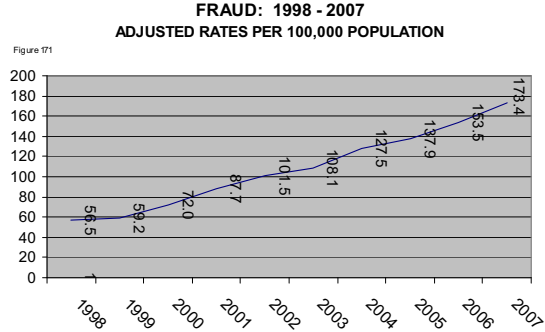
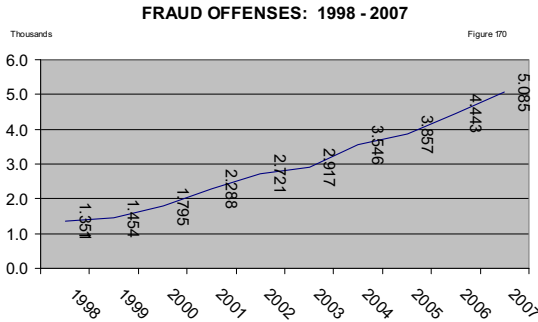


FRAUD

“The intentional perversion of the truth for the purpose of inducing another person or other entity in reliance upon it to part with some thing of value or to surrender a legal right.”

2007 FRAUD	
Number of Incidents	5,085
Adjusted Rate	173.4
Percent Increase	13.0%
Number of Victims	5,534
Number of Arrests	459



The adjusted rate for fraud offenses has more than tripled over the last decade. The number of reported offenses has increased every year and specifically increased 13% from 2006 to 2007.

FRAUD OFFENSES ATTEMPTED AND COMPLETED										
Table 66 IOWA, 2003 - 2007										
	2003		2004		2005		2006		2007	
	#	%	#	%	#	%	#	%	#	%
ATTEMPTED	160	5.5	256	7.2	280	7.3	323	7.3	275	5.4
COMPLETED	2,757	94.5	3,290	92.8	3,577	92.7	4,120	92.7	4,810	94.6
TOTAL	2,917		3,546		3,857		4,443		5,085	

Fraud is broken down into five classification types: False Pretenses/ Swindle/ Confidence Game, Credit Card/Automatic Teller Machine Fraud, Impersonation, Welfare Fraud, and Wire Fraud. In 2007, False Pretenses/ Swindle/ Confidence Game (2,020) accounted for 40% of the reported Fraud offenses. Credit Card/ATM Fraud (1,756) accounted for 35% and Impersonation (1,189) reported 23% of the total offenses. Fraud offenses recorded the highest completion rate (94.6%) for the five year period.

Table 67 2007 FRAUD BY TYPE		
TYPE	OFFENSES	VALUE
Swindle/Con	2,020	\$5,927,870
Credit Card/ATM	1,756	\$1,298,403
Impersonation	1,189	\$2,263,068
Welfare	8	\$11,514
Wire	112	\$1,215,596
TOTAL	5,085	\$10,716,451

VICTIMS

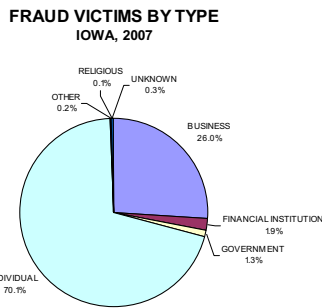


Figure 172

Individuals (3,882) accounted for 70.1% of the fraud victims in 2007. Among individuals 53.5% or 2,064 were female and 46.5% or 1,792 were male. Businesses (1,440) recorded 26.0% of the total victims. Financial institutions (105 victims), government (73 victims), and religious organizations (4 victims) also contributed to the total number of fraud victims. There were 30 victims listed as other or unknown.

FRAUD VICTIMS BY AGE GROUP IOWA, 2007

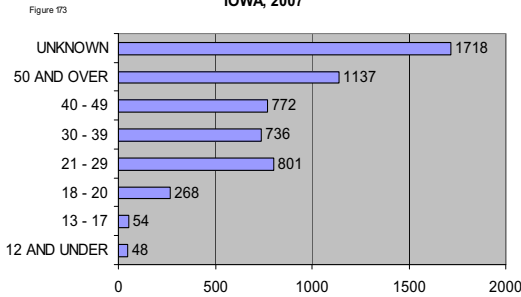


Figure 173

FRAUD VICTIMS BY RACE IOWA, 2007

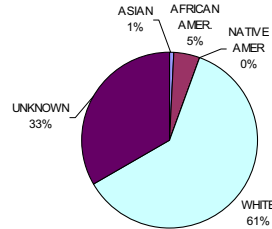


Figure 174

In 2007, the age group 50 and over was reported most often (29.3% or 1,137 victims) among individual victims. Ninety-seven percent of the unknown victims (1,718) are comprised of businesses, financial institutions, religious organizations and government victims. White persons (61%) recorded the highest percentage of victims.

	MALE					FEMALE					UNK
	ASIAN	AFRICAN AMER	NATIVE AMER	WHITE	UNK	ASIAN	AFRICAN AMER	NATIVE AMER	WHITE	UNK	
12 AND UNDER		3		10	2				18	6	9
13 - 17		2		16	1	3	5		26	1	
18 - 20	1	9		91	5	2	16	1	129	12	2
21 - 29	10	20	3	300	19	4	46	1	377	21	
30 - 39	7	24	2	313	14	3	31	1	323	16	2
40 - 49	5	26	2	335	4	4	21	2	353	17	3
50 AND OVER	6	18	2	501	14	2	29	1	547	16	1
UNKNOWN	1			14	12		1		19	10	1661
TOTAL	30	102	9	1580	71	18	149	6	1792	99	1678

OFFENDERS

FRAUD ARRESTS BY GENDER
IOWA, 2007

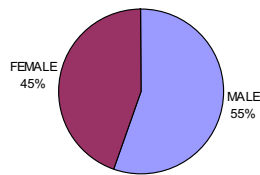


Figure 175

FRAUD ARRESTS BY RACE
IOWA, 2007

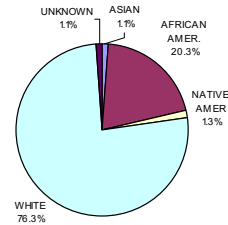


Figure 176

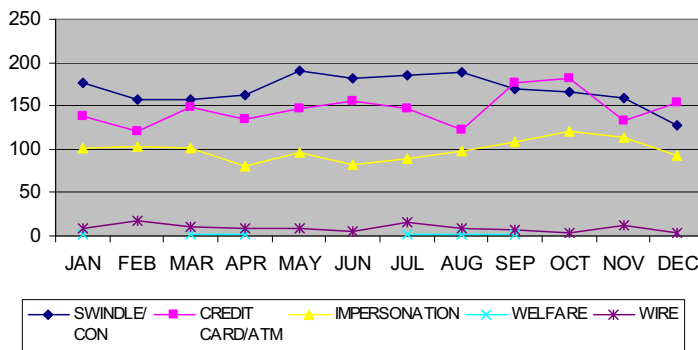
Males accounted for 55% (254 offenders) of the recorded arrests in 2007, while females recorded 45% (205 offenders). White adult males were the most arrested group accounting for 36% of the total arrests followed by White adult females with 32%. Adults accounted for 88% of the total arrests.

	MALE					FEMALE				
	ASIAN	AFRICAN AMER.	NATIVE AMER.	WHITE	UNK	ASIAN	AFRICAN AMER.	NATIVE AMER.	WHITE	UNK
JUVENILE		10	1	23	1		5		15	
ADULT	3	45	2	166	3	2	33	3	146	1
TOTAL	3	55	3	189	4	2	38	3	161	1

WHEN

2007 FRAUD OFFENSES BY MONTH

Figure 177



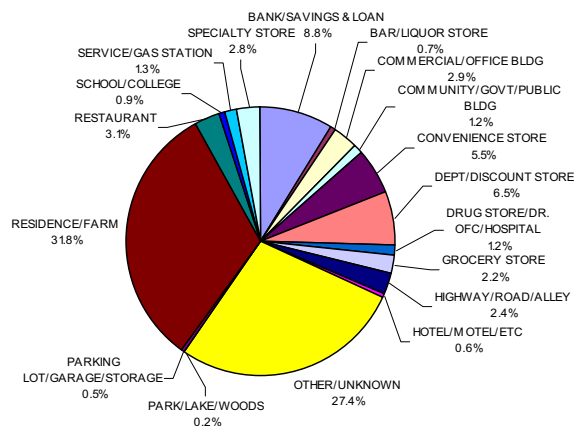
In 2007, October (470) and September (463) were the most reported months for fraud offenses. December (376) had the least number of reported offenses. Swindle/Con offenses peaked in May (191) while Credit Card/ATM fraud offenses reported the highest number of offenses in October (181). Impersonation offenses stayed relatively constant with a high point in October (120).

WHERE

	SWINDLE/ CON	CREDIT CARD/ATM	IMPERSONATION	WELFARE	WIRE	TOTAL
AIR/BUS/TRAIN TERMINAL	2					2
BANK/SAVINGS & LOAN	213	161	60	1	11	446
BAR/LIQUOR STORE	15	15	7			37
COMMERCIAL/ OFFICE BLDG	76	43	28		2	149
COMMUNITY/GOVT/ PUBLIC BLDG	28	6	25		2	61
CONVENIENCE STORE	137	135	7		2	281
CONSTRUCTION SITE	1					1
DEPT/DISCOUNT STORE	156	145	24		3	328
DRUG STORE/DR. OFC/HOSPITAL	39	8	14			61
GROCERY STORE	83	20	6		2	111
HIGHWAY/ROAD/ALLEY	76	18	26			120
HOTEL/MOTEL/ETC	12	14	6			32
OTHER/UNKNOWN	381	612	358	3	35	1389
PARK/LAKE/WOODS	3	5	2			10
PARKING LOT/ GARAGE/STORAGE	11	6	7			24
RESIDENCE/FARM	543	439	581	4	50	1617
RESTAURANT	112	40	5			157
SCHOOL/COLLEGE	27	14	5		2	48
SERVICE/GAS STATION	31	29	4		3	67
SPECIALTY STORE	74	46	24			144
TOTAL	2020	1756	1189	8	112	5085

Figure 178

FRAUD LOCATIONS IOWA, 2007



In 2007, Residence/Farm was the most reported offense location accounting for 31.8%. Other or unknown locations were reported in 27.4% of the offenses. Financial institutions (8.8%) and stores (18.3% total) were the next most reported offense locations.