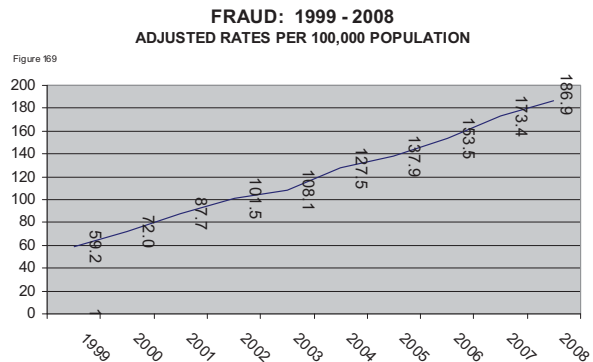
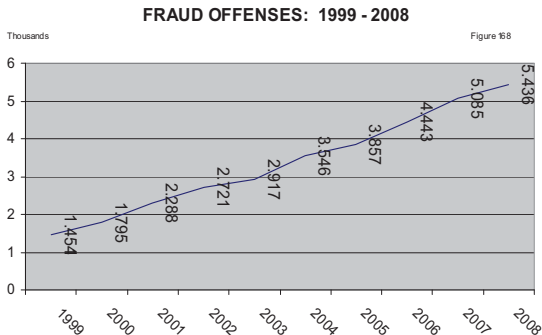


# FRAUD

“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.”

2008 FRAUD	
Number of Incidents	5,436
Adjusted Rate	186.9
Percent Increase	7.8%
Number of Victims	5,861
Number of Arrests	417



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 7.8% from 2007 to 2008. Credit Card/ATM, Impersonation, and Wire Fraud offenses all increased from 2007.

FRAUD OFFENSES ATTEMPTED AND COMPLETED										
Table 68 IOWA, 2004 - 2008										
	2004		2005		2006		2007		2008	
	#	%	#	%	#	%	#	%	#	%
ATTEMPTED	256	7.2	280	7.3	323	7.3	275	5.4	302	5.6
COMPLETED	3,290	92.8	3,577	92.7	4,120	92.7	4,810	94.6	5,134	94.4
<b>TOTAL</b>	<b>3,546</b>		<b>3,857</b>		<b>4,443</b>		<b>5,085</b>		<b>5,436</b>	

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 2008, Credit Card/ATM Fraud (1,978) accounted for 36.4% of the reported fraud offenses. False Pretenses/ Swindle/ Confidence Game (1,827) accounted for 33.6% and Impersonation (1,467) recorded 27.0% of the total offenses. The value of property lost to Swindling/Confidence games nearly doubled from 2007 even though the number of offenses decreased 9.6%.

Table 69 2008 FRAUD BY TYPE		
TYPE	OFFENSES	VALUE
Swindle/Con	1,827	\$10,438,909
Credit Card/ATM	1,978	\$1,408,267
Impersonation	1,467	\$1,184,618
Welfare	5	\$21,488
Wire	159	\$869,334
<b>TOTAL</b>	<b>5,436</b>	<b>\$13,922,616</b>

# VICTIMS

**FRAUD VICTIMS BY TYPE  
IOWA, 2008**

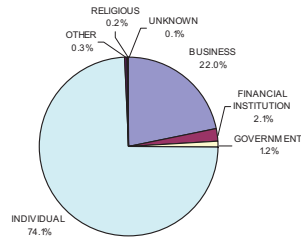


Figure 170

Individuals (4,341) accounted for 74.1% of the fraud victims in 2008, which is a slight increase from the 70.1% recorded in 2007. Among individuals 55.4% or 2,407 were female and 43.9% or 1,905 were male. There were 29 individuals listed with an unknown gender. Businesses (1,290) recorded 22.0% of the total victims, which is a decrease from the previous year. Financial institutions (121 victims), government (73 victims), and religious organizations (10 victims) also contributed to the total number of fraud victims. There were 26 victims listed as other or unknown.

**FRAUD VICTIMS BY AGE GROUP  
IOWA, 2008**

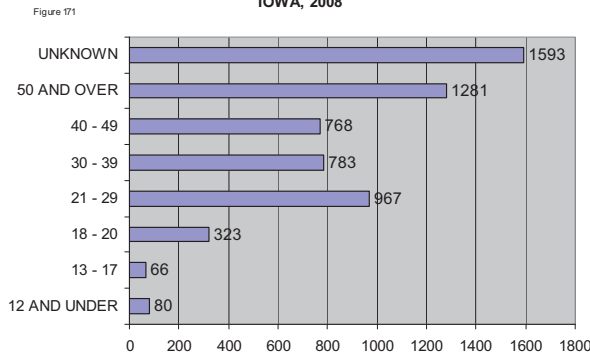


Figure 171

**FRAUD VICTIMS BY RACE  
IOWA, 2008**

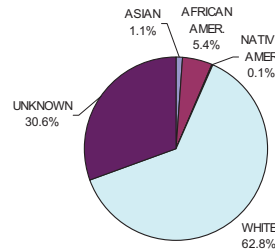


Figure 172

In 2008, the age group 50 and over was reported most often (29.5% or 1,281 victims) among individual victims. Ninety-seven percent of the unknown victims (1,494) are comprised of businesses, financial institutions, religious organizations and government victims. White females (2,060) recorded the highest percentage of victims accounting for 35.1% followed by white males (1,623) with 27.7%. There were 209 reported Hispanic victims (123 male, 86 female).

	FEMALE					MALE					UNK	TOTAL
	ASIAN	AFRICAN AMER	NATIVE AMER	UNK	WHITE	ASIAN	AFRICAN AMER	NATIVE AMER	UNK	WHITE		
12 & UNDER	1	5		14	12	2	3		12	15	16	80
13 - 17		5		1	33	1	2		1	22	1	66
18 - 20	3	22		12	168	2	13		9	93	1	323
21 - 29	4	49	3	29	458	8	33		25	357	1	967
30 - 39	4	39		16	349	16	27	2	18	311	1	783
40 - 49	3	27	1	19	369	5	21		13	309	1	768
50 & OVER	6	38		27	651	5	29	1	21	503		1281
UNKNOWN	2	3		14	20				13	13	1528	1593
TOTAL	23	188	4	132	2060	39	128	3	112	1623	1549	5861

# OFFENDERS

**FRAUD ARRESTS BY GENDER**  
IOWA, 2008

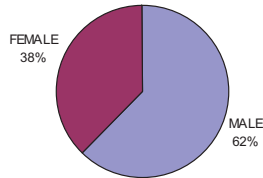


Figure 173

**FRAUD ARRESTS BY RACE**  
IOWA, 2008

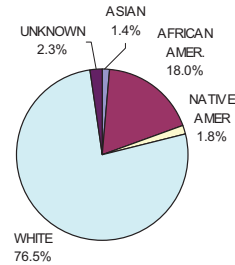


Figure 174

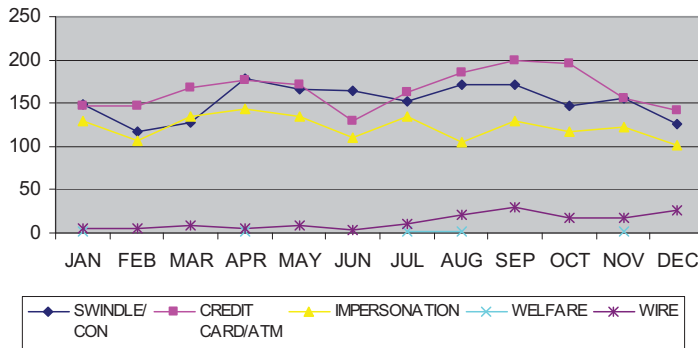
Males accounted for 62% (273 offenders) of the recorded arrests in 2008, which is a 7% increase from the distribution recorded in 2007. White adult males were the most arrested group accounting for 44% of the total arrests followed by White adult females with 25%. Adults accounted for 90% of the total arrests.

	FEMALE					MALE					TOTAL
	ASIAN	AFRICAN AMER.	NATIVE AMER.	UNK	WHITE	ASIAN	AFRICAN AMER.	NATIVE AMER.	UNK	WHITE	
JUVENILE		3		1	10	1	7			22	44
ADULT	3	29	6	3	111	12	31	1	6	193	395
TOTAL	3	32	6	4	121	13	38	1	6	215	439

# WHEN

**2008 FRAUD OFFENSES BY MONTH**

Figure 175

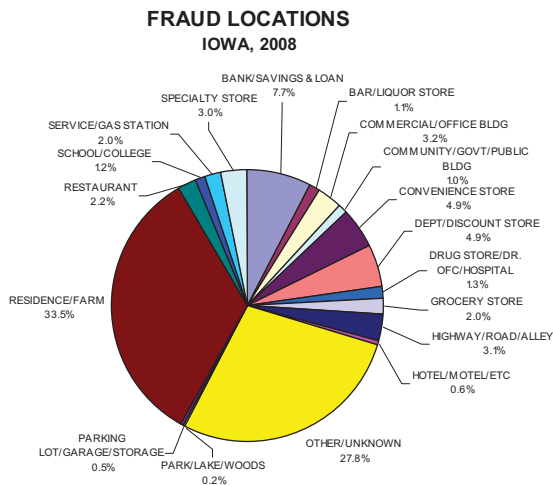


In 2008, September (529) and April (506) were the most reported months for fraud offenses. February (375) had the least number of reported offenses. Swindle/Con offenses peaked in April (179) while Credit Card/ATM fraud offenses reported the highest number of offenses in September (199). Impersonation offenses recorded the highest number of offenses in April (143).

# WHERE

	SWINDLE/ CON	CREDIT CARD/ATM	IMPERSONATION	WELFARE	WIRE	TOTAL
AIR/BUS/TRAIN TERMINAL		2				2
BANK/SAVINGS & LOAN	197	142	60		19	418
BAR/LIQUOR STORE	25	27	7			59
COMMERCIAL/OFFICE BLDG	67	42	65		2	176
COMMUNITY/GOVT/PUBLIC BLDG	21	7	23		1	52
CONVENIENCE STORE	115	139	11		1	266
CONSTRUCTION SITE			4			4
DEPT/DISCOUNT STORE	103	132	30		2	267
DRUG STORE/DR. OFC/ HOSPITAL	43	10	18			71
GROCERY STORE	69	24	12		2	107
HIGHWAY/ROAD/ALLEY	77	18	71			166
HOTEL/MOTEL/ETC	15	17	3			35
OTHER/UNKNOWN	347	715	374		67	1503
PARK/LAKE/WOODS	2		10			12
PARKING LOT/ GARAGE/STORAGE	10	6	9			25
RESIDENCE/FARM	515	525	712	5	62	1819
RESTAURANT	82	30	7		1	120
SCHOOL/COLLEGE	29	26	8		2	65
SERVICE/GAS STATION	43	54	10			107
SPECIALTY STORE	67	62	33			162
<b>TOTAL</b>	<b>1827</b>	<b>1978</b>	<b>1467</b>	<b>5</b>	<b>159</b>	<b>5436</b>

Figure 176



In 2008, Residence/Farm was the most reported offense location accounting for 33.5%. Other or unknown locations were reported in 27.8% of the offenses. Financial institutions (7.7%) and stores (16.7% total) were the next most reported offense locations.