuring its full burden on Chile's economy, because crime remains one of the population's main concerns and that concern drives costly behavioral and spending responses.

III. LITERATURE REVIEW

The economics literature on the costs of crime and violence has converged on three broad methodological families for quantifying these losses, a taxonomy laid out clearly in Soares's (2010) critical review of the field. These are: (a) the cost-accounting methodology, which sums the observable public and private expenditures generated by crime; (b) the contingent valuation methodology, which surveys individuals directly about their willingness to pay (WTP) for reductions in crime risk; and (c) revealed preference methodology, of which hedonic pricing is the dominant technique, inferring the implicit value of safety from behavior (prices) observed in related markets, typically housing.

Contingent valuation was most influentially applied to violence by Cook and Ludwig (2000), who fielded a national U.S. survey asking respondents to vote, referendum-style, on a hypothetical tax-funded program that would reduce gun injuries by 30 percent. Using respondents stated WTP, they estimated that the public valued this reduction at approximately \$24.5 billion, or roughly \$1.2 million per injury averted, a statistical value of life broadly consistent with estimates derived through other methods. The strength of this approach is that it captures the full welfare cost of victimization, including fear and anticipated harm, not merely realized losses. Its weakness, which the authors themselves acknowledge, is that WTP estimates are sensitive to survey design, framing effects, and hypothetical bias, and depend on

large, costly, methodologically demanding surveys that are rarely repeated or available outside a handful of high-income countries.

Hedonic pricing addresses some of these concerns by extracting valuations from actual market transactions rather than stated preferences. Lynch and Rasmussen (2001) is a canonical application: using Multiple Listing Service housing data and FBI Uniform Crime Report statistics for Jacksonville, Florida, they modeled house prices as a function of housing characteristics, neighborhood attributes, and local crime rates, finding that reductions in crime were capitalized into higher property values. Their approach, and the broader hedonic literature it belongs to (Thaler, 1978; Gibbons, 2004), treats the housing market as an indirect referendum on safety: buyers reveal what they are willing to sacrifice, in a higher price, to live somewhere safer. This sidesteps the hypothetical bias inherent in contingent valuation, but introduces its own limitation: it can only value the subset of crime's costs that are actually reflected in relocation decisions and local property markets⁴, and it requires granular, transaction-level housing data that is often unavailable or unreliable in many countries.

Because both branches are constrained by data requirements that fall outside the scope of this paper, we instead build on the cost-accounting tradition, which relies on tangible administrative and expenditure data rather than survey instruments. This tradition originates with Brand and Price (2000), whose study established the standard framework of categorizing the costs of crime into costs in anticipation of crime (prevention and security spending), costs as a consequence of crime (direct harm to victims and property), and costs in response to crime (the criminal justice system). This structure has since become the reference framework for accounting-based studies internationally⁵.

Olavarría-Gambi (2007) was the first to apply this accounting framework systematically to Chile, estimating that the economic cost of crime was equivalent

⁴ An example of a crime cost that is not reflected is cybercrime, such as online fraud or phishing. Since the risk does not depend on where a household lives, it is not capitalized into local housing prices.

⁵ An alternative approach estimates crime's effect on GDP directly. Using a cross-country panel for 1999–2023, Cabrera and Hernández (2025) find that each additional homicide per 100,000 inhabitants lowers GDP per capita by about 1.6%. For Chile, this implies that the rise in homicides since 2016 reduced GDP per capita by about 2.6% per year.

to 2.06 percent of Chile's GDP as of 2002 (approximately \$1.35 billion), using an offense set that included murder, robbery, larceny-theft, burglary, wounding, sexual assault, domestic violence, and economic felonies such as fraud and forgery. Consistent with the accounting framework's categories, he found that consequential costs, the direct losses borne by victims, accounted for 68 percent of the total, government spending on the criminal justice system a further 23 percent, and anticipatory costs the remaining 9 percent. This study also documented that, despite comparatively high victimization rates relative to developed economies, Chile's public spending on citizen security was considerably lower than in the United States and much of Europe, a finding with direct implications for the balance between prevention and response.

This paper builds on more recent applications of the accounting approach in the Chilean context: Balmaceda et al. (2024), whose study follows the Brand and Price (2000) and Olavarria-Gambi (2007) tradition, produce a baseline estimate of 2.1 percent of GDP for 2023, which they explicitly characterize as a lower bound because standard cost accounting, by design, omits indirect and non-monetary harms such as long-term psychological trauma. Ruiz (2025) responds to precisely this gap by proposing two extensions to the accounting framework: first, incorporating Quality-Adjusted Life Years (QALYs), a metric standard in health economics for assigning a utility-based value to years of life lost or diminished in quality by illness or injury, as a way of assigning an empirical value to the physical and psychological suffering of crime victims without relying on contingent valuation surveys; and second, estimating cybersecurity-related costs as a function of the share of financial institutions' IT budgets allocated to cybersecurity, rather than relying on reported incident costs, which tend to be underreported and inconsistently measured.

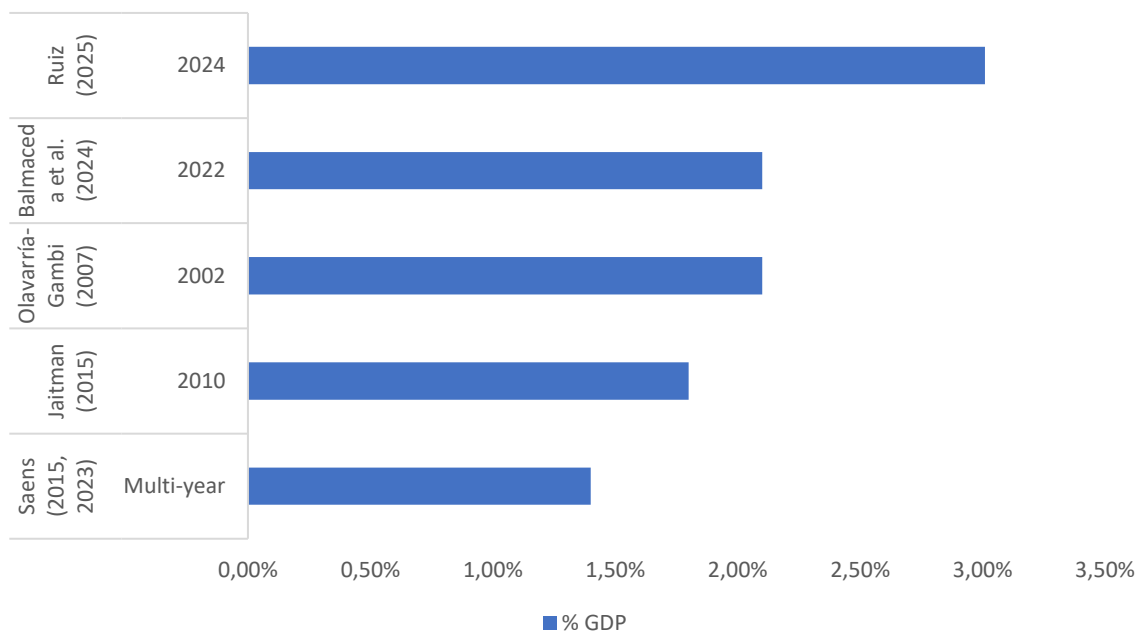
Finally, the literature is divided on how to treat property crime. The traditional position, associated with the Beckerian economics-of-crime tradition and echoed by Olavarria-Gambi (2007), holds that theft and robbery are pure transfers of assets between parties and, therefore, generate no net social loss in aggregate; the loss to the victim is offset by the gain to the offender, even though this is of little comfort

to the victim individually⁶. Balmaceda et al. (2024) adopt this standard baseline for stolen goods generally, but carve out a deliberate exception for vehicle crime, on the grounds that automotive insurance premiums offer an observable, market-based proxy for the public's willingness to pay to mitigate this specific risk, allowing a net welfare loss to be estimated for this category, without abandoning the conservative transfer assumption maintained or applied elsewhere.

Building on this literature, we adopt the cost-accounting framework of Brand and Price (2000) and Olavarría-Gambi (2007), operationalized for Chile following Balmaceda et al. (2024), and extend it with Ruiz's (2025) QALY-based and cybersecurity-cost methodologies to capture intangible and institutional costs that standard accounting omits. As with Balmaceda et al. (2024), we treat general stolen property as a zero-sum transfer, but calculate a genuine welfare loss for vehicle crime via insurance premiums. Graph 5 summarizes prior calculations of the economic cost of crime in Chile using the accounting method discussed above.

⁶ There could be a loss however if the stolen item (ex: a PC) has greater economic value to the victim than to the offender, for example: the data saved in a PC hard disk is of zero value to the latter.

Graph 5. Previous Calculations of Economic Cost of Crime in Chile



Source: see references.

IV. METHODOLOGY AND DATA

As mentioned previously, this paper uses a combined methodology between Balmaceda et al. (2024) and Ruiz (2025). The methodology seeks to quantify expenditures generated because of crime that could be avoided in its absence, and therefore can be understood as an economic loss or waste due to criminal activity. These losses encompass public and private security costs, medical expenses resulting from damage to individuals' physical and psychological integrity, and the opportunity cost of lost labor income for both victims and offenders, whether due to injury, homicide, incarceration, trauma, or disability, among others. Following the three-vector taxonomy, this section is divided into three parts: Anticipation Costs, Consequence Costs, and Response Costs. In each part, all budgetary and commercial figures are inflation-adjusted and standardized into Unidades de Fomento (UF) or constant Chilean Pesos (CLP) utilizing market deflators provided by the Central Bank of Chile (*Banco Central de Chile*). In addition, all costs are annual measured on an

annual base. Each section gives a detailed methodology of how economic costs are quantified.

A. Anticipation Costs

Anticipation costs capture the resources that individuals, firms, and the state allocate to preventing and deterring crime before it happens. This category is divided into two sub-groups: costs associated with common violence crimes of high public impact (referred to here as DMCS, from the Spanish “Delitos de Mayor Connotación Social”), and costs associated with white-collar crime (referred to here as DCC, from the Spanish “Delitos de Cuello y Corbata”)⁷.

DMCS: Crimes of High Public Impact

To empirically operationalize the anticipation costs associated with the DMCS, we establish a structural framework divided into two primary dimensions: (i) the private and local public security and protective equipment market, and (ii) institutional prevention and proactive state security.

The aggregate anticipation cost for this sub-group is defined as:

$$C_{anticipation}^{DMCS} = C_{Private_security} + C_{Transport(of\ valuables)} + C_{Weapons} + C_{Security} + C_{Ani}$$

Where:

- $C_{Private_security}$ = Costs of private security + alarm and monitoring systems
- $C_{Transport(of\ valuables)}$ = Costs of high-value transport (armor vehicles)
- $C_{Weapons}$ = Costs of weapons and ammunition
- $C_{Security}$ = Budget allocated to municipal security
- C_{Ani} = Budget allocated to the National Intelligence Agency

⁷ See Annex Table 1 for details on the data used in the calculation.

Private Security Market and Protective Equipment

- **Private Security and Surveillance ($C_{Private_security}$):** This component measures the economic footprint of private surveillance, electronic alarm integration, and monitoring operations. Empirically, it captures corporate revenues, gross billing sales, and independent contractor receipts. Data is retrieved from the Chilean Internal Revenue Service (*Servicio de Impuestos Internos – SII*) and isolated using industry-specific economic activity codes (*giros comerciales*).
- **High-Value Transport ($C_{Transport(of\ valuables)}$):** This variable measures the specialized market for armored vehicle operations and cash-in-transit infrastructure. It is operationalized using the annualized gross sales of firms registered under this specific economic sector within the SII institutional database.
- **Commercial Weapons and Ammunition ($C_{Weapons}$):** This vector captures private expenditures on protective hardware, specifically measuring the specialized commercial retail sales of firearms and ammunition. The data is obtained via the consolidated tax records of the SII.

Institutional Prevention and Proactive Security

- **Municipal Security Expenditures ($C_{Security}$):** This metric operationalizes local government allocations toward proactive public safety, including citizen patrol fleets, municipal guard networks, and localized territorial prevention programs (e.g., “*Somos Barrio*”). The microdata is extracted from the National Municipal Information System (*Sistema Nacional de Información Municipal – SINIM*).
- **State Intelligence Capabilities (C_{Ani}):** This component measures macro-level state prevention by comprising the total operational and administrative expenditures of the National Intelligence Agency (*Agencia Nacional de Inteligencia – ANI*), which is an agency dedicated to matters of national security, public safety, and strategic decision-making. The data is gathered from the historical budget executions audited and published by the Budget

Directorate (DIPRES) of the Ministry of Finance, where we use 100% of the budget allocation.

White-Collar Crime (“Cuello y Corbata”)

To operationalize the public and private costs associated with financial crime detection and cybersecurity mitigation, we establish an analytical sub-group comprising state regulatory architectures and private financial defense mechanisms. The total anticipation cost for this sub-group is mathematically defined as:

$$C_{anticipation}^{cc} = C_{UAF} + C_{cybersecurity} + C_{ANCI}$$

Where:

- C_{UAF} = 100% of the budget allocated to anti-money laundering- detection.
- $C_{cybersecurity}$ = Spending on cybersecurity by private banking institutions.
- C_{ANCI} = 100% of the state budget allocated to combating cyberattacks.

Public Institutional Proactive Expenditures

- **Financial Intelligence and Anti-Money Laundering Operations (C_{UAF}):** This component tracks macro-level financial crime prevention. It captures 100% of the public fiscal resources allocated to the detection, regulation, and disruption of money laundering and terrorist financing. The microdata represents actual audited administrative and operational expenditure logs published by the Budget Directorate (DIPRES) of the Ministry of Finance.
- **National Cybersecurity Defense Framework (C_{ANCI}):** This variable operationalizes macro-level state protection in cyberspace. It captures 100% of the operational and administrative fiscal budget allocated to the National Cybersecurity Agency (*Agencia Nacional de Ciberseguridad* – ANCI), an entity established under the Framework Law on Cybersecurity that commenced operations in January 2025, with the purpose of strengthening the country’s digital resilience, protecting critical infrastructure, and regulating cybersecurity standards across both public and private sectors. These data are compiled directly from DIPRES budget execution records.

Private Banking Sector Proxy Operationalization

- **Private Sector Financial Cybersecurity Investments ($C_{cybersecurity}$):** This construct measures the defensive capital allocation within the domestic private banking system. Because explicit cybersecurity outlays are not isolated within standard public accounting registries, we implement a proxy estimation strategy utilizing banks' financial statements audited by the Financial Market Commission (CMF), the regulator of the banking system.
 - **Aggregate Technology Base:** Total private banking sector information technology (IT) spending is approximated by calculating 10% of the sector's total reported operational revenues. This baseline benchmark aligns with empirical banking research showing that private financial institutions uniformly allocate approximately 10% of their gross revenue to technological infrastructure (Baig et al., 2024).
 - **Cybersecurity Allocation Filtering:** To isolate information security from broader IT infrastructure, a subsequent 13% allocation factor is applied to the derived IT total. This scale factor matches global financial services benchmarks mapping specialized cybersecurity spending within broader technology budgets (Atkins et al., 2024).

Mathematically, the private banking proxy is operationalized as for each year:

$$C_{cybersecurity} = (Operational_Revenue_{Banks} \times 0.1) \times 0.13$$

B. Consequence Costs

Consequence costs measure the direct and indirect burden that crime imposes on victims and society. This category is organized around homicides and a set of other victimization outcomes: injuries, vehicle theft (loss in well-being), domestic violence, sexual offenses, and income losses associated with incarceration. A detailed breakdown of how these costs are calculated is provided below⁸.

⁸ The data sources used to calculate consequence costs are listed in the Annex.

Homicides

The economic costs of homicides are measured as the present value of future lost labor income streams, since it is considered a loss of the victim's contribution to the economy. We use as a cost proxy the present value of wages not earned due to premature death for each year.

$$VP = \sum_i \sum_j \left(\frac{C_{ij}}{r - g} \left[1 - \left(\frac{1 + g}{1 + r} \right)^{N_{ij}} \right] \right)$$

Where:

- g : real growth rate of the minimum wage between 2013 and 2025.
- C : flow variable, average autonomous income of the six lowest income deciles.
- N : years of life lost (difference between life expectancy at birth and age at death, by age group and sex).
- i : age group.
- j : victims' gender.
- r : social discount rate.

Injuries

Direct medical costs (FONASA tariffs, by severity):

The tangible injury costs are measured using the cost of treatment as indicated by Fonasa's (public health insurer) fee schedule by injury type. The tangible cost is measured each year by multiplying the average cost per injury type (mild, moderate, severe) by the total number of reported cases.

Intangible costs (QALY-loss formula, Dolan et al., 2005)⁹:

Following Dolan et al. (2005), the intangible injury cost is measured each year by the income loss due to the fall of quality-adjusted life years (QALY¹⁰). The QALY

⁹ The QALY values used are reported in Annex Table 3.

¹⁰ While alternative metrics exist to quantify healthy life years lost to disease and victimization—such as the Disability-Adjusted Life Years (DALY) framework developed by the Institute for Health Metrics and Evaluation (IHME)—they are

represents the average proportion of a healthy life-year left after a person went through an injury and the $QALY_{loss}$ is the proportion of healthy life-year lost due to injury; that is, $QALY_{loss} = (1 - QALY)$.

$$IntangibleInjury_{Cost} = \sum_l \sum_i \sum_j \left(\frac{IAA_{lij} \times QALY_{loss}}{r - g} \left[1 - \left(\frac{1 + g}{1 + r} \right)^{n_{ij}} \right] \right)$$

Where:

- g : real growth rate of the minimum wage between 2013 and 2025.
- N : Number of years lived with the victimization consequences (3 years for serious injuries, 2 years for other injuries).
- i : age group.
- j : victims' gender.
- l : injury type.
- r : social discount rate.
- IAA : annual autonomous income.
- $QALY_{loss}$: average proportion of a healthy life-year lost, equivalent to $(1 - QALY)$ for each injury type.

Vehicle Theft

We include motor vehicle insurance premiums as a proxy to assess the welfare loss due to theft of a car. The price paid for car insurance serves as a proxy for an individual's willingness to pay (WTP) to protect himself against the financial loss of a vehicle due to theft. Consequently, data on motor vehicle insurance premiums, sourced from the Chilean Insurers Association (AACH), is utilized as a direct proxy for this WTP.

incompatible with this study. The primary constraint is a structural mismatch in crime classification: the IHME categories do not align with the specific offense typologies compiled by the Centro de Estudios y Análisis Delictual (CEAD). Consequently, to maintain empirical consistency with local administrative data, this paper intentionally bypasses the DALY framework in favor of a compatible health-utility model.

$$V = \frac{\bar{P}}{10^6} \times DCRV \times [VA + (DNA \times VNA)]$$

$$V = \frac{\bar{P}}{10^6} \times 0.195 \times [VA + (0.5 \times VNA)]$$

Where:

- V: annual cost, in millions of UF.
- $\bar{P}$: average motor-vehicle insurance premium, in UF.
- DCRV: share of vehicle-theft costs within total insurer expenditure (19.5%).
- VA: number of insured vehicles.
- DNA: discount applied for uninsured vehicles (50%).
- VNA: number of uninsured vehicles.

Following Balmaceda et al. (2024), we isolate the specific cost of vehicle theft from comprehensive premium data. Because standard vehicle insurance covers multiple risks, including traffic accidents, fires, and natural disasters, the total premium cannot be used to measure the loss due to crime. Instead, we apply their estimate that 19.5% of total insurance costs are explicitly dedicated to covering vehicle theft.

Furthermore, to account for uninsured individuals who also experience a loss of well-being from vehicle theft, we employ the framework of revealed preferences. Under this framework, we assume that individuals without car insurance have a reservation price, or a maximum willingness to pay (WTP), that on average is equal to 50% of the average market premium. We term this baseline valuation the **Discounted No-Insurance Assumed (DNA)** value¹¹.

Domestic Violence

To quantify the indirect economic cost of domestic violence, we measure its effect on female labor supply at the extensive margin, that is, as complete exit from employment rather than as reduced earnings among women who remain employed (the intensive margin). Following Balmaceda et al. (2024), each registered female

¹¹ We assume that the willingness to pay for insurance of the uninsured car owners follows a uniform distribution.

and male¹² victim is assigned one year of lost autonomous income. The aggregate cost is:

$$C_{DomesticViolence} = (IAA_i \times N_i) \times 1 \text{ year}$$

Where:

- N: Number of people who suffered from domestic violence.
- i: age group.
- IAA: annual autonomous income.

Methodological Heritage and the One-Year Parameter

The extensive-margin approach originates in Morrison and Orlando (1999), who estimate that approximately 6% of women do not participate in the labor force because of domestic violence. Olavarría-Gambi (2007) applied this estimate to Chile by valuing 6% of the female labor force at GDP per capita. He deliberately excluded the intensive margin, because the lower earnings observed among abused women could not be causally attributed to violence.

Balmaceda et al. (2024) replace the 6% share with administrative case counts and impute one year of lost income to each registered victim. The published study does not estimate the duration of labor market exit, so we treat the one-year parameter as a modeling assumption and justify it on three grounds.

First, it follows the extensive-margin logic of Morrison and Orlando (1999). According to the authors, the parameter values the cost of domestic violence as complete exit from employment, rather than as reduced earnings among women who remain employed. Second, it is consistent with the annual accounting framework of the study. Costs are measured per year, and one year is the maximum income loss attributable to a case within the year in which it is registered. Unlike the homicide estimates, which use the present value of lifetime earnings, the parameter does not project losses into subsequent years, even though labor market exit may persist beyond one year. Third, domestic violence is substantially underreported,

¹² Given the scarcity of recorded cases involving male victims of domestic violence, the same reasoning applied to female victims is extended to male victims.

and only cases registered by CEAD enter the calculation. Victims who never file a complaint are therefore excluded, and the cost attributed to registered cases partly reflects the burden borne by unregistered victims. Taken together, these considerations suggest that the resulting estimate is a lower bound.

We introduce two refinements relative to Olavarria-Gambi (2007), following Balmaceda et al. (2024):

- Targeted Income Baseline (IAA_i): Rather than utilizing aggregate national GDP per capita, which systematically overestimates earnings among vulnerable populations, this study restricts the baseline wage to the autonomous income of the first income quintile. This parameter-matching adjustment is justified by the sociodemographic profiling in Morrison and Orlando (1999), which demonstrates that the primary victim profile is heavily concentrated within the lowest income quintile of working-age women. This microdata is adjusted by age group using the National Socioeconomic Characterization Survey (Encuesta de Caracterización Socioeconómica Nacional – CASEN 2024).
- Empirical Case Counts (N_i): Instead of applying a static 6% labor force displacement proxy across the entire population, our model leverages explicit, annualized administrative data. The case volume is derived from the official criminal complaint and arrest registries consolidated by the Center for Crime Analysis and Studies (Centro de Estudios y Análisis del Delito – CEAD).

Sexual Offenses

Tangible cost:

For the tangible costs of sexual offenses, we use the 100% of the annual budget allocated to the Center for Assistance to Victims of Sexual Offenses (CAVAS).

Intangible cost:

The intangible costs associated with sexual offenses are inherently difficult to quantify. To address this, we proxy the loss of well-being using the reduction in Quality-Adjusted Life Years (QALYs) experienced by victims. Following the methodology established by Dolan et al. (2005) and similarly to the case of injuries,

this approach quantifies the annual loss by measuring the decrease in the proportion of healthy life expectancy of victims following the offense. We use the QALYs to create the equation described below:

$$\sum_l \sum_i \sum_j \left(\frac{IAA_{lij} \times QALY_{loss}}{r - g} \left[1 - \left(\frac{1 + g}{1 + r} \right)^{n_{ij}} \right] \right)$$

Where:

- g: real growth rate of the minimum wage between 2013 and 2025.
- N: Number of years lived with the victimization consequences (4 years for rape injuries, 3 years for other sexual offenses).
- i: age group.
- j: victims' gender.
- l: offense type (rape or other sexual offense).
- r: social discount rate.
- IAA: annual autonomous income.
- $QALY_{loss}$: average proportion of a healthy life-year lost, equivalent to $(1 - QALY)$ for each offense type.

Lost Income of Inmates

To estimate the economic lost due to incarceration, we adopt an approach analogous to our homicide cost methodology. This benchmark serves as an upper-bound estimate (overestimation), as it assumes that inmates are not working while in prison. Specifically, we utilize the foregone labor income of incarcerated individuals as a proxy for this economic cost, which yields the following equation:

$$Cost_{incarceration} = \sum_j (I_j \times (1 - u_j) \times N_{tj})$$

Where:

- j: sex of the incarcerated person.

- l: average annual autonomous income of the six lowest income deciles.
- u: unemployment rate.
- N: number of incarcerated persons in year t.
- t: year t

C. Response Costs

Response costs capture the budgets of public institutions responsible for the investigation, prosecution, enforcement, and rehabilitation functions of the criminal justice and public-safety systems. It excludes private expenditures such as legal fees, making this a conservative, lower-bound estimate of the true economic cost. Most items are measured as either (a) 100% of an institution's assigned budget, when its mandate is entirely dedicated to crime response, or (b) the share of an institution's budget or caseload attributable to criminal and domestic-violence (VIF) cases, when the institution has a broader mandate.

General Justice and Public Safety Institutions¹³ for DMCS Crimes

Table 1 summarizes the institutional scope of state response costs in Chile, detailing the cost proxies and specific allocation metrics used to attribute public budget expenditures to criminal justice and security functions.

Specifically, this estimation incorporates the budgets of the key institutions involved in prosecuting, investigating, and sanctioning High-Impact Social Crimes (DMCS, by its Spanish acronym). These include the Judiciary, the Public Prosecutor's Office¹⁴, the Chilean police forces¹⁵, the Chilean Prison Service (Gendarmería), and the Forensic Service of Legal Medicine (SML), among others. Furthermore, because many of these agencies perform functions not exclusively linked to crime, such as civil proceedings, traffic control, administrative tasks, or general preventive duties,

¹³ Detailed data sources are reported in Annex Table 4.

¹⁴ Only part of the Public Prosecutor's Office budget is counted, since some of its work, such as investigating suicides, accidental deaths and traffic accidents, does not involve crime as defined in this report.

¹⁵ There are two police forces in Chile: the uniformed police (Carabineros de Chile) and the investigative police (PDI).

specific adjustment factors are applied to approximate the proportion of spending effectively attributable to responding to DMCS.

The institutions subject to these adjustments are the Judiciary (along with all its spending items), the Public Prosecutor's Office, the PDI, Carabineros de Chile, the SML, and the National Service for Minors (SENAME). In the case of the Judiciary and the Public Prosecutor's Office, which handle a wide range of legal cases unrelated to criminal offenses, their budgets are adjusted by the ratio of criminal and domestic violence cases relative to total cases filed each year (which include civil, criminal, labor, family, and domestic violence cases). This ratio increased from 21.1% in 2013 to 28.2% in 2021, before declining to 25.2% in 2025.

Similarly, for Carabineros de Chile and the PDI, the proportion of police procedures associated with DMCS relative to total police interventions is applied. This adjustment accounts for the broader scope of duties performed by both law enforcement agencies, such as traffic control, administrative duties, immigration oversight, and preventive patrols. Based on official institutional reports, Carabineros had an average ratio of 29.94%, moving from 34.2% in 2013 to 26.0% in 2025. For the PDI, this share remained consistently higher, reflecting its greater degree of investigative specialization, averaging around 74.0% (shifting from 75.4% in 2013 to 74.1% in 2025). To avoid double-counting, the adjustment factor for the PDI is applied to its total budget minus allocations to the Assistance Centers for Victims of Sexual Assault (CAVAS).

For the Service of Forensic Legal Medicine (SML), the adjustment metric measures procedures related to sexual offenses, injury evaluations, and homicide autopsies as a share of total procedures (which also include traffic accident autopsies and medical malpractice evaluations). The average allocation factor for the SML over the sample period was 61.9%.

For SENAME, which historically oversaw child protection, juvenile justice, adoptions, and coordination with private partner organizations, the adjustment isolates the juvenile justice (crime) component. Using statistics from the National Institute of Statistics (INE), the allocation ratio was calculated as the number of minors facing

criminal charges divided by the total number of minors under SENAME’s care. This ratio averaged 9.5% between 2013 and 2021, falling from 15.2% to 5.5%. Following the restructuring that began in 2022, where SENAME was split into specialized services and maintained responsibility primarily for adolescent criminal liability, no adjustment was necessary for 2022 to 2025, and 100% of its budget was included.

For institutions with exclusively criminal justice functions, such as Gendarmería, the National Intelligence Agency (ANI), and other dedicated units focused on crime prevention or victim support, 100% of their allocated budget is assumed to address crime. For municipal security spending, actual executed expenditures are used, as municipalities fall outside the national Budget Law.

Finally, from an economic perspective, these expenditures represent not only a substantial fiscal burden but also a distortion in public spending efficiency, as the state must divert resources to address the consequences of crime rather than funding long-term strategic investments. Factoring these public response expenditures into the cost of crime highlights how criminality directly impacts victims while simultaneously constraining the state’s capacity to foster broader economic development. In other words, this cost is a waste of resources.

Table 1. General Justice and Public Safety Institutions

Institution	Cost Proxy	Measurement Approach
Judicial Branch (Poder Judicial)	% of budget attributable to criminal and domestic-violence cases	Share of criminal and domestic-violence (VIF) cases relative to total cases filed each year.
Public Prosecutor’s Office (Ministerio Público / Fiscalía)	% of budget attributable to DMCS out of total caseload	Share of criminal and domestic-violence cases relative to total cases filed each year.
Carabineros de Chile	% of budget: DMCS cases / total police cases	Share of procedures associated with DMCS relative to total police caseload.
Investigative Police (PDI)	% of budget: DMCS cases / total PDI cases	Share of procedures associated with DMCS relative to total PDI caseload.
Gendarmería (Prison Service)	100% of assigned budget	Entire budget attributed to response costs.

Institution	Cost Proxy	Measurement Approach
Public Criminal Defense Office (Defensoría Penal Pública)	100% of assigned budget	Entire budget attributed to response costs.
SENDA (National Drug and Alcohol Service)	100% of assigned budget	Entire budget attributed to response costs.
Undersecretariat for Crime Prevention (Ministry of the Interior and Public Security)	100% of assigned budget	Entire budget attributed to response costs.
SENAME / Juvenile Social Reintegration Service	% of minors with criminal cases / total minors under care	Average share for 2013–2021; for 2022–2025, 100% of budget is used instead.
Center of Orientation and Rehabilitation of Victims (Ministerio del Interior y Seguridad Pública)	100% of assigned budget	Entire budget attributed to response costs.
Medical Legal Service (SML)	% of examinations for sexual offenses + injuries + autopsies / total procedures	Average share for the 2013–2025 period.
Ministry of Women and Gender Equity — Violence Prevention	100% of assigned budget	Entire budget attributed to response costs.
Judicial Academy (Academia Judicial)	% of criminal + domestic-violence cases / total cases	Share of criminal and domestic-violence cases relative to total cases filed each year.
Judicial Branch Administrative Corporation	% of criminal + domestic-violence cases / total cases	Share of criminal and domestic-violence cases relative to total cases filed each year.
Court Support Unit	% of criminal + domestic-violence cases / total cases	Share of criminal and domestic-violence cases relative to total cases filed each year.

White-Collar Crime Institutions¹⁶

Fiscalía Nacional Económica (FNE)/National Economic Prosecutor: Complete administrative and investigative budget figures for the FNE are gathered from annual DIPRES budget execution databases. Because the FNE’s mandate includes non-criminal regulatory tasks, such as merger controls, consultations, and market studies, its total budget cannot be fully attributed to crime response. To isolate resources spent strictly on corporate crime and collusive behavior, we apply a proportionality filter based on the historical ratio of contested cases (*causas contenciosas*) to total filings before competition authorities, averaged over the 2013–2025 period.

¹⁶ See Annex Table 5 for details on the data used in the calculation.

Tribunal de Defensa de la Libre Competencia (TDLC)/Free Competition Court:

Unlike the FNE, the entire judicial budget of the TDLC, obtained directly from DIPRES's Budget Law (*Ley de Presupuestos*), is incorporated into our calculations without applying a proportionality filter. This allocation captures the complete judicial enforcement costs required to protect market integrity against corporate infractions.

V. RESULTS

The results below trace the three cost vectors introduced earlier. As anticipated in Section II, where household precaution and fear were suggested to respond more to perceived risk than to actual victimization, anticipation costs, driven overwhelmingly by private security spending, grow far faster than consequence and response costs, which instead, track the more stable trajectory of actual crime and fixed public budgets.

A. Anticipation Costs

Total anticipation costs grew steadily over the period, rising from US\$1,627.13 million in 2013 to US\$6,203.60 million in 2024, and reaching US\$6,326.52 million in 2025 that is, 3.9 times or 12% per year in real terms (Table 2). Overall growth was driven primarily by private security under the DMCS sub-category, which remains the single largest line item in this group. Spending on private security expanded nearly eightfold, rising from US\$509.68 million in 2013, to US\$4,067.46 million in 2025 (Table 2). Note that local (municipal) security spending also grew steadily more than doubling in the period (7.2% growth per year).

Table 2. Anticipation Costs in Millions of 2025 Dollars

Cost Type	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
DMCS													
Alarms and Monitors	–	–	–	0.05	0.22	37.93	56.38	135.11	156.19	223.32	227.29	243.34	255.35
High-Value Transport	–	–	–	3.56	20.05	197.33	193.25	160.91	161.54	173.05	207.65	205.92	215.34
Private Security	509.68	607.21	1,326.23	1,395.59	2,299.09	2,533.26	2,458.98	2,560.99	2,855.24	3,329.35	3,683.52	4,069.24	4,067.46
Weapons and Ammunition	–	–	–	–	–	–	–	1.53	3.28	9.29	3.01	5.32	6.61
Municipal Spending on Security	49.01	57.32	65.47	72.11	72.24	78.60	81.86	79.94	78.69	83.34	97.98	106.01	113.01
ANI	9.13	14.36	13.80	13.60	11.35	7.99	7.49	5.18	4.72	2.50	2.32	1.97	2.01
DCC													
Unidad de Análisis Financiero (UAF)	4.28	3.83	3.84	4.72	4.92	5.13	5.52	5.23	5.03	4.76	5.14	5.98	6.07
Financial Institution Spending on Cybersecurity + ANCI	1,055.04	1,237.58	1,199.75	1,167.37	1,233.91	1,290.96	1,450.93	1,465.48	1,465.71	1,686.68	1,562.87	1,565.82	1,570.67
Total	1,627.13	1,920.30	2,529.82	2,657.00	3,641.78	4,151.21	4,254.40	4,414.37	4,730.40	5,512.30	5,789.77	6,203.60	6,326.52

Other items within the DMCS sub-category also registered consistent upward trends. Alarms and monitoring systems grew from negligible amounts in 2016, to US\$255.35 million in 2025, while high-valued transport reached US\$215.34 million and municipal spending on security grew continuously to US\$113.01 million by 2025. Conversely, spending on the National Intelligence Agency (ANI) declined steadily from a peak of US\$14.36 million in 2014 down to US\$2.01 million in 2025.

Within the white-collar crime (DCC) sub-category, financial institution cybersecurity spending and ANCI grew by 50%, from US\$1,055.04 million in 2013 to US\$1,570.67 million in 2025, remaining relatively stable in recent years (US\$1,565.82 million in 2024). Meanwhile, funding for the Financial Analysis Unit (UAF) increased slightly to US\$6.07 million in 2025. Unlike earlier years, total anticipation costs grew by a modest 1.98% between 2024 and 2025, reflecting stabilization across both private security and financial cybersecurity allocations. The nearly eightfold rise in private security spending in earlier years is the clearest expression of the victimization-perception gap identified in Section II. Households and firms appear to be investing at a pace set by perceived risk rather than by actual victimization, which grew far more modestly over the same period.

B. Consequence Costs

Consequence costs have grown more gradually at a 3,6% annually on average – in contrast to the sharp, apparent perception-driven growth in anticipation costs –, rising from US\$1,327.87 million in 2013 to US\$2,024.53 million in 2025. This increase of about 52% over the period, shows year-to-year fluctuations driven largely by lost income of incarcerated population, vehicle theft, and domestic violence. In other words, the total consequence lost has evolved comparatively smoothly across the 2013–2025 period (Table 3). It is worth noting that, the costs of vehicle theft and sexual offense and rape doubled from 2013-2025 (6% growth on average annually). While, the costs of homicides more than doubled growing at an 8.4% average per year.

Table 3. Consequence Costs in Millions of 2025 Dollars

Cost Type	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Homicides	70.82	83.98	85.36	81.10	85.18	128.22	147.25	180.17	154.89	211.08	145.61	197.21	186.28
Injuries	36.03	24.05	32.32	20.36	29.43	20.77	25.05	22.63	23.32	33.74	29.01	32.36	36.40
Vehicle Theft	283.20	318.15	328.93	374.21	391.32	415.50	428.76	377.24	435.67	485.66	517.63	575.37	545.56
Sexual Offenses and Rape	10.02	9.23	8.69	8.87	9.44	10.73	18.56	17.84	20.93	23.12	20.04	20.21	20.19
Domestic Violence	423.80	404.20	388.80	380.10	387.60	389.60	450.80	426.60	524.20	535.00	514.00	514.00	499.70
Lost Income of Incarcerated People	504.00	516.20	562.90	771.30	793.50	821.90	818.40	543.80	490.80	546.20	648.00	692.70	736.40
Total	1,327.87	1,355.80	1,407.00	1,635.93	1,696.48	1,786.71	1,888.82	1,568.28	1,649.81	1,834.81	1,874.30	2,031.85	2,024.53

C. Response Costs

Response costs show an even smoother growth than consequence costs, moving from US\$1,783.51 million in 2013 to US\$2,189.00 million in 2025, an increase of about 23% (1,7% growth on average annually), with the Prison Service, Police (Carabineros), and PDI consistently the largest institutional budgets. Because response costs are dominated by fixed public-sector budgets rather than market-driven expenditures, this category has not experienced abrupt swings over the years (Table 4). Overall costs (with ups and downs of some items) increased steadily over the period; however, it was the cost that grew the least among the three.

Table 4. Response Costs in Millions of 2025 Dollars

Institution		2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
DMCS														
Judicial Branch	Judicial Branch	99.13	88.14	82.10	83.38	96.91	96.35	106.45 ¹⁷	148.63	153.09	114.10	98.84	110.90	140.60
	Judicial Academy	1.13	1.00	0.92	0.89	1.02	0.99	1.07	1.44	1.35	0.90	0.91	0.95	1.30
	Court Support Unit	–	2.85	3.23	4.27	5.15	5.22	5.75	7.93	8.16	6.35	6.81	7.59	9.67
	Administrative Corporation	38.97	32.70	31.23	39.23	51.53	52.14	56.50	62.28	57.90	39.17	33.26	35.96	46.44
Public Ministry	Public Ministry	47.19	41.80	40.19	43.44	51.41	52.26	55.87	76.41	78.24	57.50	50.68	59.50	76.29
Ministry of the Interior and Public Security	Crime Prevention	50.85	50.77	82.89	87.46	60.69	49.76	53.03	60.80	59.07	56.12	68.32	74.33	91.21
	Center of Orientation and Rehabilitation of Victims	9.76	9.61	9.64	9.85	8.40	6.05	5.80	4.13	3.94	2.33	2.32	2.08	2.20
	SENDA	84.37	94.39	102.47	100.76	99.44	100.01	103.16	104.29	101.54	93.96	95.60	95.89	98.98
	Police	485.62	482.68	488.61	501.33	498.70	492.23	495.78	424.83	386.48	434.05	458.67	427.17	426.30
	PDI	287.31	297.45	316.47	349.43	348.77	362.21	362.96	372.55	361.92	375.57	386.10	396.17	420.70
Ministry of Justice and Human Rights	Prison Service	495.21	516.63	560.68	598.72	603.31	616.35	626.80	626.99	599.53	564.10	587.41	613.37	654.37
	Public Criminal Defense	79.31	77.52	78.44	81.46	85.30	87.27	88.68	89.45	85.67	79.50	80.27	81.84	80.58
	SENAME	47.30	48.64	49.04	41.66	40.69	34.73	34.04	30.95	29.0 ¹⁸	128.54	128.61	106.96	69.43
	SML	34.73	34.32	37.34	39.82	40.19	42.02	41.69	35.81	34.90	33.20	35.91	36.27	38.29
Ministry of Women and Gender Equity	Violence Prevention	15.32	15.59	20.27	21.61	21.82	21.66	23.24	25.15	26.54	25.32	25.92	25.64	27.14
DCC														
Ministry of Economy and Tourism	FNE	5.74	7.32	8.40	7.68	7.56	7.52	7.00	6.36	4.82	6.27	6.15	5.48	4.16
	TDLC	1.57	1.88	2.05	2.37	2.13	2.04	2.09	1.95	1.47	1.94	1.92	1.77	1.34
Total		1,783.51	1,803.29	1,913.97	2,013.34	2,023.03	2,028.81	2,069.92	2,079.94	1,993.63	2,018.91	2,067.72	2,081.87	2,189.00

¹⁷ This budgetary jump (2019–2020) is attributed to extraordinary state funding injected to handle the legal and logistical fallout of the October 2019 social unrest, combined with urgent capital expenditures required to transition the entire court system to remote operations and virtual hearings at the onset of the COVID-19 pandemic in early 2020.

¹⁸ SENAME spending rises sharply, from 29 in 2021 to 128.54 in 2022. This jump reflects an institutional change. Until October 2021, SENAME was responsible for two areas: juvenile justice and child protection. Because only juvenile justice is related to crime, we included only that share of SENAME's budget. In October 2021, a new agency, the Servicio Nacional de Protección Especializada a la Niñez y Adolescencia (Law 21.302), took over child protection. From then on, SENAME's budget went entirely to juvenile justice, so we include 100% of it from 2022 onward.

D. Total Costs of Crime

Taken together, the total estimated cost of crime in Chile rose from 1.99% of GDP in 2013, to a peak of 3.16% of GDP in 2024, falling slightly at 3.03% of GDP in 2025, when cybersecurity spending is included. Between 2013 and 2024 the total economic footprint as a share of GDP expanded by 1.04 percentage points, driven primarily by steady growth in private security and preventive measures.

When cybersecurity expenditures are excluded, the overall trajectory follows a nearly identical pattern: it raises from 1.55% of GDP in 2013, to 2.68% in 2024 before edging down to 2.57% in 2025. Across the entire timeline, cybersecurity spending consistently adds between 0.42 and 0.46 percentage points of GDP to total anticipation costs (accounting for 0.45 percentage points in 2025, which includes the newly established ANCI budget of approximately 4 million USD).

The comparative data in Table 5 indicates that while total crime costs as a share of GDP leveled off between 2024 and 2025, private security and institutional cybersecurity maintain a substantial and persistent baseline weight within Chile's national economic footprint.

Table 5. Total Crime Costs as % of GDP

Cost Type	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total Costs of Crime with Cybersecurity													
Anticipation Costs	0.68	0.78	1.03	1.03	1.35	1.50	1.52	1.58	1.49	1.76	1.85	1.90	1.81
Consequence Costs	0.56	0.55	0.56	0.63	0.63	0.64	0.67	0.56	0.52	0.59	0.60	0.62	0.59
Response Costs	0.75	0.73	0.76	0.78	0.75	0.73	0.74	0.74	0.63	0.64	0.66	0.64	0.63
Total	1.99	2.07	2.35	2.44	2.74	2.87	2.93	2.88	2.63	2.99	3.11	3.16	3.03
Total Costs of Crime without Cybersecurity													
Anticipation Costs	0.24	0.28	0.56	0.58	0.90	1.03	1.00	1.05	1.03	1.22	1.35	1.42	1.35
Consequence Costs	0.56	0.55	0.56	0.63	0.63	0.64	0.67	0.56	0.52	0.59	0.60	0.62	0.59
Response Costs	0.75	0.73	0.76	0.78	0.75	0.73	0.74	0.74	0.63	0.64	0.66	0.64	0.63
Total	1.55	1.57	1.88	1.99	2.28	2.41	2.41	2.36	2.17	2.45	2.61	2.68	2.57

E. Discussion of Results

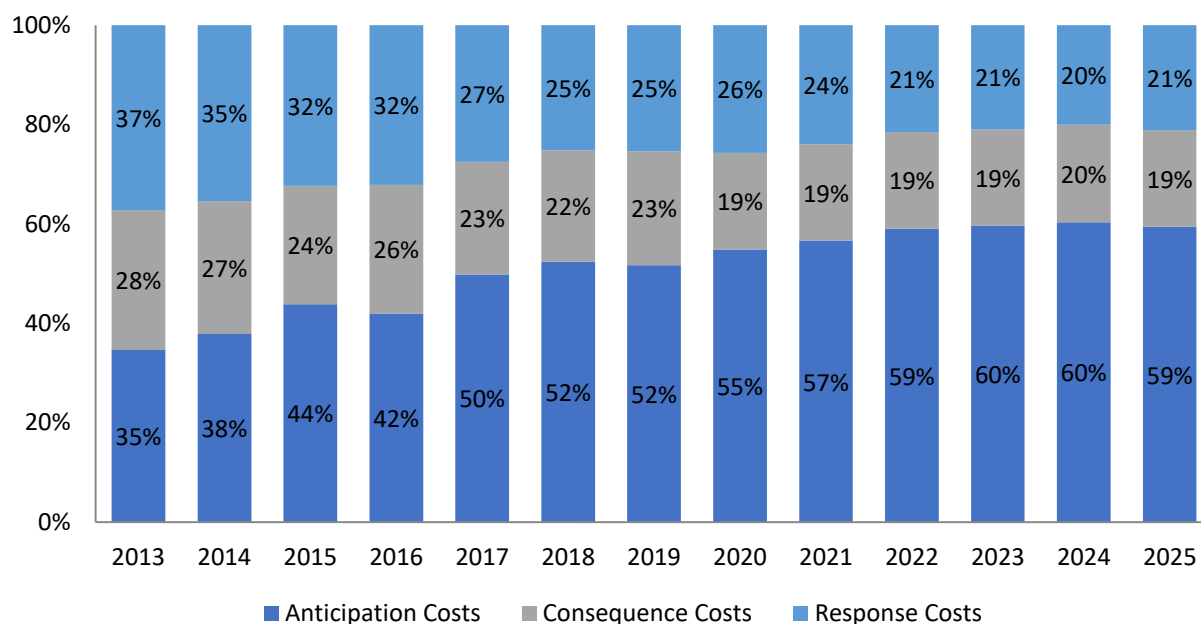
Taken together, these results confirm the divergence suggested in Section II: spending tied to perceived risk has outpaced spending tied to actual crime

outcomes. The paragraphs below unpack what is driving that gap, how stable the rest of the cost structure is by comparison, and how Chile's total burden compares internationally.

The empirical results demonstrate that the overall economic cost of crime in Chile is driven predominantly by anticipation costs, with cybersecurity expenditures representing a critical and expanding component. While public sector institutional capacity expanded in 2025, marked by the establishment of the National Cybersecurity Agency (ANCI) with an initial allocation of approximately US\$4 million, the largest share of cyber resilience costs remains within private financial institutions' infrastructure. By contrast, consequence and response costs have grown far more slowly. By 2025, they accounted for only 19% and 21% of the total cost of crime, respectively (Graph 6).

This can be explained by crime rates (victimization). While they have declined across most property and other offense categories, homicides remain a notable exception. Because lethal violence receives more extensive media coverage and has a more severe social impact, public perception of insecurity remains high. Consequently, fear of crime has not fallen in line with the broader decline in overall offenses.

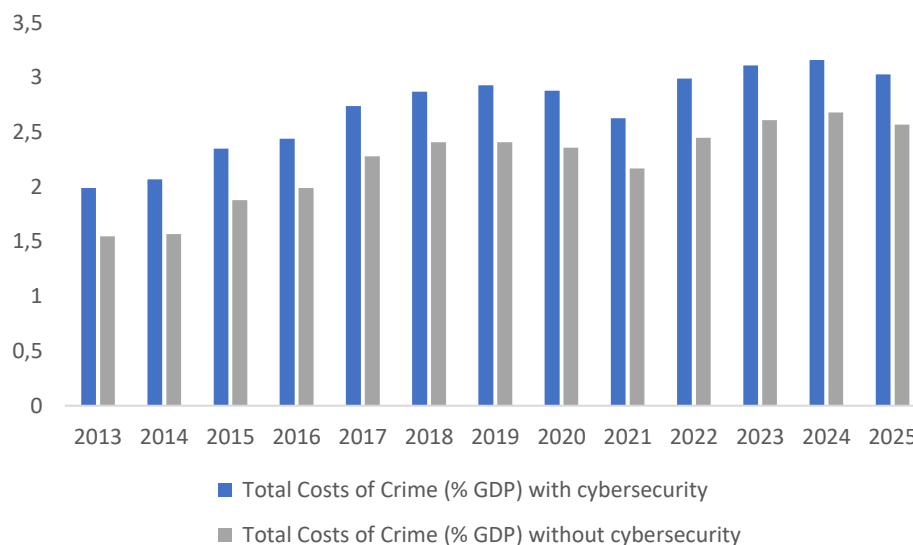
Graph 6. Share of Total Costs of Crime with Cybersecurity



Source: Author's own elaboration.

Not all anticipation spending follows this logic. Cybersecurity expenditures are driven less by fear of crime than by the need to keep pace with rapid technological change. Initiatives such as the launch of the National Cybersecurity Agency (ANCI) and continued investment in digital infrastructure are proactive responses to systemic cyber risks rather than reactions to perceived insecurity. Excluding these expenditures, the core economic cost of crime still declines slightly in 2025 relative to 2024, mirroring the pattern observed when cybersecurity is included (Graph 7).

Graph 7. Total Costs of Crime (% GDP) 2025 with Cybersecurity vs Without Cybersecurity

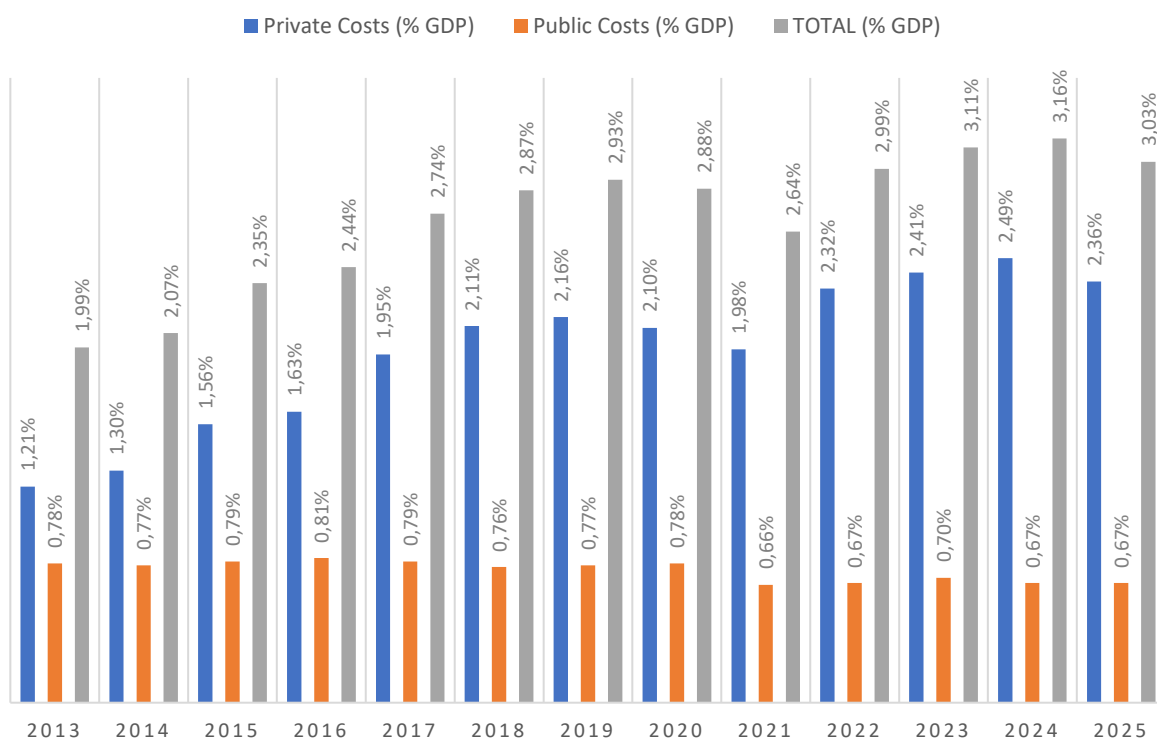


Source: Author's own elaboration.

Beyond what drives these costs, it also matters who bears them. Private spending consistently accounts for a much larger share of the total cost of crime than public spending. Although public spending on security and regulatory oversight has grown, private costs, ranging from security personnel to corporate cybersecurity, still make up the majority of the total (Graph 8)¹⁹. More importantly, the entire increase in the cost of crime over the period comes from private costs, which could be viewed as a tax on the private sector.

¹⁹ Public costs comprise all response costs (the budgets of the justice, police, prosecution, defense and penitentiary institutions listed in Table 4) plus publicly funded anticipation costs: municipal security spending, the National Intelligence Agency (ANI), the Financial Analysis Unit (UAF) and, from 2025, the National Cybersecurity Agency (ANCI). Private costs comprise privately funded anticipation costs (private security, alarms and monitoring, high-value transport, weapons and ammunition, and financial institutions' cybersecurity spending) together with all consequence costs, which fall mainly on victims and households.

Graph 8. Comparison of Public vs. Private Sector Cost Shares over Time

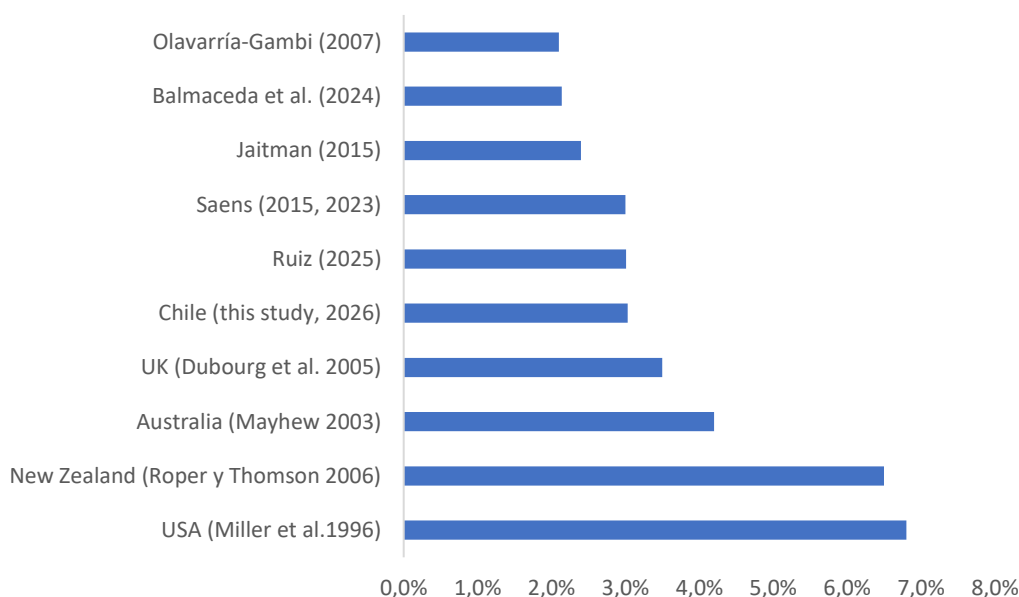


Source: Author's own elaboration.

Finally, comparing these findings with international literature provides important context, even if differing methodologies prevent direct equivalences. Benchmark studies, including Miller et al. (1996) for the United States, Mayhew (2003) for Australia, Dubourg et al. (2005) for the United Kingdom, and Roper and Thompson (2006) for New Zealand, estimate the total cost of crime between 3.5% and 6.8% of national GDP (Graph 9)²⁰. While our updated figures for Chile exceed previous domestic estimates due to the explicit inclusion of cybersecurity and private security measures and the indirect cost of injuries and sexual offenses, the overall magnitude aligns closely with international benchmarks such as the UK.

²⁰ These estimates are not directly comparable to ours. All four studies estimate a single year by multiplying offence counts by unit costs, and all include intangible victim costs such as pain, suffering and lost quality of life, which make up a large share of their totals. Miller et al. (1996) also largely exclude criminal justice spending. Dubourg et al. (2005) and Roper and Thompson (2006) use the same anticipation–consequence–response framework we adopt. Our paper instead builds an annual series for 2013–2025 from observed public and private spending and mostly excludes intangible costs (with exceptions), so our estimates are best read as a lower bound.

Graph 9. Comparison of Other Economic Cost of Crime Calculations



Source: Author's own elaboration.

VI. CONCLUSIONS

This paper aims to measure the direct economic cost of crime in Chile over 2013–2025 by updating the accounting framework of Balmaceda et al. (2024), integrating the QALY-based welfare adjustment proposed by Ruiz (2025) for sexual offenses, rape, and injuries, as well as updating cybersecurity calculations. Four main findings stand out:

First, anticipation costs have grown to become the largest single cost vector, rising from US\$1,627.13 million in 2013 (0.68% of GDP) to US\$6,326.52 million in 2025 (1.81% of GDP). This growth has been driven primarily by private security outlays alongside institutional cybersecurity commitments, with the creation of the National Cybersecurity Agency (ANCI) marking an important institutional addition to this baseline in 2025. Second, consequence costs have remained comparatively stable (0.56% to 0.59% of GDP), continuing to be shaped primarily by the economic losses associated with lost income due to incarceration. Third, response costs have grown modestly (roughly 23% since 2013) and remain the most stable of the three vectors,

reflecting their dependence on fixed public budgets for police, prosecutors, courts, and the penal system rather than market-driven private expenditure. Lastly, private costs grew from 1.21% of GDP in 2013 to 2.36% in 2025, while public costs remained broadly stable, averaging 0.74% over the period. In other words, all of the growth in the cost of crime comes from the private sector.

This last result carries clear policy implications. They suggest that the burden of protecting against crime, a responsibility that should fall mainly on the public sector, is increasingly being shifted onto the private sector. This is reflected, as noted above, in the large gap between private and public spending on crime.

A clear example of this shifting of costs is a Chilean law that requires owners to engrave their license plate number on their car mirrors, windshields and windows, to deter theft: the cost of prevention is transferred directly to citizens rather than absorbed by the state. When this burden falls on private actors, it also has important redistributive effects. Prevention costs weigh more heavily on lower-income households, and those who cannot afford prevention measures (poor households, small businesses and firms) remain exposed to crime, which may even shift towards them as better-protected targets become harder to reach. As a result, protection loses its universal character. Security is a right, and as such it should be guaranteed by the public sector for everyone, not only provided privately to those who can pay for it.

As with prior cost-accounting exercises, these estimates represent a conservative lower bound on the true economic and social cost of crime in Chile. The accounting methodology, by design, excludes many indirect and behavioral costs, such as fear-driven changes in routines, foregone economic activity, and untreated psychological harm, that are only partially captured even with the QALY-based adjustment. Property crimes and theft are also treated as pure transfers rather than net social losses, further understating aggregate burden.

Given the rapid emergence of new risk vectors such as digital fraud and organized crime, these accounting figures warrant regular updating. Future research should extend the QALY framework to a broader range of offenses, extend domestic

violence costs to include the intensive framework, incorporate contingent valuation or hedonic pricing specific to Chile, and refine data on underreported crimes to narrow the gap between this accounting lower bound and the full social cost of crime.

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ANNEX

A. Anticipation Costs

Annex Table 1. Data Sources for DMCS Anticipation Costs

Item	Cost Proxy	Measurement Approach
Alarms and monitors (Security)	Sales of alarm and monitoring systems (SII)	Historical sales data from companies operating in related sectors (alarms and monitoring, high-value transport, private security, and retail sale of weapons and ammunition at specialized stores), specifically annual sales revenue expressed in “Unidad de Fomento (UF)”, obtained from Chile’s Internal Revenue Service (SII).
High-value transport	Sales of armored transport services (SII)	Annual sales revenue of armored/high-value transport service providers, obtained from the SII.
Private security	Sales of private and independent security firms (SII)	Annual sales revenue of private security companies, obtained from the SII.
Municipal spending on surveillance	100% of assigned budget (SINIM)	Full budget allocated by municipalities to surveillance, as reported in the National Municipal Information System (SINIM).
Weapons and ammunition	Retail sales at specialized stores (SII)	Annual retail sales revenue of specialized weapons and ammunition stores, obtained from the SII.
National Intelligence Agency (ANI)	100% of assigned budget	Counted fully as an anticipation cost because Chilean law prohibits the ANI from carrying out operational or field-response actions.

Municipal spending on surveillance (SINIM) and the National Intelligence Agency (ANI) budgets are included in the DMCS anticipation costs, since they are agencies that help prevent crime.

Annex Table 2. Data Sources for White-Collar Crime (DCC) Anticipation Costs

Item	Cost Proxy	Measurement Approach
UAF — Financial Analysis Unit	UAF budget (DIPRES) — anti-money-laundering	The cost associated with this anticipation measure is obtained from Chile’s annual Budget Law, based on figures from the Budget Directorate (DIPRES); 100% of the UAF budget is attributed to this measure.
ANCI — Agencia Nacional de Ciberseguridad	ANCI Budget (DIPRES)	The cost associated with this anticipation measure is obtained from Chile’s annual Budget Law, based on figures from the Budget Directorate (DIPRES); 100% of the ANCI budget is attributed to this measure (a new institution that started operating in 2025).
Private spending on cybersecurity	Cybersecurity spending of financial institutions (CMF) and firms	Estimated as the share of total expenditure that firms and/or banks devote to cybersecurity; we use 13% of the expenditure in technology (Atkins et al., 2024).

B. Consequence Costs

Annex Table 3. Accumulated QALY Loss by Offense Type

Offense	Accumulated QALY Loss (Dolan et al., 2005)
Rape (4 years until recovery)	0.561
Sexual Crimes (3 years until recovery)	0.161
Severe Injuries (3 years until recovery)	0.191
Other Injuries (2 years until recovery)	0.031

Socioeconomic and Demographic Baselines:

Labor Earnings Dynamics: Individual and household autonomous labor income streams, stratified by demographic tranches, gender, and income, are compiled from microdata waves of the National Socioeconomic Characterization Survey (CASEN) managed by the Ministry of Social Development and Family.

Actuarial and Demographic Tables: Standardized life expectancy baselines, cohorts, and remaining life-year actuarial matrices are extracted from the National Institute of Statistics (INE) and the Ministry of Health (*Ministerio de Salud*).

Macroeconomic Rates (Wage Growth and Discount Rates): Historical growth trajectories of the legal real minimum wage and official social discount rates are compiled from financial data series maintained by the Ministry of Social Development and Family.

Crime-Specific Inputs:

Medical Treatment Tariffs: Direct medical costs for the clinical treatment of mild, moderate, and severe physical trauma are derived from the official institutional fee schedules (*Aranceles Fonasa*) of the National Health Fund (FONASA).

Automotive Theft and Insurance Market Size: Data encompassing average auto insurance premiums, total counts of actively insured vehicular fleets, and overall national automotive registries are provided by the Chilean Insurers Association (*Asociación de Aseguradores de Chile – AACH*).

Intrafamily and Sexual Violence Registries: Victimization microdata, demographic attributes, and crime incidence logs for domestic and sexual offenses are compiled from the Undersecretary of Crime Prevention (*Subsecretaría de Prevención del*

Delito). Dedicated public clinical care budgets are extracted from the institutional records of the Centers for Assistance to Victims of Sexual Assault (CAVAS).

Institutionalized Population Demographics: Demographic registers detailing the national inmate population, cross-classified by age and gender, are obtained from the administrative microdata of the Chilean Prison Service (*Gendarmería de Chile*).

C. Response Costs

Annex Table 4. Data Sources for DMCS Response Costs

Public Institution / Agency	Budget Metric and Filtering Framework	Primary Data Source
Poder Judicial (PJUD) (<i>Judiciary</i>)	Total executed budget multiplied by the ratio of criminal and intrafamily violence (VIF) filings over total judicial entries. Year 2025 is estimated due to missing data.	PJUD Annual Progress Reports / Institutional Memories
Corporación Administrativa (CAPJ)	Centralized infrastructure and administrative judicial maintenance budgets scaled by the criminal case ratio.	CAPJ Financial Audits
Ministerio Público (<i>Prosecution</i>)	Total fiscal budget adjusted by the proportion of Crimes of High Public Impact (DMCS) and VIF cases over total intakes. Year 2025 is estimated due to missing data.	National Fiscalía Database / Annual Institutional Reports
Carabineros de Chile (<i>Police</i>)	Total operational budget scaled by the percentage of DMCS procedures over total police dispatches.	Carabineros Operations Department / Transparency
Policía de Investigaciones (PDI)	Complete budget allocations for criminal investigation units, forensic laboratories, and specialized task forces. Before 2023, the number of DMCS cases was estimated using the investigation units; after 2023, due to a lack of data specifications, we use the number of file reports, which is an underestimation.	PDI Statistical Yearbooks
Gendarmería de Chile (<i>Prisons</i>)	100% of the public budget execution for adult incarceration, prison security, and rehabilitation infrastructure.	Law of Budgets (DIPRES)
Defensoría Penal Pública	100% of public spending on state-provided legal defense for indigent criminal defendants.	Law of Budgets (DIPRES)
Subsecretaría de Prevención del Delito	100% of the centralized budget allocated to public civil crime response, state alarms, and local security funds.	Law of Budgets (DIPRES)
SENDA	100% of the state budget for substance abuse rehabilitation and court-mandated treatment programs.	Law of Budgets (DIPRES)

Public Institution / Agency	Budget Metric and Filtering Framework	Primary Data Source
SENAME / Reinserción Juvenil	Historical youth offender case percentages (2013–2022); 100% of executed allocations for the new specialized youth justice service (2023–2025).	Ministry of Justice / DIPRES
Center of Orientation and Rehabilitation of Victims	100% of the centralized budget allocated to orientation and rehabilitation of victims.	Ministerio del Interior y Seguridad Pública / DIPRES
Servicio Médico Legal (SML)	Total executed budget adjusted by the proportion of autopsies, clinical injury evaluations, and sexual assault forensics over total procedures.	SML Management & Activity Reports
Ministerio de la Mujer (SerNameg)	Operational budgets earmarked for specialized VIF victim shelters, legal representation, and local response centers.	SerNameg / DIPRES
Academia Judicial	Central training budget adjusted by the proportion of criminal law and VIF training hours over total curricula.	Academia Judicial Administrative Briefs
Unidad de Apoyo de Tribunales	Specific operational and personnel budget allocations for administrative tribunal support staff, adjusted by the proportion of criminal and VIF filings.	Poder Judicial Archives / DIPRES

Annex Table 5. Data Sources for White-Collar Crime (DCC) Response Costs

Institution	Cost Proxy	Measurement Approach
FNE — National Economic Prosecutor’s Office	Budget (from the Budget Law)	Ratio of contentious cases to total cases; used to construct an average ratio for the 2013–2025 period.
TDLC — Competition Defense Tribunal	Budget (from the Budget Law)	



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