

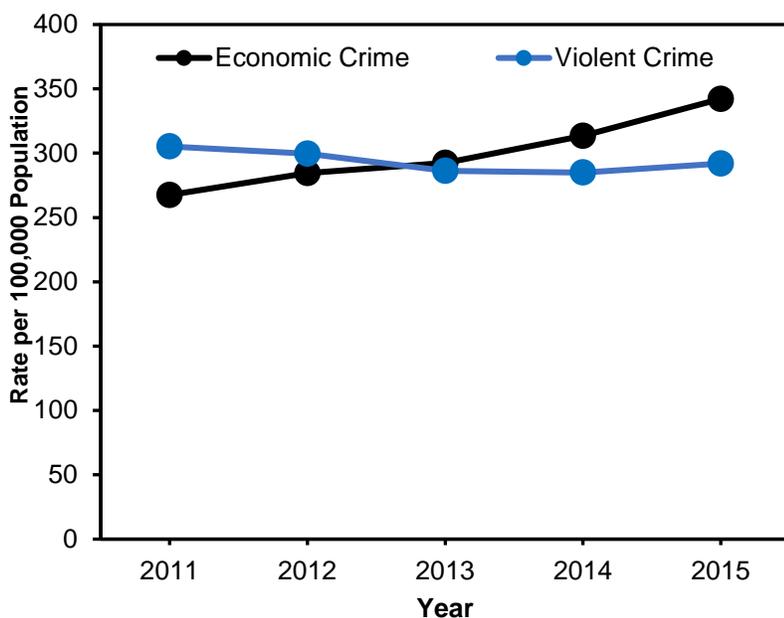
**Research Summary - Economic Crime in Ohio, 2015**

Alan Wedd, M.S.

*Ohio Office of Criminal Justice Services*

Ohio citizens, businesses, and government organizations can experience significant costs related to economic crime, including direct financial loss, lost productivity and wages, increased criminal justice system involvement, medical bills, physical and psychological damage to victims, decreased business development, and the lowering of community morale. Despite these costs, economic crimes receive far less attention than violent and property crime. No reports have been published on economic crime in Ohio, which makes it difficult to both understand and address economic crime. As the potential for economic crime keeps increasing due to the rapid expansion of technology, it is more important than ever to have reliable and valid data that can be used to address economic crime. To address this issue, a report on economic crime in Ohio during 2015 was published. A summary of findings from that report are included below, and the full report can be accessed [here](#).

Figure 1: Economic and Violent Crime Rates per 100,000 Population



**Economic Crime Defined**

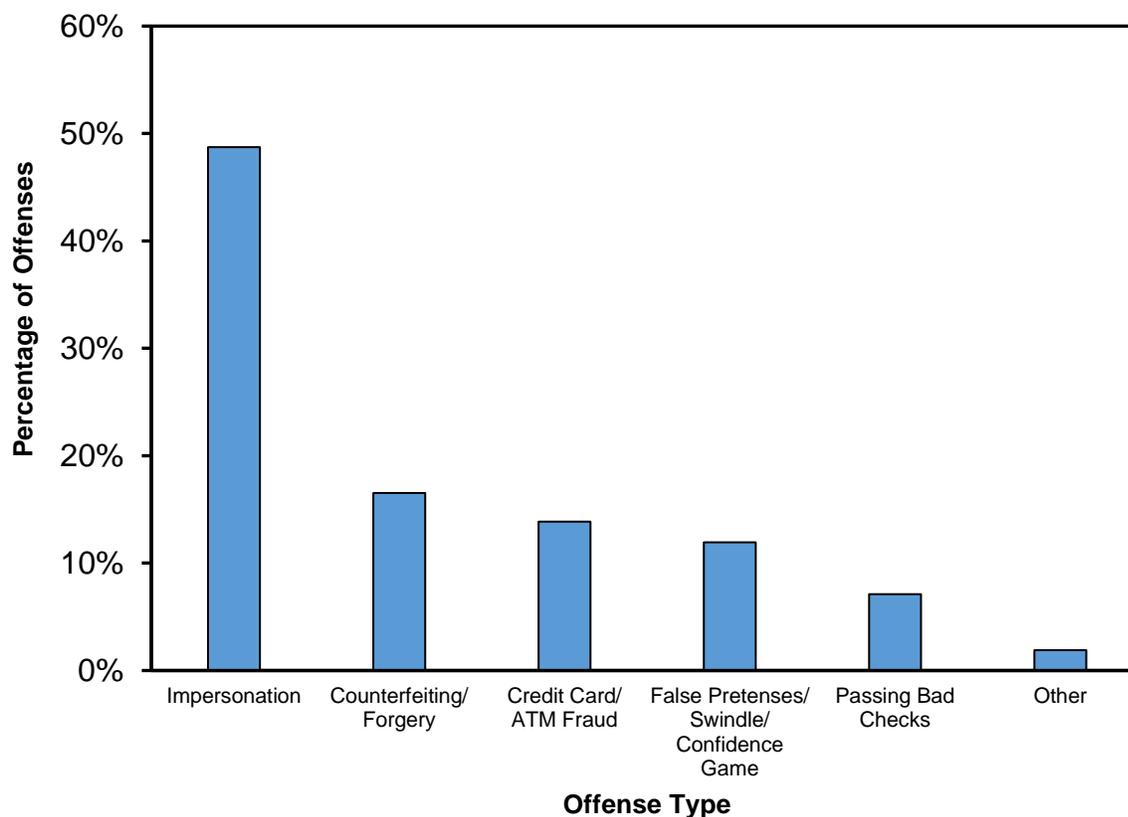
“...illegal acts which are characterized by deceit, concealment, or violation of trust and which are not dependent upon the application or threat of physical force or violence. Individuals and organizations commit these acts to obtain money, property or services; to avoid the payment or loss of money or services; or to secure personal business advantage<sup>1</sup>.

**Types of Economic Crime**

- Counterfeiting/Forgery
- Fraud
  - False pretenses/swindle, confidence game
  - Credit card/ATM fraud
  - Impersonation
  - Welfare Fraud
  - Wire Fraud
- Embezzlement
- Bribery
- Passing Bad Checks

- ❖ Economic crimes reported to OIBRS increased by 27.9% between 2011 and 2015 (Figure 1). The increase in economic crime does not appear to be driven by an overall increase in crime, as violent crime decreased by 4.4% during the same timeframe.

Figure 2: Economic Crime Offenses



- ❖ Fraud accounted for 75.5% of all economic crime offenses (Figure 2). Impersonation was the most common type of fraud, as it accounted for nearly half of all economic crimes (48.7%). Credit card/ATM fraud accounted for an additional 13.9% of all economic crime offenses.
- ❖ Counterfeiting/forgery was the second most frequent type of economic crime (16.5% of all offenses).
- ❖ The “other” economic crime offenses included wire fraud and welfare fraud. Both were rare, as they each accounted for 0.5% of all economic crimes.
- ❖ The overall rate of economic crime tended to be lower in the southeastern part of Ohio, and higher in the northern and western parts of the state (Figure 3). Additionally, counties with large cities (i.e. Cuyahoga, Franklin, Montgomery, Hamilton) tended to have higher rates of economic crime.

Figure 3: Economic Crime Rate by County, 2015

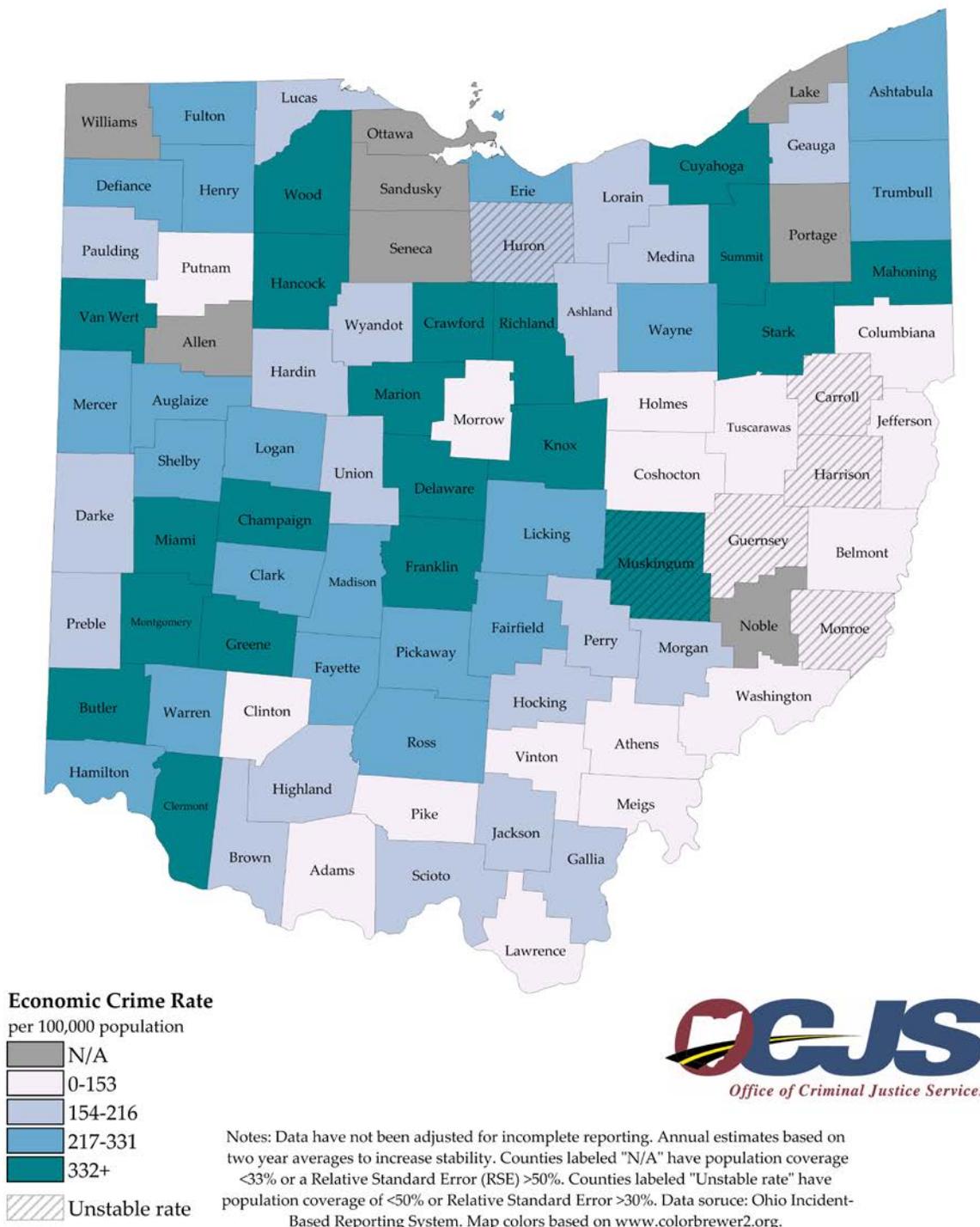
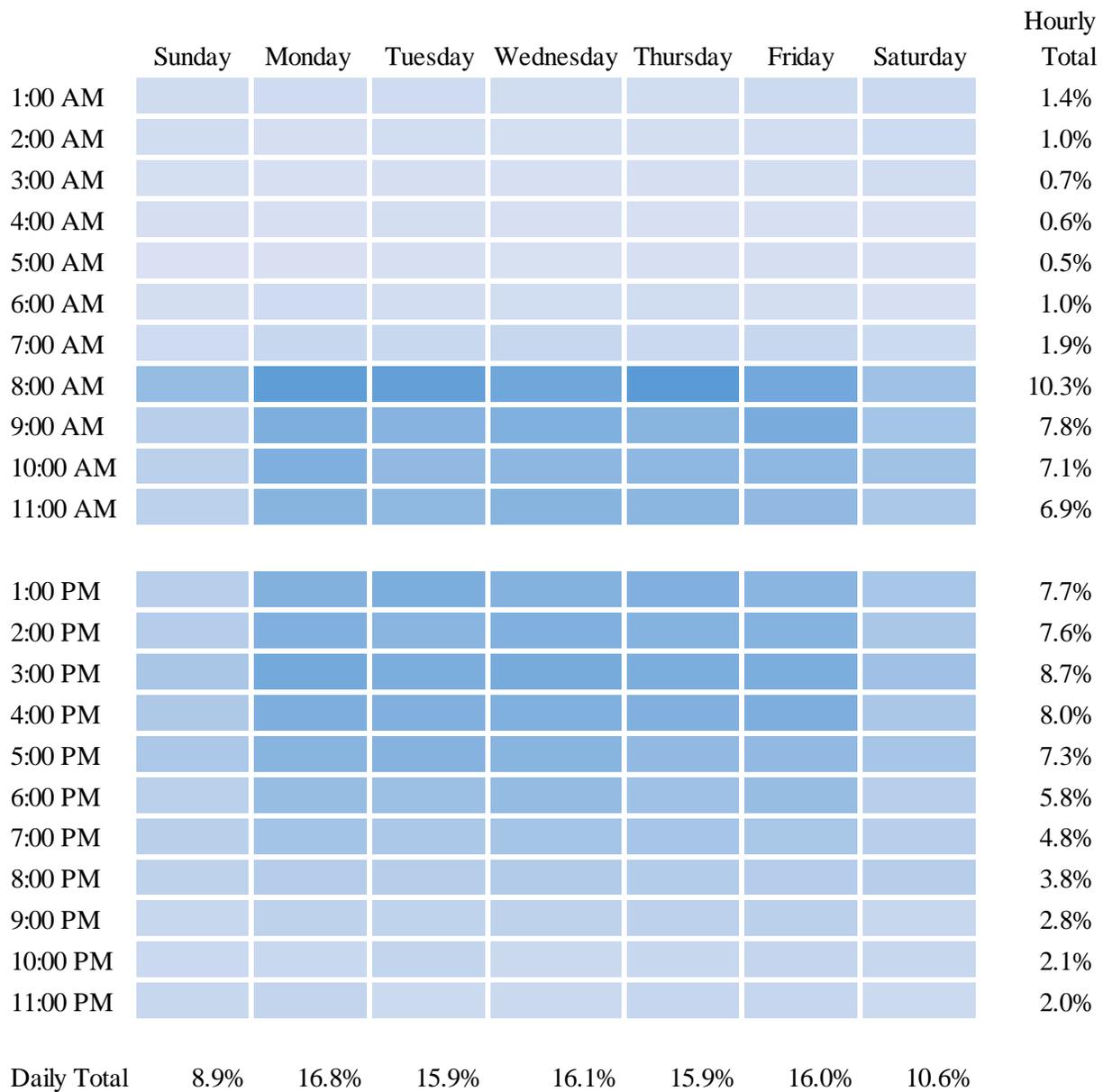


Figure 4: Day and Time of Economic Crime<sup>1</sup>



- ❖ Economic crimes occurred most frequently between the hours of 8:00 AM and 5:00 PM on weekdays (Figure 6); this is unlike other crimes, which occur with greater frequency in the evenings and on weekends. The large increase between reported economic crimes from 7:00 a.m. (1.9%) to 8:00 a.m. (10.3%) suggests that they are frequently discovered and reported during the beginning of business hours.
- ❖ For more information on economic crime in Ohio, please view the complete report located [here](#).

<sup>1</sup> For the heatmap in Figure 4, darker segments indicate that more economic crime occurred during that day/time, while lighter segments indicate that fewer economic crime crimes occurred.