

Economic Crime

in Ohio Report

2015



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Introduction

Overview

Economic (or white collar) crime is defined by the FBI as “...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 advantage¹.” Ohio citizens, businesses, and government organizations experience significant costs related to economic crime, including direct financial loss, lost productivity and wages, increased criminal justice system involvement, physical and psychological damage to victims, decreased business development, and reduced 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 more 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 fight economic crime.

This report provides one source of information on economic crime in Ohio. It contains information on some of the economic crime offenses, victims, and offenders based on incidents reported to law enforcement. Details are provided about economic crime rates, timing, location(s), direct costs, and the demographic characteristics of offenders. It is important to note that this is a statistical report; it does not attempt to understand why economic crime occurs, what factors cause a change in economic crime, or make recommendations about what should be done to combat economic crime. Instead, this report is designed to provide more information about economic crime to help better inform individuals working to combat economic crime in Ohio.

¹ U.S. Department of Justice, Federal Bureau of Investigation (1989). White Collar Crime: A Report to the Public. Washington, D.C.: Government Printing Office

Data

Data for this report are taken from the Ohio Incident-Based Reporting System (OIBRS), a voluntary crime reporting program that enables law enforcement agencies in Ohio to submit crime data directly to the state and federal government. OIBRS contains information about criminal incidents, including details about offenses, offenders, and victims that can be used to better understand crime in Ohio and guide public policy. Data in this report are from 511 law enforcement agencies covering approximately 77.3% of the Ohio population.

It is important to note that this report only contains information on economic crimes reported to law enforcement agencies participating in OIBRS. Many economic crimes are not reported at all, and other cases of economic crime are reported to agencies that do not participate in OIBRS; this means that the rates presented in this report underestimate the true frequency of economic crime in Ohio. Despite this limitation, it is important to understand the data from incidents that are reported to law enforcement because it provides meaningful information that can be used to better understand and help prevent economic crime.

OIBRS Terminology

Each incident record in OIBRS can contain information about multiple offenses, victims, and offenders:

- ❖ An **incident** is one or more offenses committed by the same offender, or group of offenders acting in concert, at the same time and place.
- ❖ An **offense** is a single crime by one individual (the **offender**) against another (the **victim**).

A single incident in OIBRS can have multiple offenses, offenders, and/or victims. To provide comprehensive information about economic crime, this report is divided in to multiple sections using data about offenses, victims, and offenders.

Definition of Economic Crime

Economic crime can be defined in three different ways: by the type of offense² (e.g. counterfeiting, fraud, embezzlement, etc.), the type of offender³ (e.g. individuals with high socioeconomic status), or the type of organizational culture⁴ (e.g. occupational crime, corporate crime). This report defines economic crimes based on the type of offense to remain consistent with the definition used by the FBI. All of the offenses occurring in 2015 with the following OIBRS offense codes were considered economic crimes and included in this report:

- ❖ Counterfeiting/Forgery (250) – The altering, copying, or imitation of something, without authority or right, with the intent to deceive or defraud by passing the copy or thing altered off as the original; or the selling, buying, or possession of an altered, copied, or imitated thing with the intent to deceive or defraud.
- ❖ Fraud Offenses (26 A-E)
 - *False Pretenses/Swindle/Confidence Game (26A)* – The intentional misrepresentation of existing fact or condition, or the use of some other deceptive scheme or device, to obtain money, goods, or other things of value.
 - *Credit Card/Automatic Teller Machine Fraud (26B)* – The unlawful use of a credit (or debit) card or automatic teller machine for fraudulent purposes.
 - *Impersonation (26C)* – Falsely representing one’s identity or position, and acting in the character or position thus unlawfully assumed, to deceive others and thereby gain a profit or advantage, enjoy some right or privilege, or subject another person or entity to an expense, charge, or liability which would not have otherwise been incurred.
 - *Welfare Fraud (26D)* – The use of deceitful statements, practices or devices to unlawfully obtain welfare benefits.
 - *Wire Fraud (26E)* – The use of an electric or electronic communications facility to intentionally transmit a false and/or deceptive message in furtherance of a fraudulent activity.
- ❖ Embezzlement (270) – The unlawful misuse by an offender for his/her own use or purpose of money, property, or some other thing of value placed in his/her care, custody, or control.
- ❖ Bribery (510) – The offering, giving, receiving, or soliciting of anything of value (i.e. a bribe, gratuity, or kickback) to sway the judgment or action of a person in a position of trust or influence.
- ❖ Passing Bad Checks (90A) – Knowingly and intentionally writing and/or negotiating checks drawn against insufficient or nonexistent funds.

² U.S. Department of Justice, Federal Bureau of Investigation (1989). *White Collar Crime: A Report to the Public*. Washington, D.C.: Government Printing Office.

³ Shover, Neal & Wright, John Paul (eds.) (2000). *Crimes of Privilege: Readings in White-Collar Crime*. Oxford: Oxford University Press.

⁴ Appelbaum, Richard P. & Chambliss, William J. (1997). *Sociology: A Brief Introduction*. New York: Longman.

Disclaimers

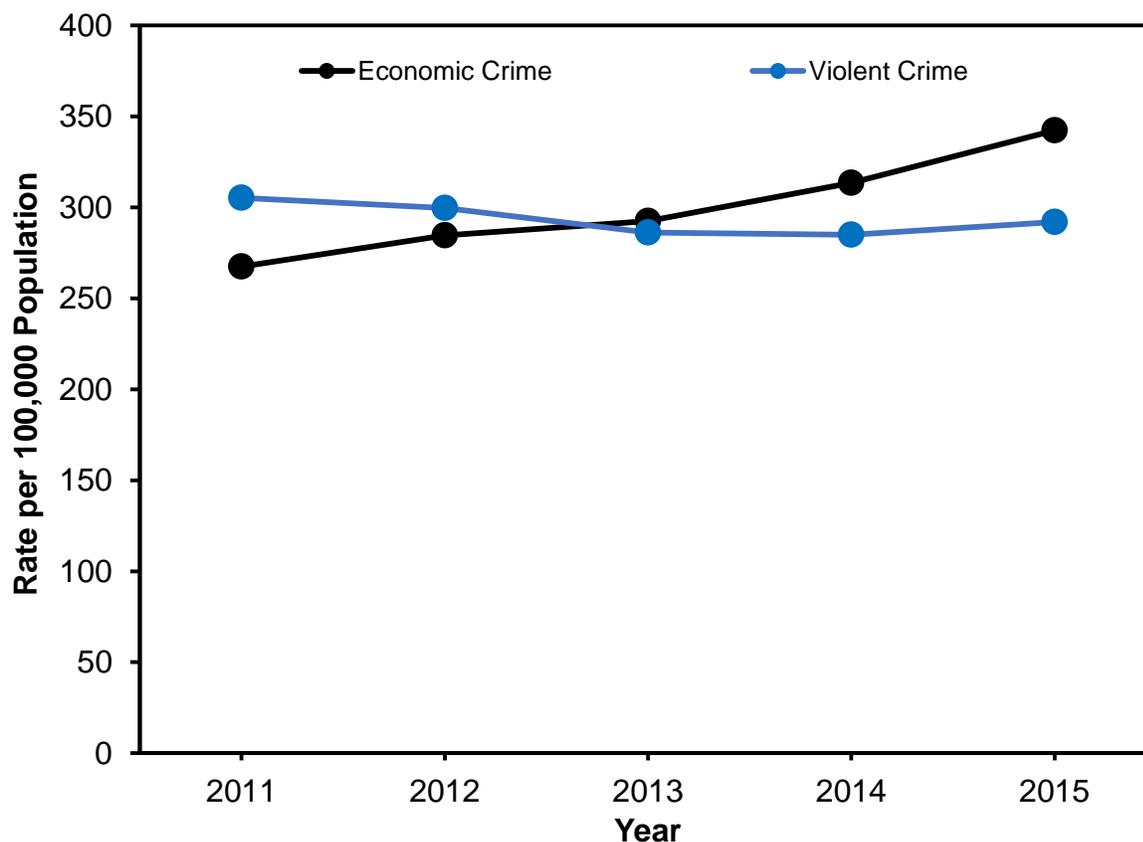
- ❖ Not all Ohio law enforcement agencies' data are available through OIBRS because OIBRS is a voluntary reporting system. For this reason, data are presented as rates and percentages instead of raw numbers. Percentages may not always sum to 100% due to rounding.
- ❖ The accuracy of these crime statistics is based on the information reported by participating law enforcement agencies. Information in this report may change over time based on updated or new data sent to OIBRS in future crime data submissions.

Summary of Findings

- ❖ Economic crimes reported to OIBRS increased by 27.9% between 2011 and 2015.
- ❖ The economic crime rate was 17.3% higher than the violent crime rate in 2015.
- ❖ Fraud accounted for 75.5% of all economic crime in Ohio. The most frequent type of fraud was impersonation, though it had the lowest average cost associated with it.
- ❖ Counterfeiting/forgery was the second most frequent economic crime (16.5%).
- ❖ Though embezzlement and wire fraud were rare, they were the most expensive economic crimes.
- ❖ Welfare fraud occurred rarely, and was the smallest average cost associated with it.
- ❖ Economic crime typically occurred during normal business hours (8:00 a.m. – 5:00 p.m., Monday – Friday); this is different than most other types of crime, which occurs more frequently on nights and weekends.
- ❖ Exchange mediums (e.g. money, credit/debit cards) and documents (e.g. identity information, personal/business paperwork) were the most frequent property type reported during economic offenses.
- ❖ Most victims were white individuals age 49 and older.
- ❖ The highest victimization rates were for black individuals, females, and Ohioans aged 20-34.
- ❖ Offenders were most frequently white, male, and between the ages of 20-34.
- ❖ The highest rates of offending were for black individuals, males, and Ohioans aged 20-34.

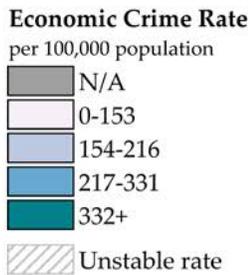
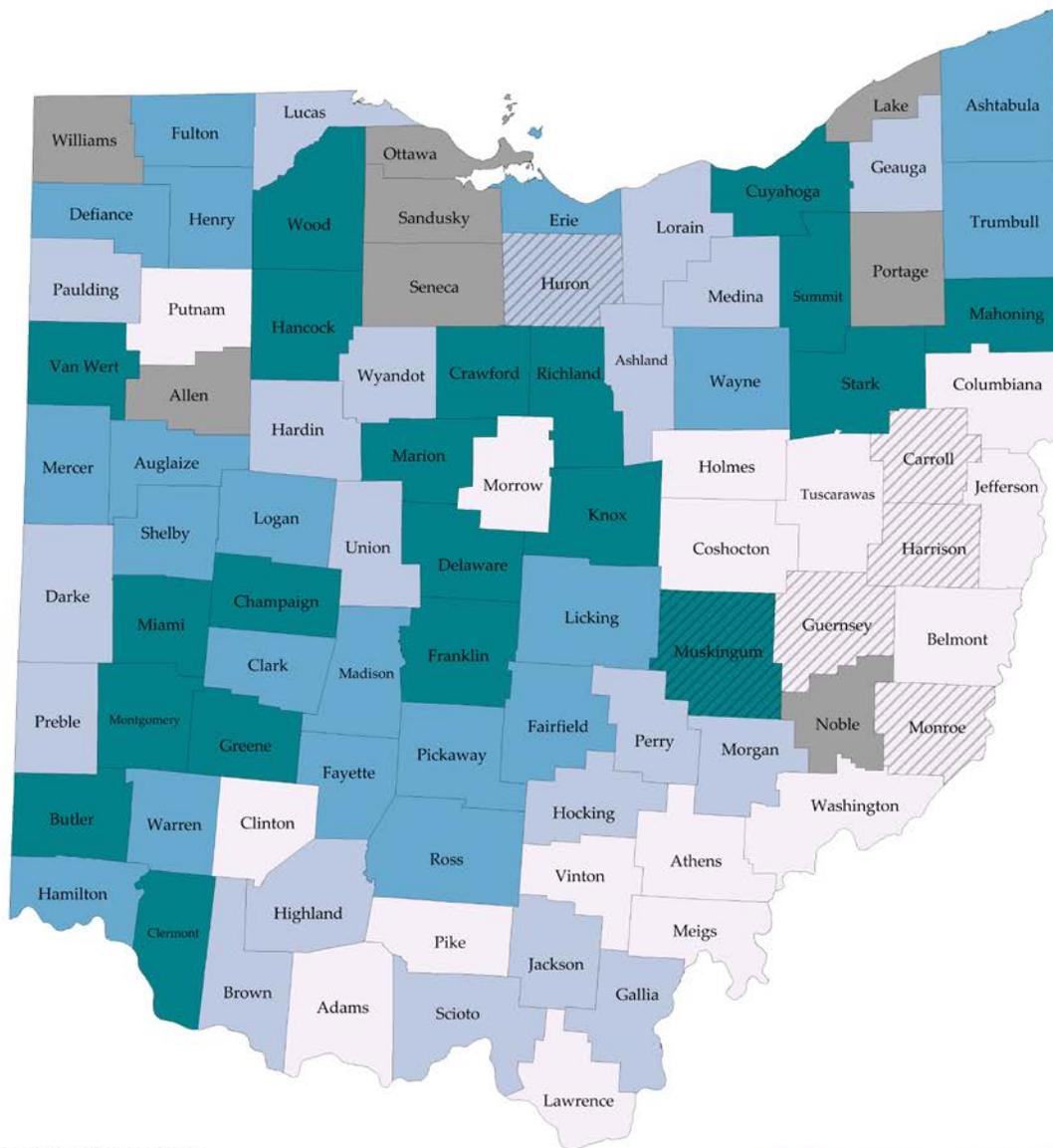
Offenses

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



- ❖ Economic crimes reported to OIBRS increased by 27.9% between 2011 (267.5 offenses per 100,000 population) and 2015 (342.3 offenses per 100,000 population, Figure 1).
- ❖ The increase in economic crime does not appear to be driven by an overall increase in crime. For example, violent crime decreased by 4.4% between 2011 (305.2 victims per 100,000 population) and 2015 (291.9 victims per 100,000 population).
- ❖ 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. Additionally, counties with large cities (i.e. Cuyahoga, Franklin, Montgomery, Hamilton) tended to have higher rates of economic crime (Figure 2).
- ❖ Counties with the largest increases in economic crime were distributed throughout the state (Figure 3).

Figure 2: Economic Crime Rate by County, 2015



Notes: Data have not been adjusted for incomplete reporting. Annual estimates based on two year averages to increase stability. Counties labeled "N/A" have population coverage <33% or a Relative Standard Error (RSE) >50%. Counties labeled "Unstable rate" have population coverage of <50% or Relative Standard Error >30%. Data source: Ohio Incident-Based Reporting System. Map colors based on www.colorbrewer2.org.

ECONOMIC CRIMES REPORTED TO OIBRS, 2015

Figure 3: Change in Economic Crime Rate between 2011 and 2015

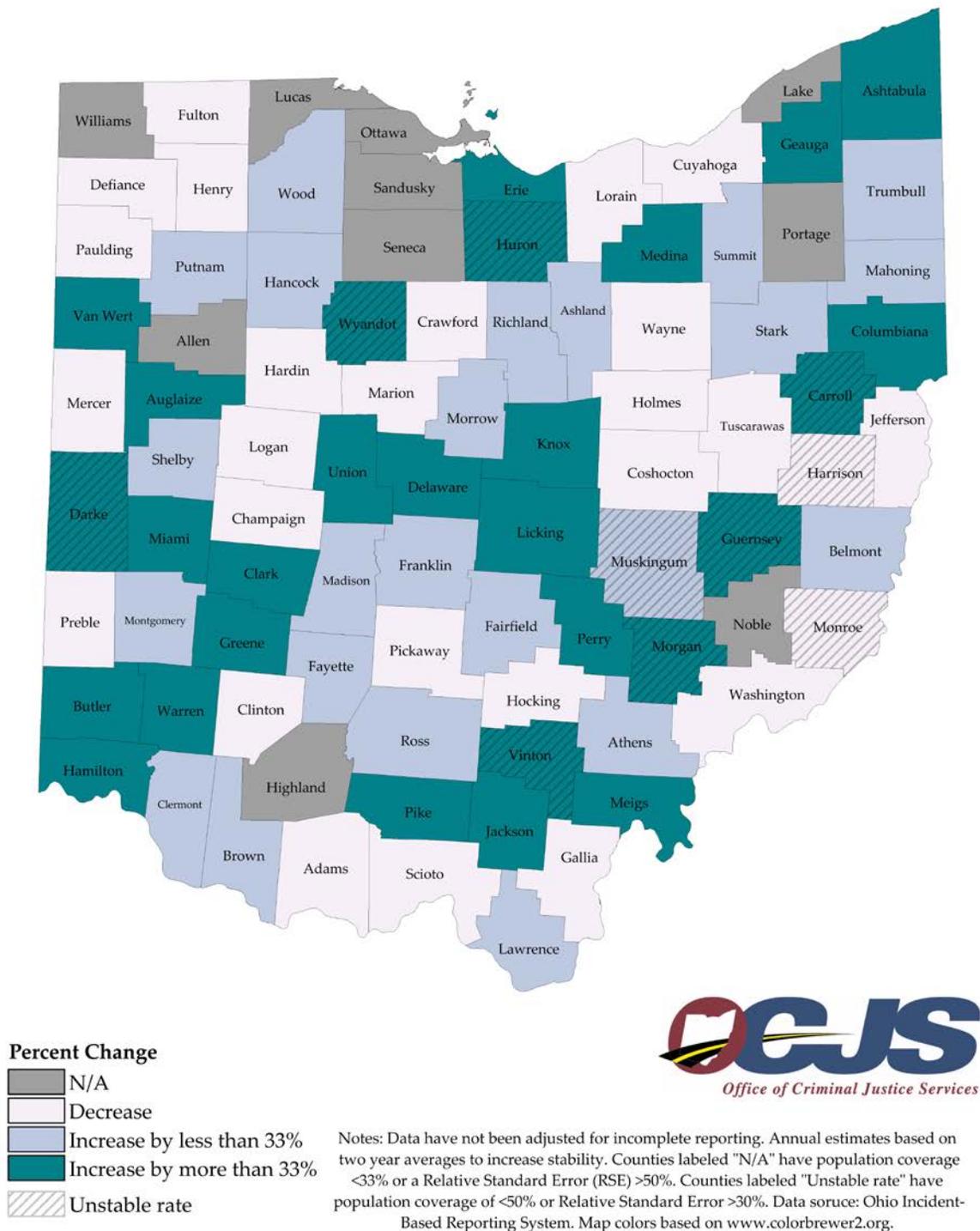
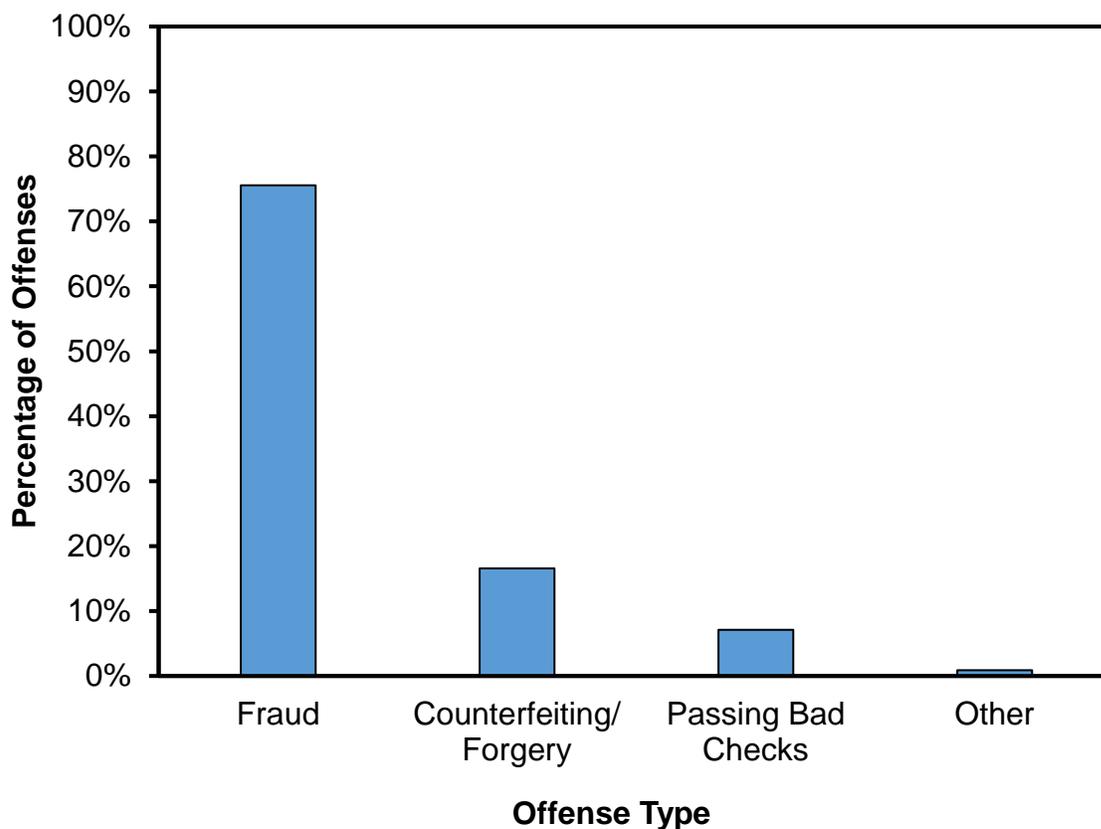


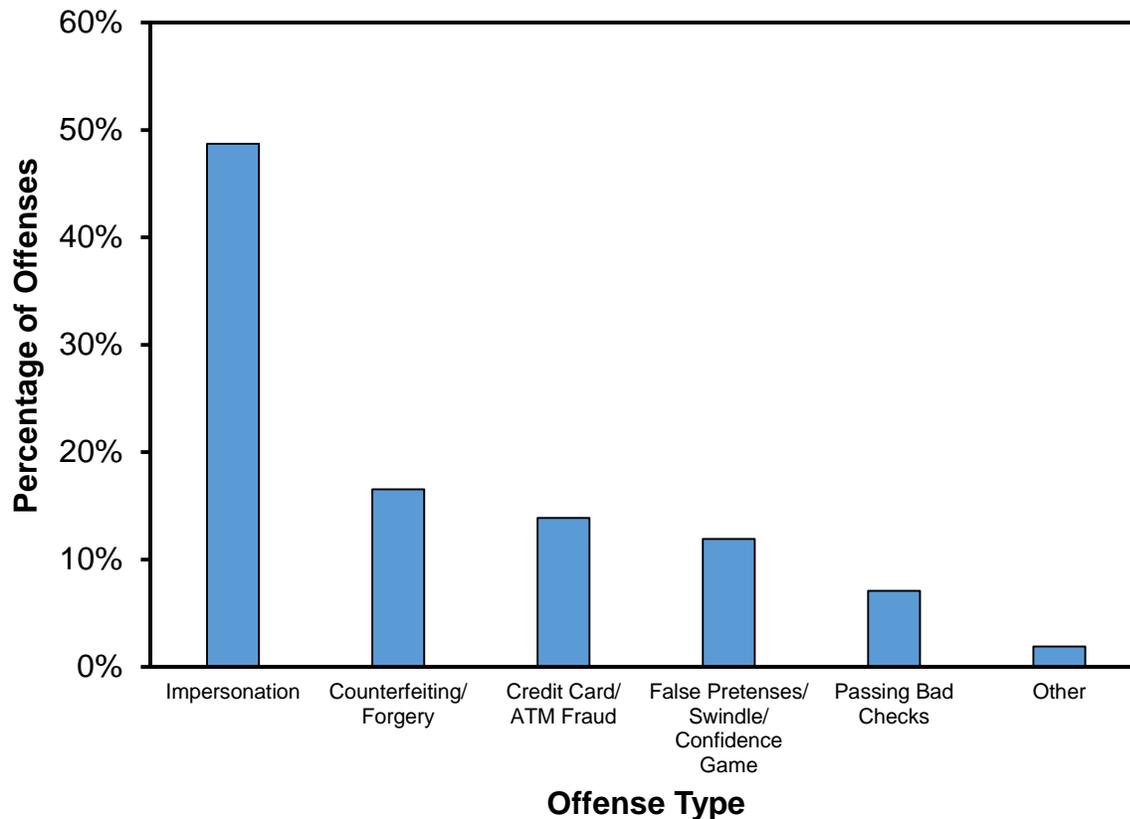
Figure 4: Economic Crime Offenses, Aggregated Fraud Offenses



- ❖ Fraud accounted for 75.5% of economic crime offenses (Figure 4)⁵.
- ❖ Counterfeiting/forgery was the second most frequent type of economic crime (16.5%), followed by passing back checks (7.1%).
- ❖ All other offenses accounted for less than 1% of economic crime offenses (embezzlement 0.8%, bribery <0.1%).

⁵ There are five different types of fraud according to FBI UCR guidelines. Figure 4 shows the total frequency of these offenses when grouped, while Figure 5 shows the frequency of each individual fraud offense.

Figure 5: Economic Crime Offenses, Disaggregated Fraud Offenses



- ❖ When fraud offenses were disaggregated, impersonation accounted for nearly half of all economic crimes (48.7%, Figure 5).
- ❖ Counterfeiting/forgery was still the second most frequent economic crime, but credit card/ATM fraud (13.9%) and false pretenses/swindle/confidence game offenses (11.9%) were the next most frequent.
- ❖ Other economic crime offenses included welfare fraud (0.5%) and wire fraud (0.5%).

ECONOMIC CRIMES REPORTED TO OIBRS, 2015

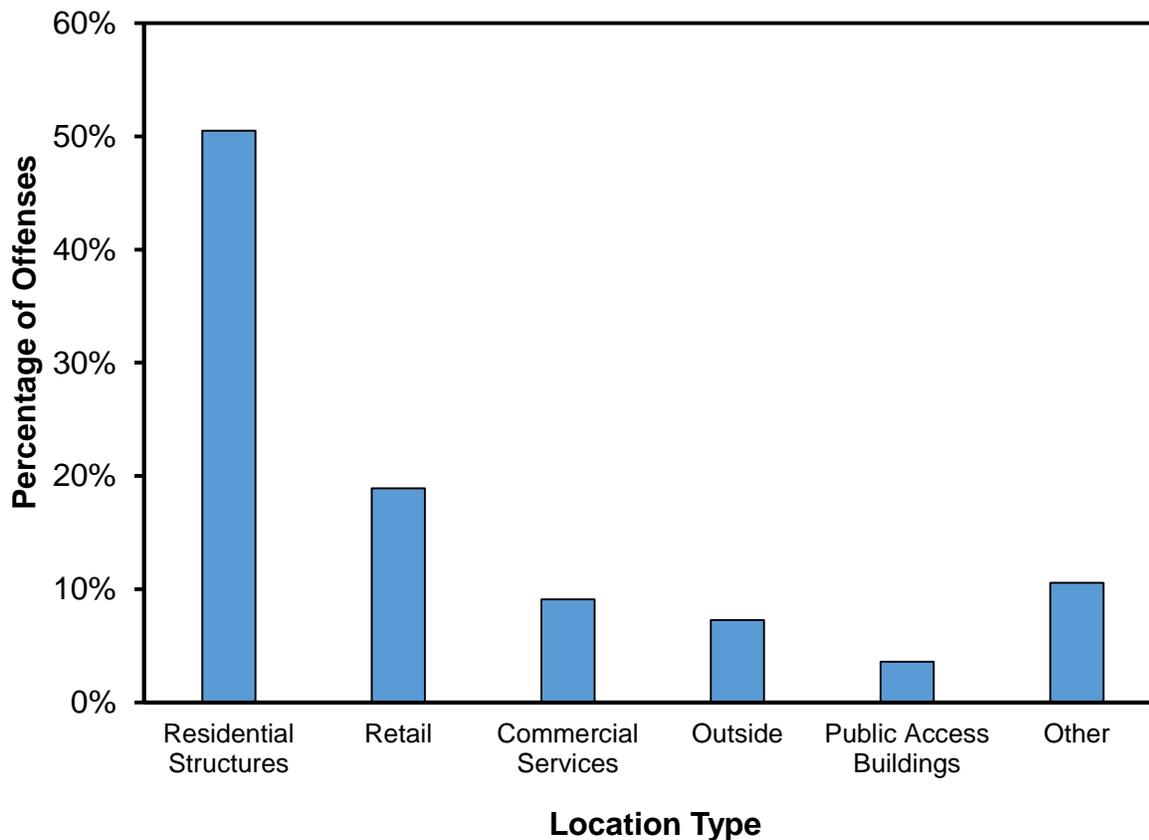
Figure 6: Day and Time of Economic Crime⁶

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Hourly Total
1:00 AM								1.4%
2:00 AM								1.0%
3:00 AM								0.7%
4:00 AM								0.6%
5:00 AM								0.5%
6:00 AM								1.0%
7:00 AM								1.9%
8:00 AM								10.3%
9:00 AM								7.8%
10:00 AM								7.1%
11:00 AM								6.9%
1:00 PM								7.7%
2:00 PM								7.6%
3:00 PM								8.7%
4:00 PM								8.0%
5:00 PM								7.3%
6:00 PM								5.8%
7:00 PM								4.8%
8:00 PM								3.8%
9:00 PM								2.8%
10:00 PM								2.1%
11:00 PM								2.0%
Daily Total	8.9%	16.8%	15.9%	16.1%	15.9%	16.0%	10.6%	

- ❖ 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.

⁶ For the heatmap in Figure 6, darker segments indicate that more white collar crime occurred during that day/time, while lighter segments indicate that fewer white collar crimes occurred.

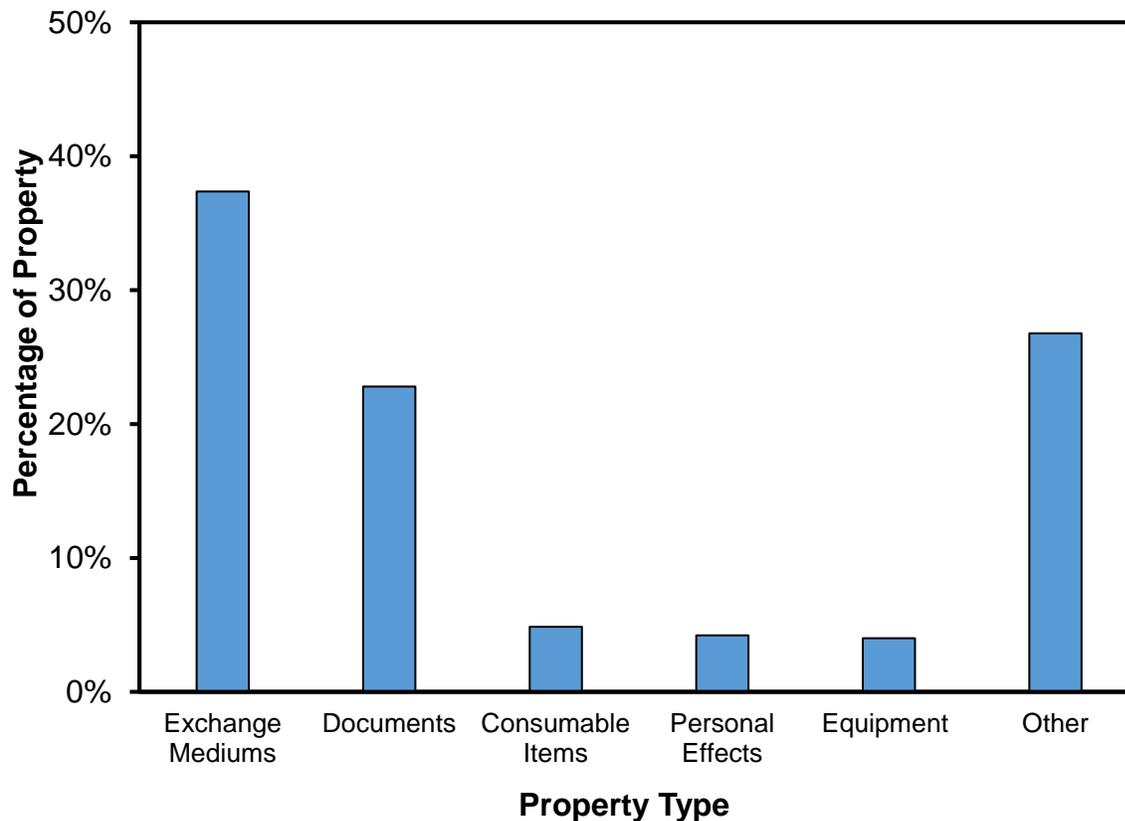
Figure 7: Economic Crime Locations



- ❖ Most economic crimes (50.5%) occurred in residential structures (single family homes, multiple dwellings, residential facilities, other residential locations, and garages/sheds, Figure 7).
- ❖ An additional 18.9% of economic crime offenses occurred in retail establishments, while 9.1% of economic crimes occurred in commercial service buildings.

Property

Figure 8: Economic Crime Property Codes

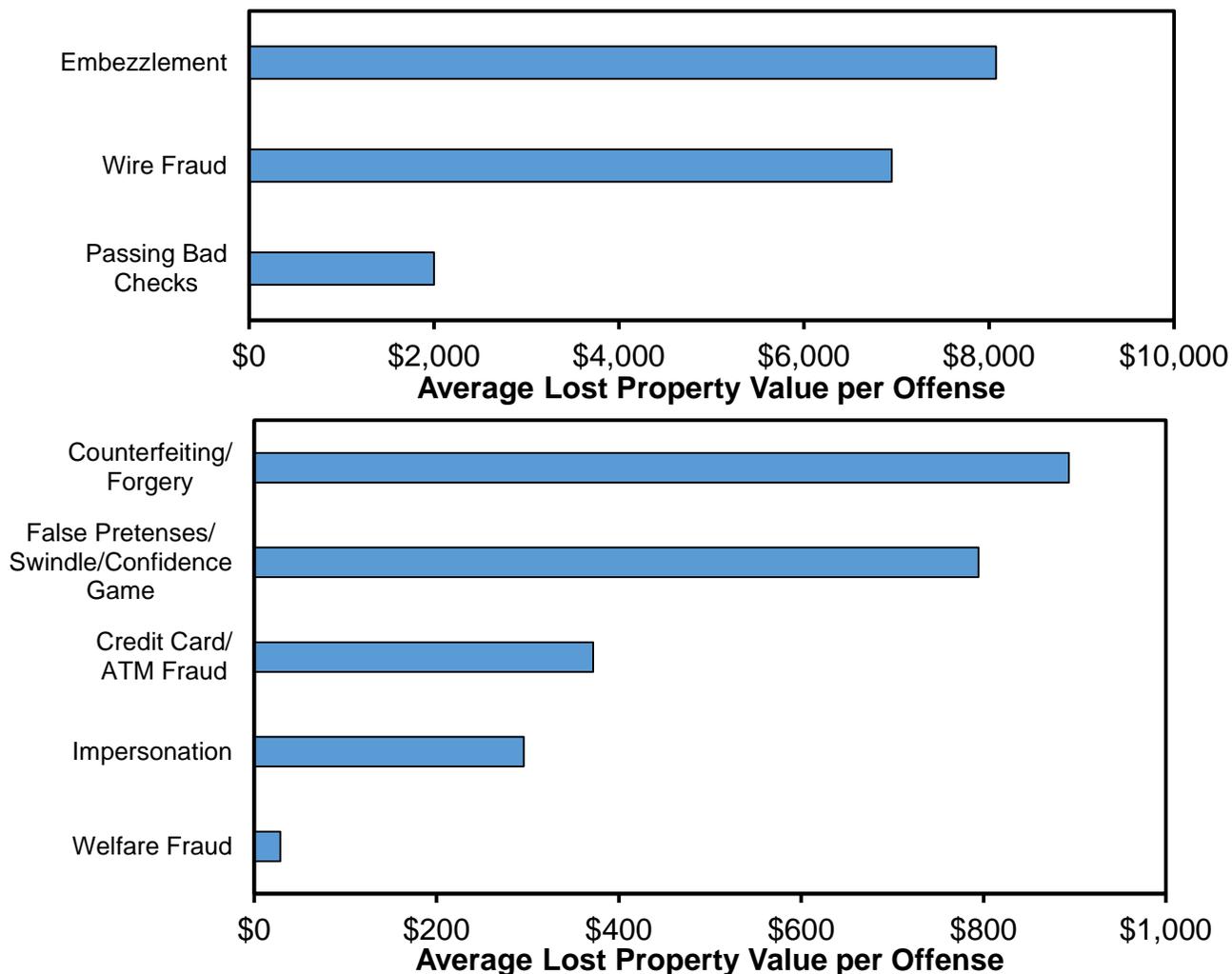


- ❖ Exchange mediums⁷ were the most frequent type of property lost during economic crimes (37.4%, Figure 8).
- ❖ Documents⁸ were the second most frequent type of lost property (22.8%).

⁷ Includes money, credit/debit cards, negotiable instruments (e.g. endorsed checks, endorsed money orders, gift certificates, etc.), and other exchange mediums.

⁸ Includes non-negotiable instruments (e.g. unendorsed checks or money orders, stocks and bonds), personal (identity) papers (e.g. birth certificates, passport, ID cards, drivers license, Social Security cards), personal/business documents (affidavits, applications, certificates, titles, U.S. mail, personal files).

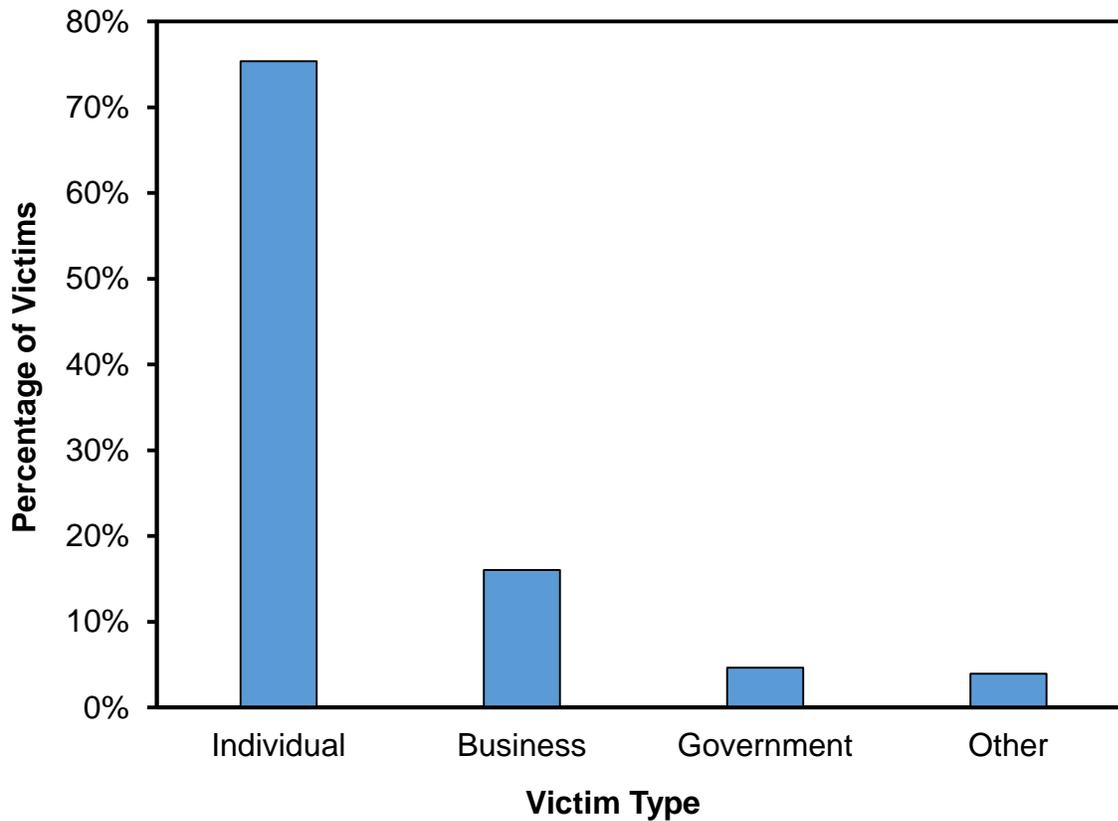
Figure 9: Economic Crime Average Property Value



- ❖ The highest average lost property values were for embezzlement (\$8,077.85 per offense, Figure 9) and wire fraud (\$6,948.32 per offense, Figure 9); however, these offenses only accounted for 1.3% of all economic crimes.
- ❖ Passing bad checks had the next highest average lost property value (\$2,001.96 per offense).
- ❖ Though impersonation was the most frequent offense, it had the second lowest average lost property value (\$295.60).
- ❖ Welfare fraud was both inexpensive (\$28.79 average property value per offense) and rare.

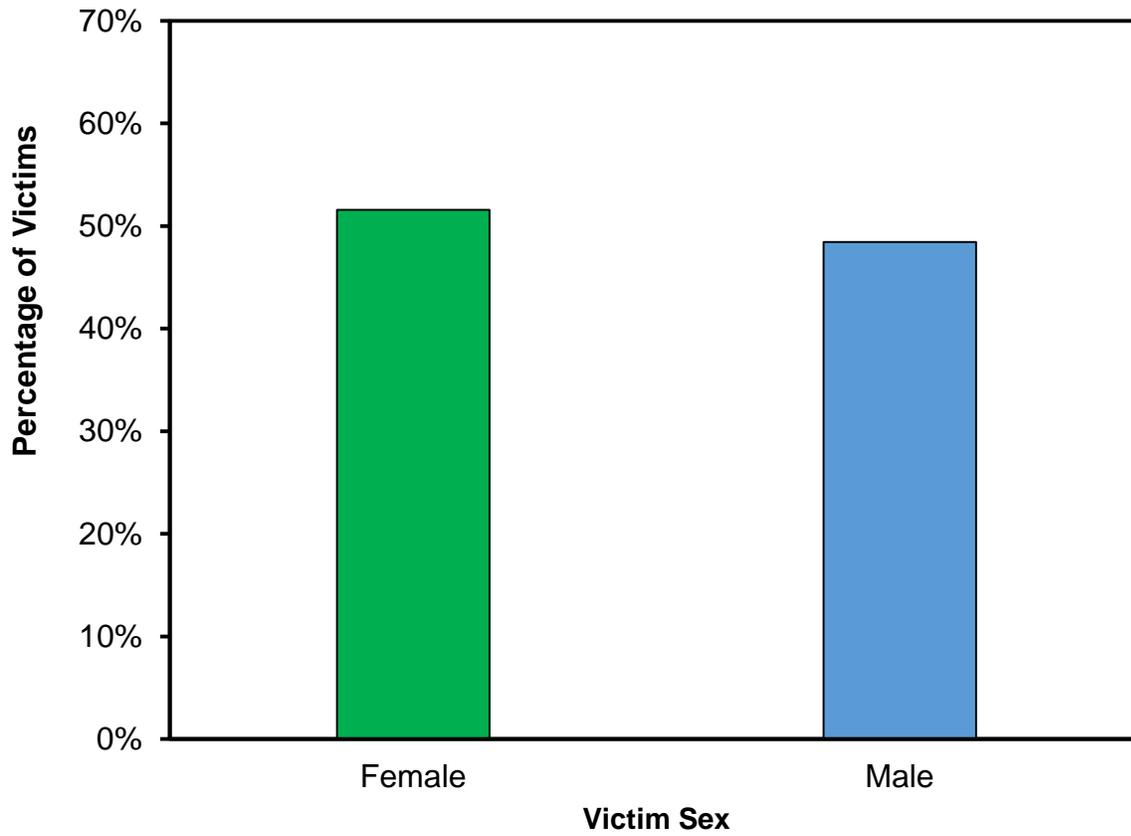
Victims

Figure 10: Economic Crime Victim Type



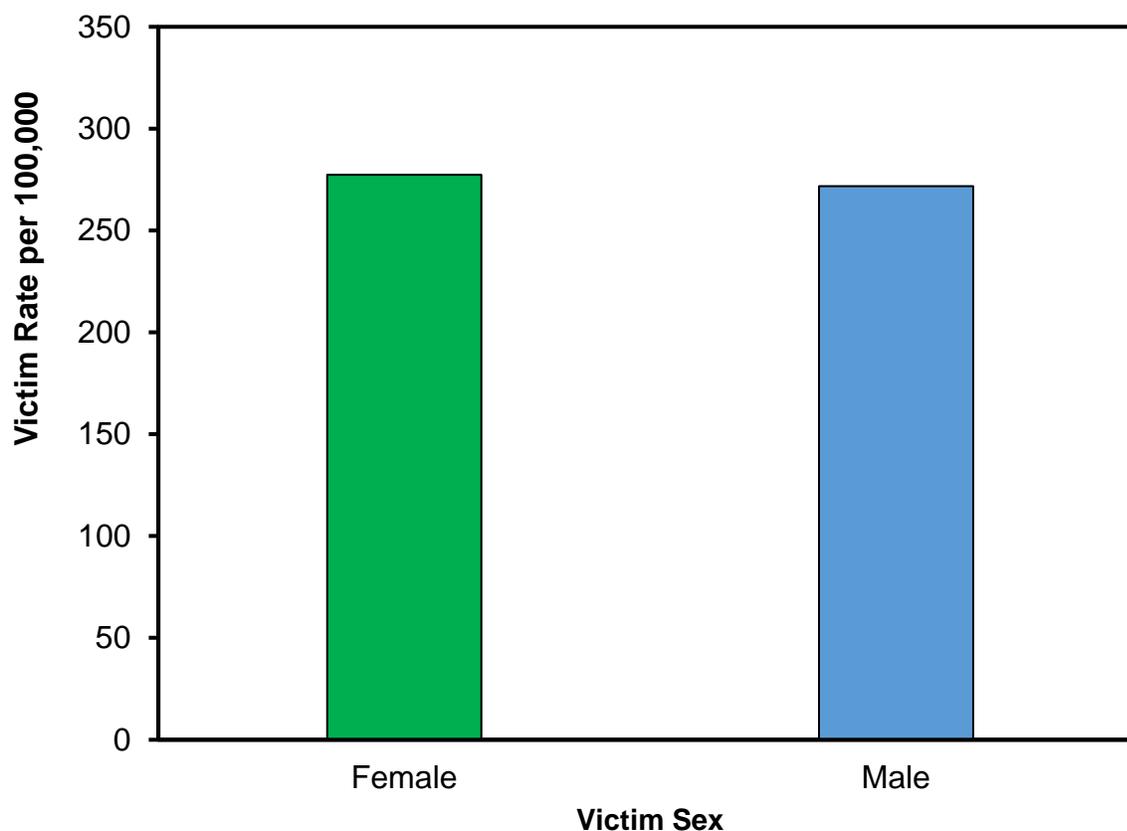
- ❖ Most economic crimes were committed against individuals (75.4%), with businesses being the second most frequent type of victim (16.1%, Figure 11)

Figure 11: Percentage of Economic Crime Victims by Sex



❖ Females accounted for 51.6% of economic crime victims, and males accounted for 48.4%.

Figure 12: Rate of Economic Crime Victims by Sex

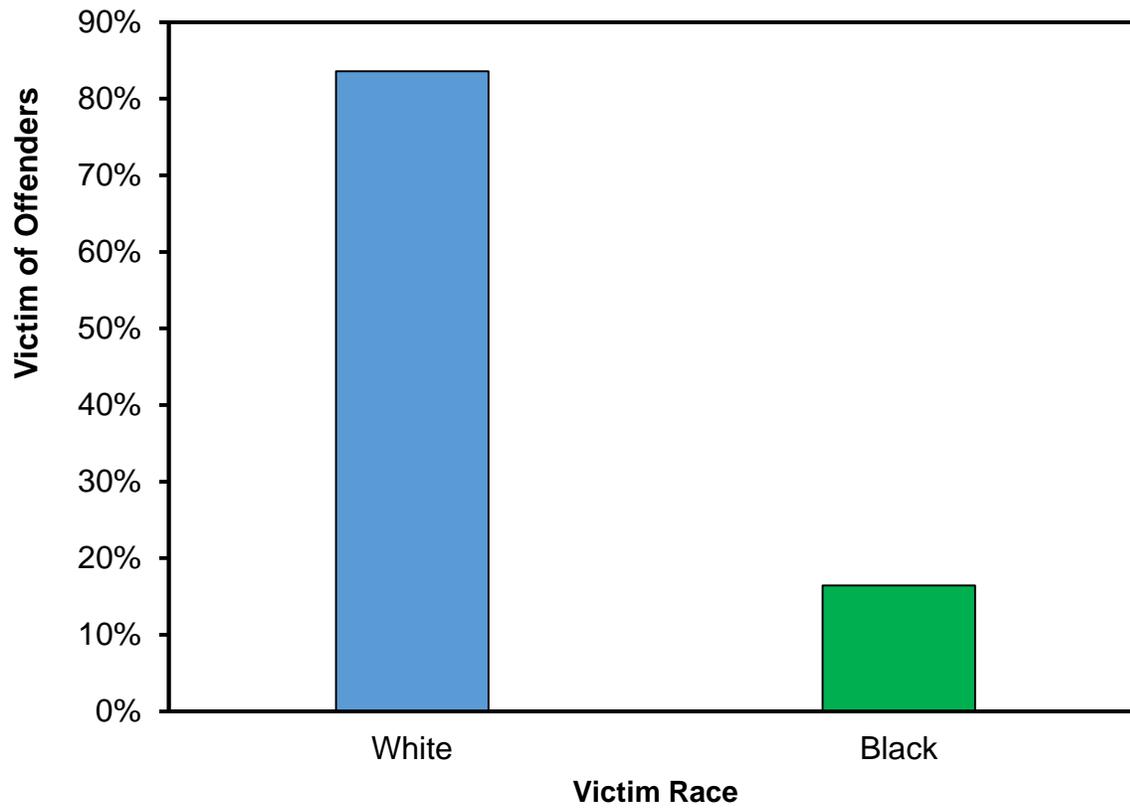


- ❖ The rate⁹ for female victims (277.4 victims per 100,000 population¹⁰) was similar to the rate for male victims (271.8 victims per 100,000 population).

⁹ Census data are used throughout the Victim and Offender sections to calculate demographic-specific rates. Since OIBRS data do not cover the entire population of Ohio, Census estimates are multiplied by the percentage of the population covered by OIBRS (77.3%) to adjust population denominators for rate calculations. This procedure does not account for the specific demographic characteristics of the population covered by OIBRS, as those data are not currently available. For that reason, please use caution when interpreting these data. Further analyses are needed to accurately determine which groups are disproportionately committing economic crime.

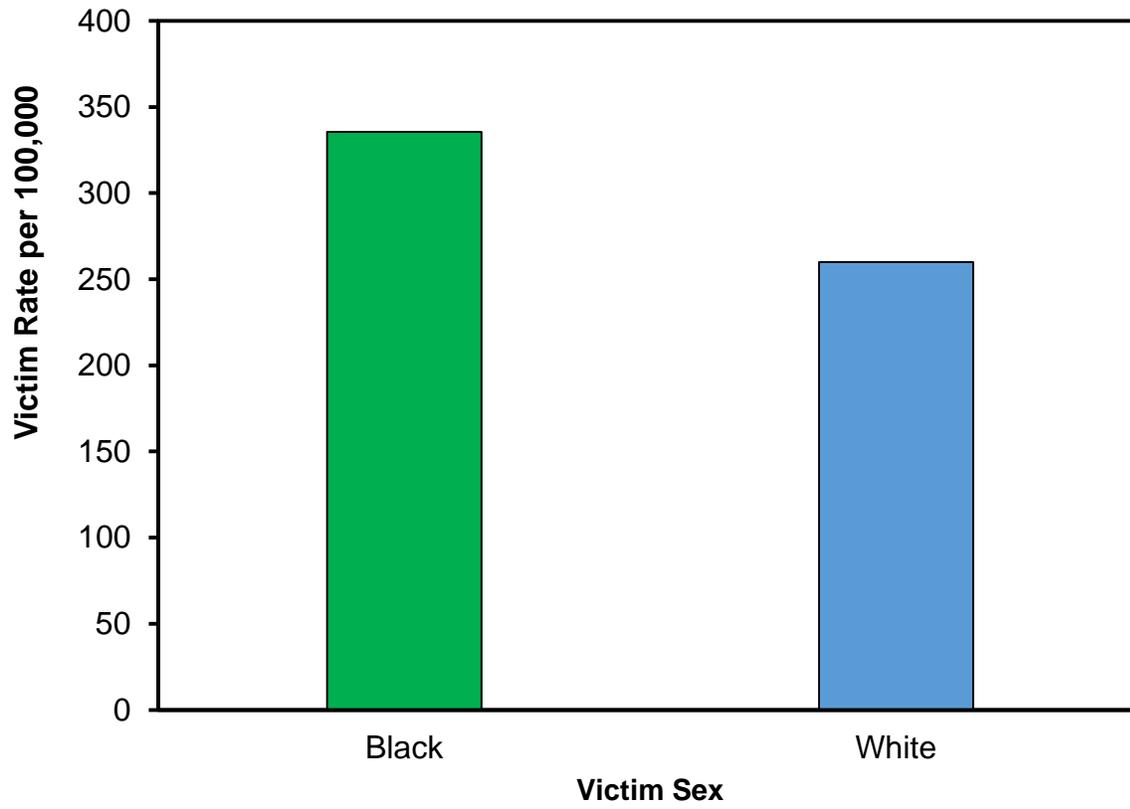
¹⁰ Population figures taken from: U.S. Census Bureau, Population Division (2014). *Annual State Resident Population Estimates for 6 Race Groups (5 Race Alone Groups and Two or More Races) by Age, Sex, and Hispanic Origin: April 1, 2010 to July 1, 2014*. Retrieved 4/29/2016.

Figure 13: Percentage of Economic Crime Victims by Race



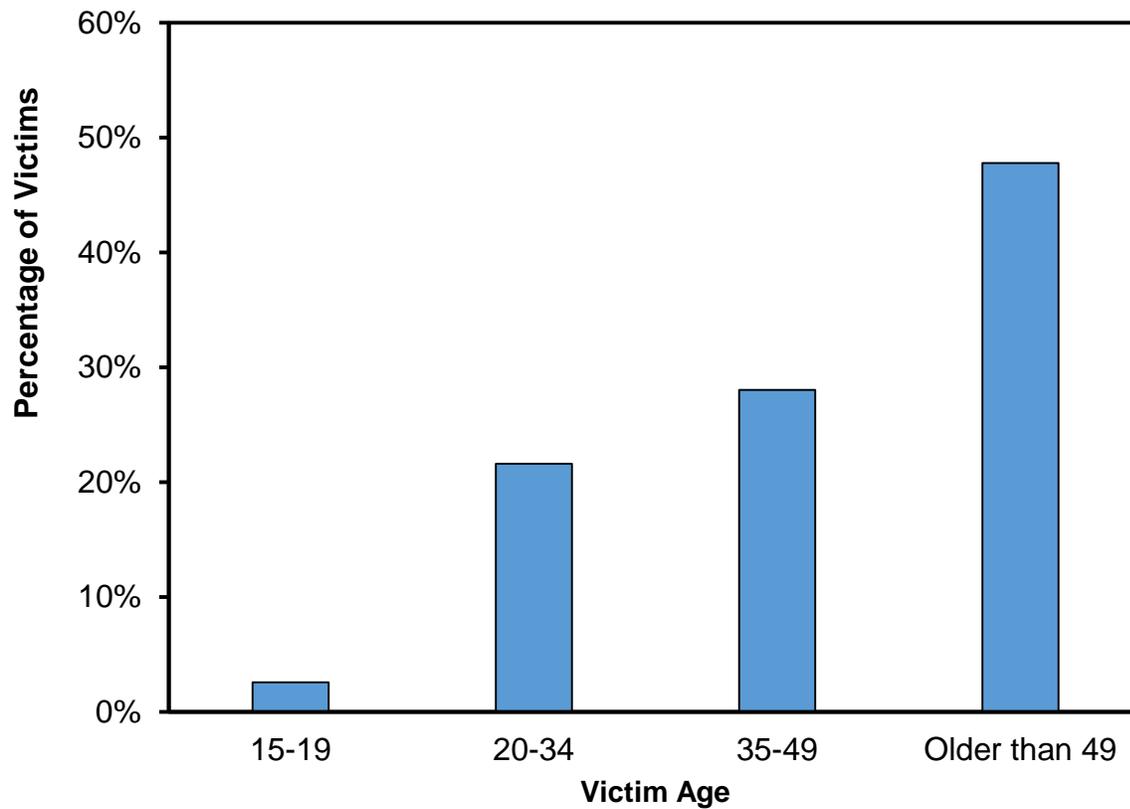
❖ Overall, 83.6% of economic crime victims were white, and 16.4% were black.

Figure 14: Rate of Economic Crime Victims by Race



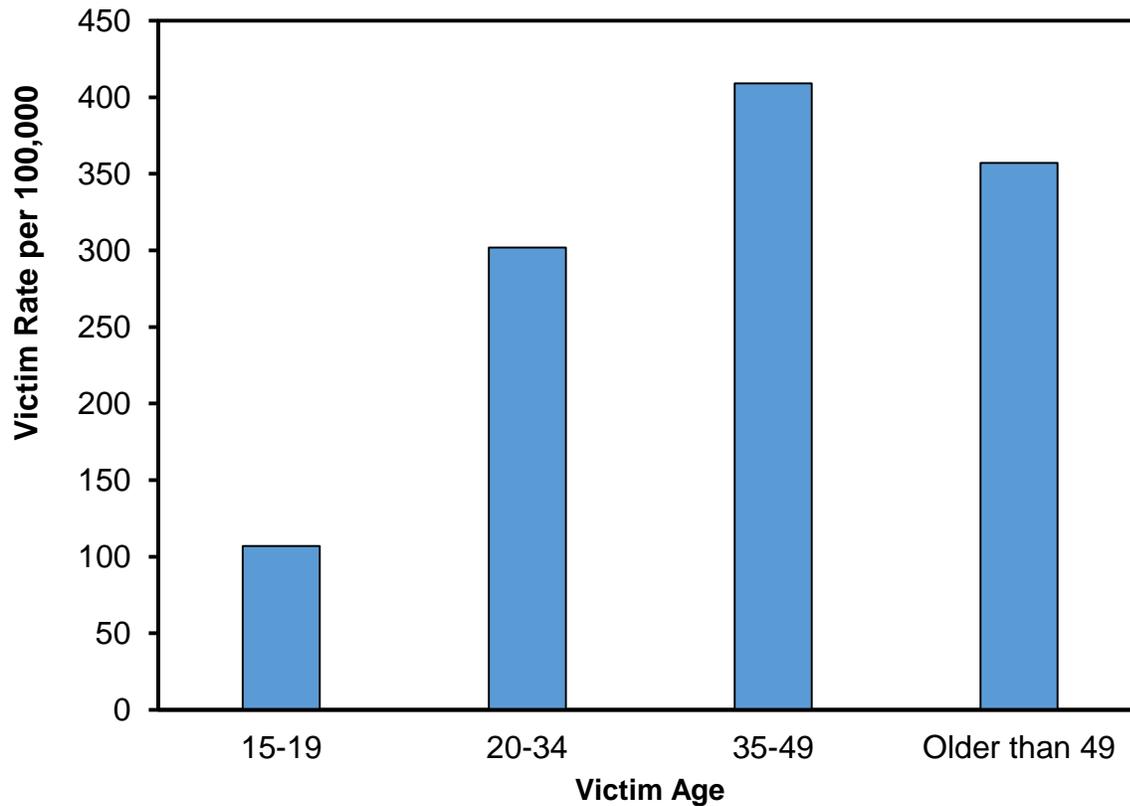
- ❖ The rate of victimization for black Ohioans (335.5 per 100,000) was higher than the victimization rate for white Ohioans (259.9 per 100,000).

Figure 15: Percentage of Economic Crime Victims by Age



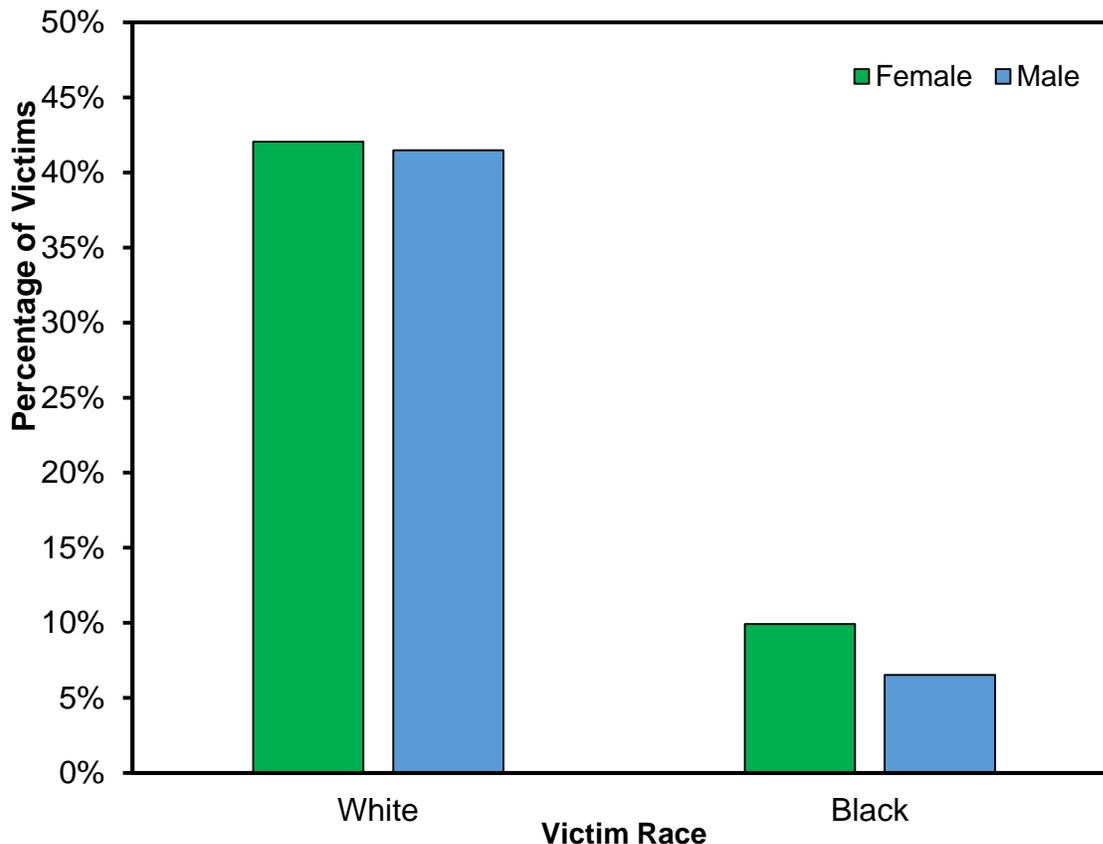
- ❖ The percentage of economic crime victims increased across every age range.
- ❖ Ohioans between 15-19 accounted for the fewest amount of economic crime victims (2.6%), while Ohioans older than 49 accounted for the greatest amount (47.8%).

Figure 16: Rate of Economic Crime Victims by Age



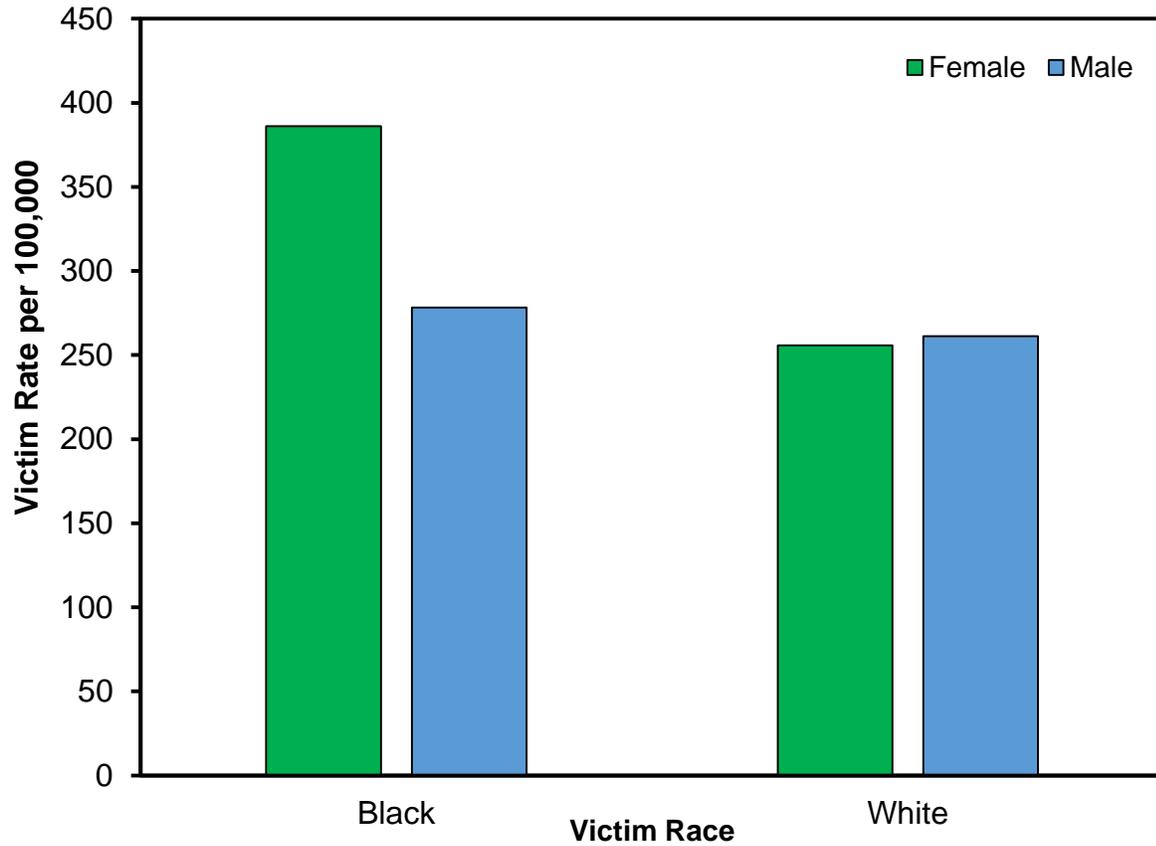
- ❖ The victimization rate was highest for individuals between the ages of 35 and 49 (409.1 per 100,000).
- ❖ The next highest victimization rate was for individuals older than 49 (357.2 per 100,000).

Figure 17: Percentage of Economic Crime Victims by Sex and Race



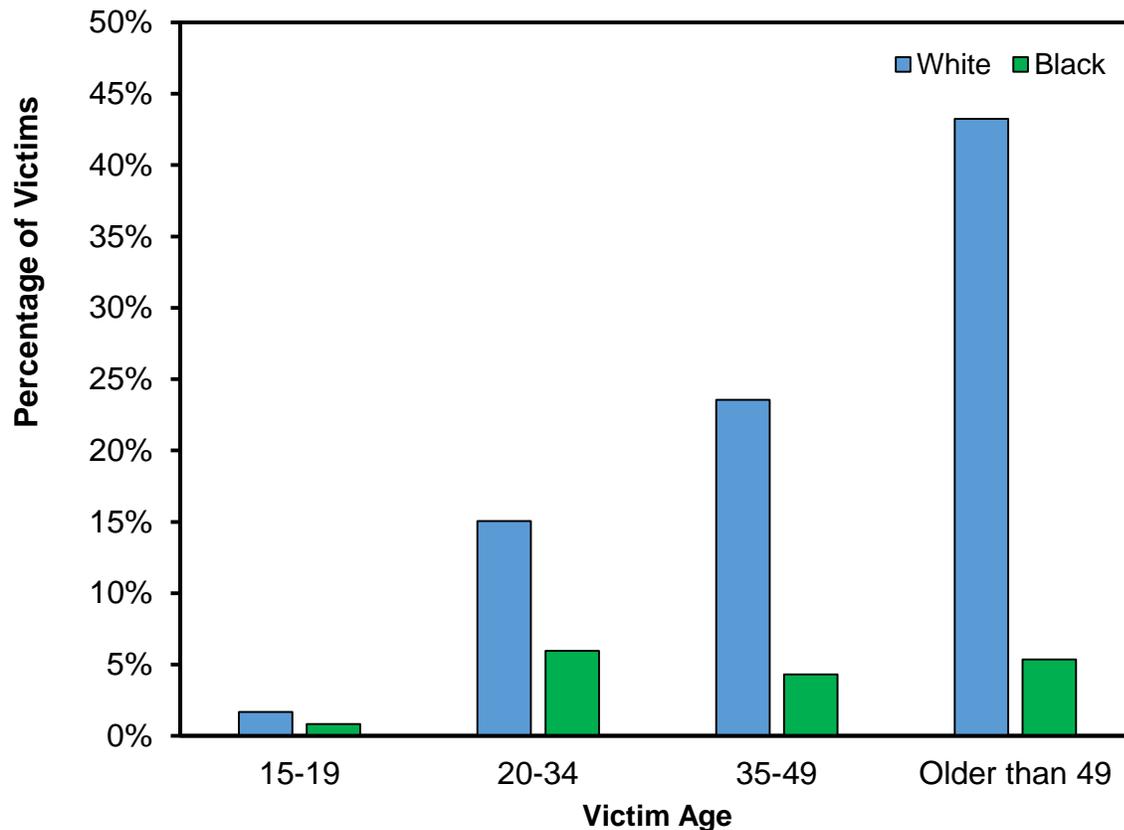
- ❖ White Ohioans accounted for a greater percentage of economic crime victims than black Ohioans across both sex categories.
- ❖ Females and males accounted for a similar amount of victims, regardless of race.
- ❖ White females accounted for the most victims (42.1%), followed by white males (41.5%).
- ❖ Approximately 9.9% of victims were black females, and 6.5% of victims were black males.

Figure 18: Rate of Economic Crime Victims by Sex and Race



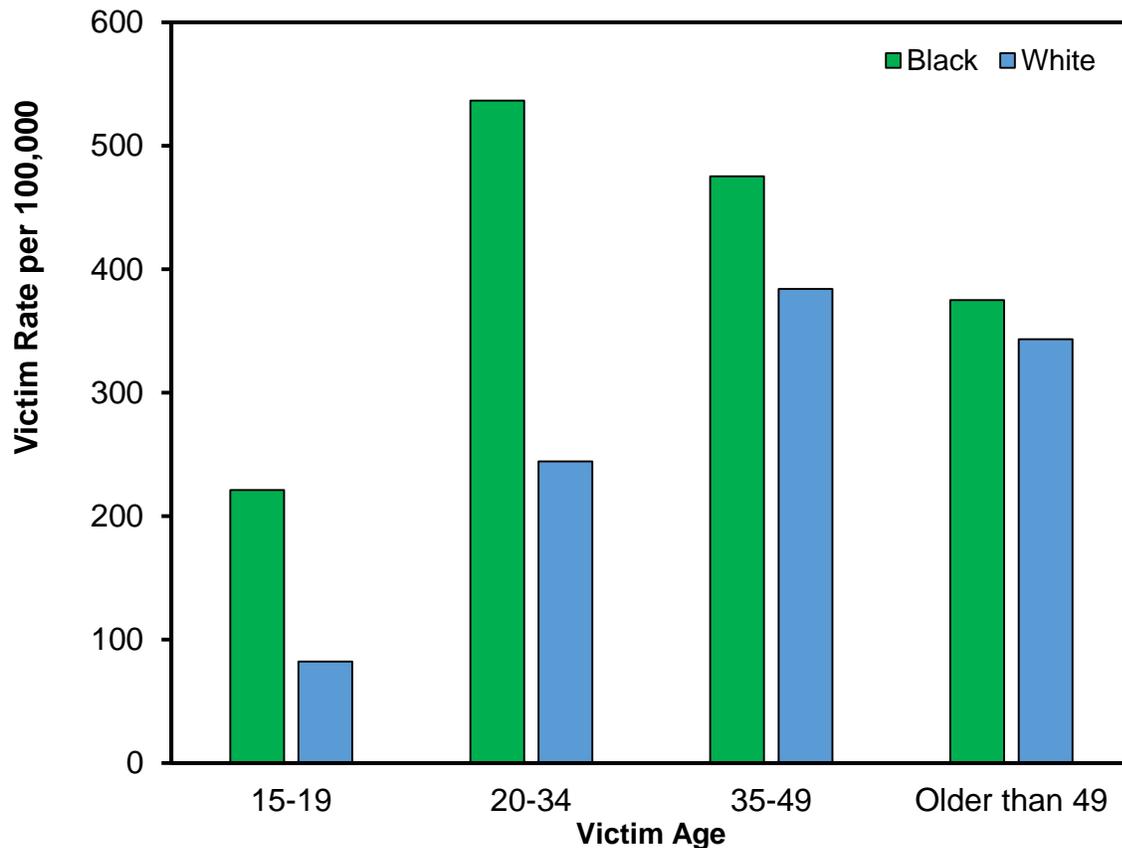
- ❖ Black females were victimized at the highest rate (386.0 per 100,000).
- ❖ Black males (278.2 per 100,000), white males (261.2 per 100,000), and white females (255.7 per 100,000) were victimized at similar rates.

Figure 19: Percentage of Economic Crime Victims by Age and Race



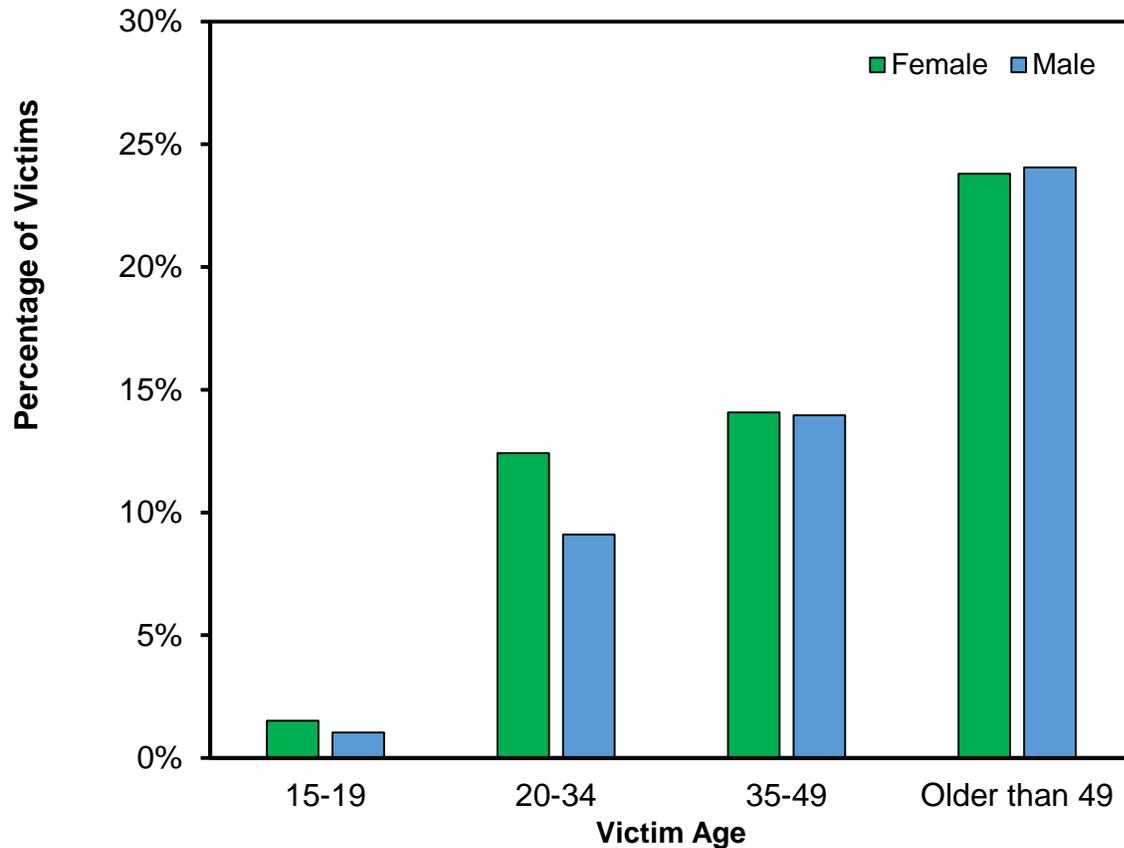
- ❖ White individuals accounted for a greater percentage of victims than black individuals across all age ranges.
- ❖ Though the percentage of victims increased across all age categories for white individuals, it remained relatively the same for black individuals older than 20.
- ❖ White individuals older than 49 accounted for the most economic crime victims (43.2%), followed by white individuals between the ages of 35-49 (23.6%).

Figure 20: Rate of Economic Crime Victims by Age and Race



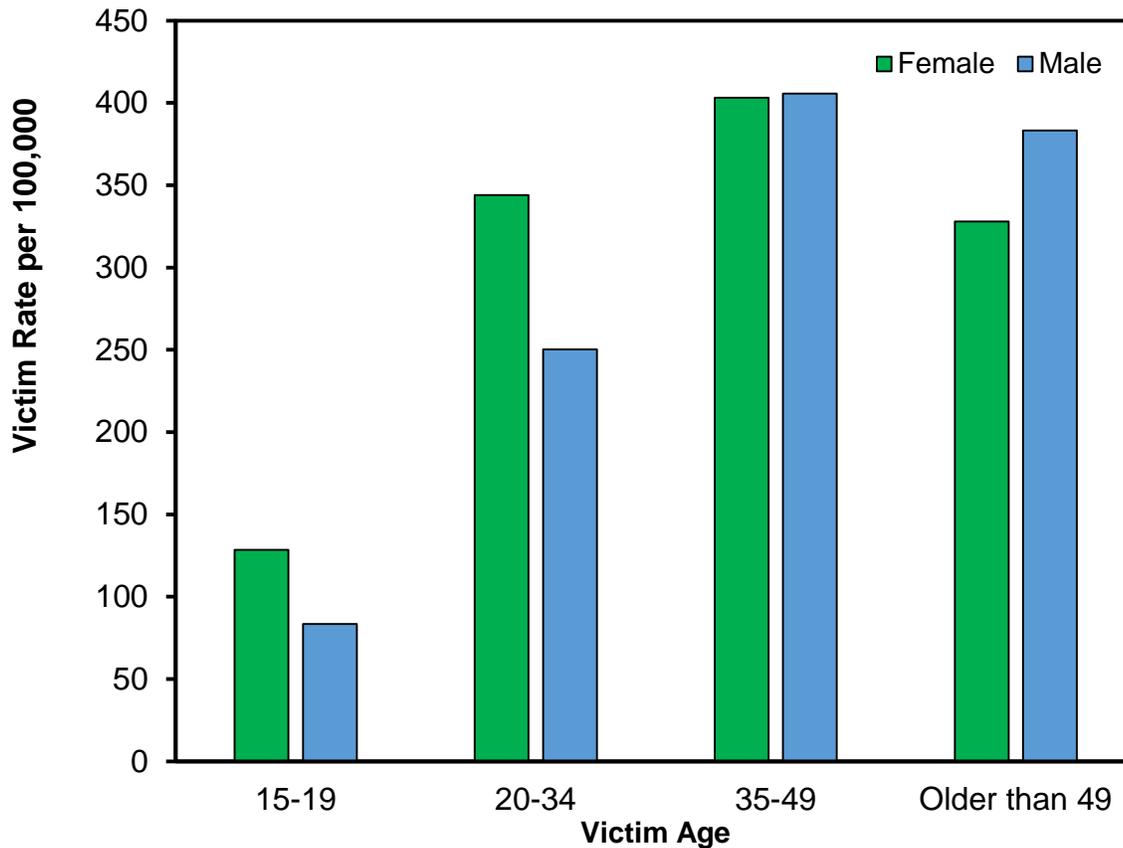
- ❖ The rate of economic crime victimization was higher for black Ohioans than white Ohioans across all age ranges.
- ❖ The rate of economic crime victimization was highest for black individuals between the ages of 20-34, while it was highest for white individuals between 35-49.
- ❖ Black Ohioans between the ages of 20-34 experienced the highest rate of economic crime (536.7 per 100,000), followed by black individuals between the ages of 35-49 (475.4 per 100,000).

Figure 21: Percent of Economic Crime Victims by Age and Sex



- ❖ Females and males accounted for a similar percentage of victims across all age categories.
- ❖ Individuals older than 49 accounted for the most victims for both females and males.
- ❖ The greatest percentage of victims was for males older than 49 (24.1%), followed by females older than 49 (23.8%).

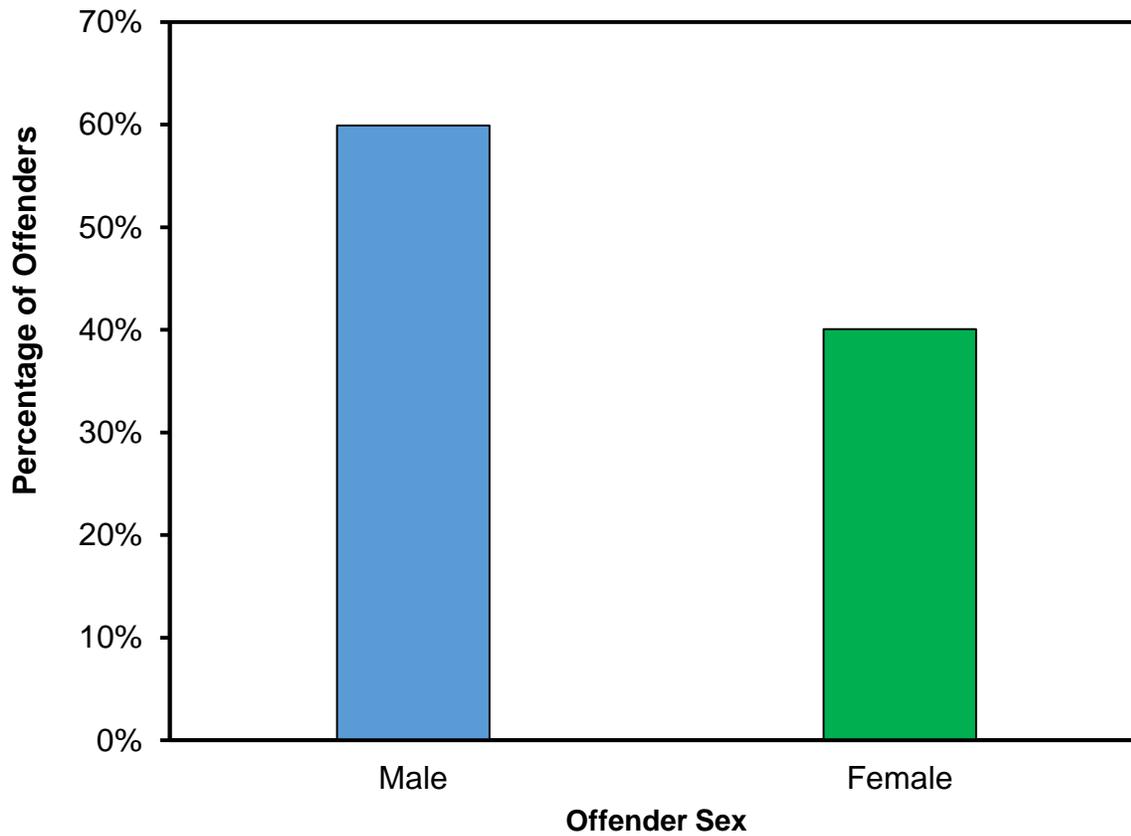
Figure 22: Rate of Economic Crime Victims by Age and Sex



- ❖ Individuals between the ages of 35-49 were victimized at the highest rate for both sexes.
- ❖ Females were victimized at higher rates than males prior to age 34, while males were victimized at higher rates than females older than 49.
- ❖ The highest rate of victimization was for males between the ages of 35-49 (405.7 per 100,000) and males between the ages of 35-49 (403.1 per 100,000).

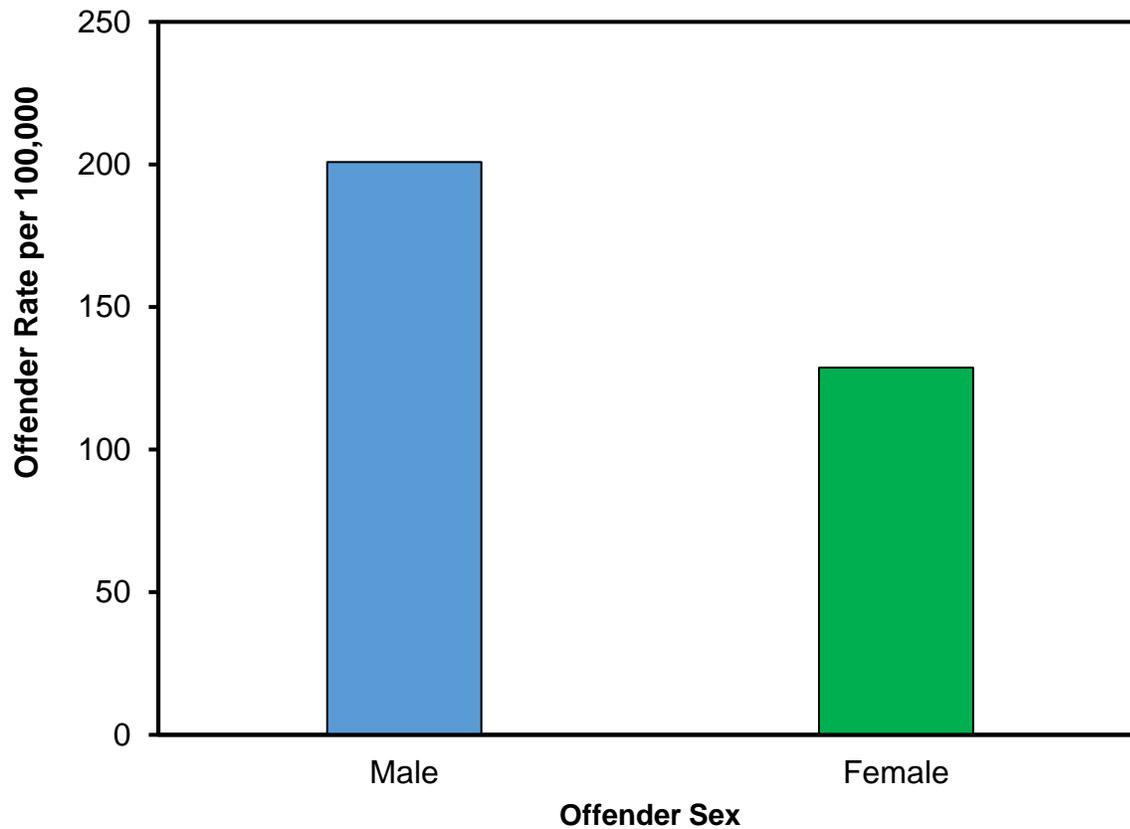
Offenders

Figure 23: Percentage of Economic Crime Offenders by Sex



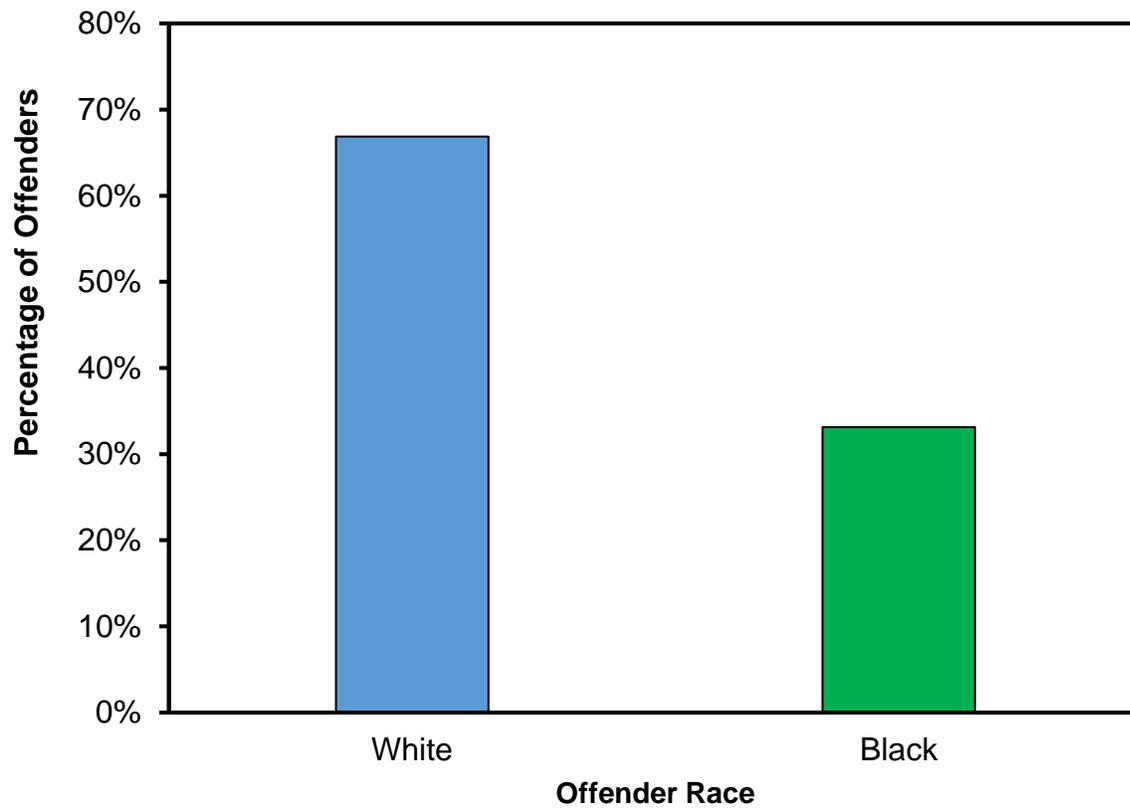
- ❖ Males accounted for 59.9% of economic crime offenders, while females accounted for 40.1% of offenders (Figure 12).

Figure 24: Rate of Economic Crime Offenders by Sex



- ❖ Males committed economic crimes at a rate¹¹ (200.8 offenders per 100,000 population¹²) that was more than 1.5 times the rate for females (128.8 offenders per 100,000 population, Figure 13).

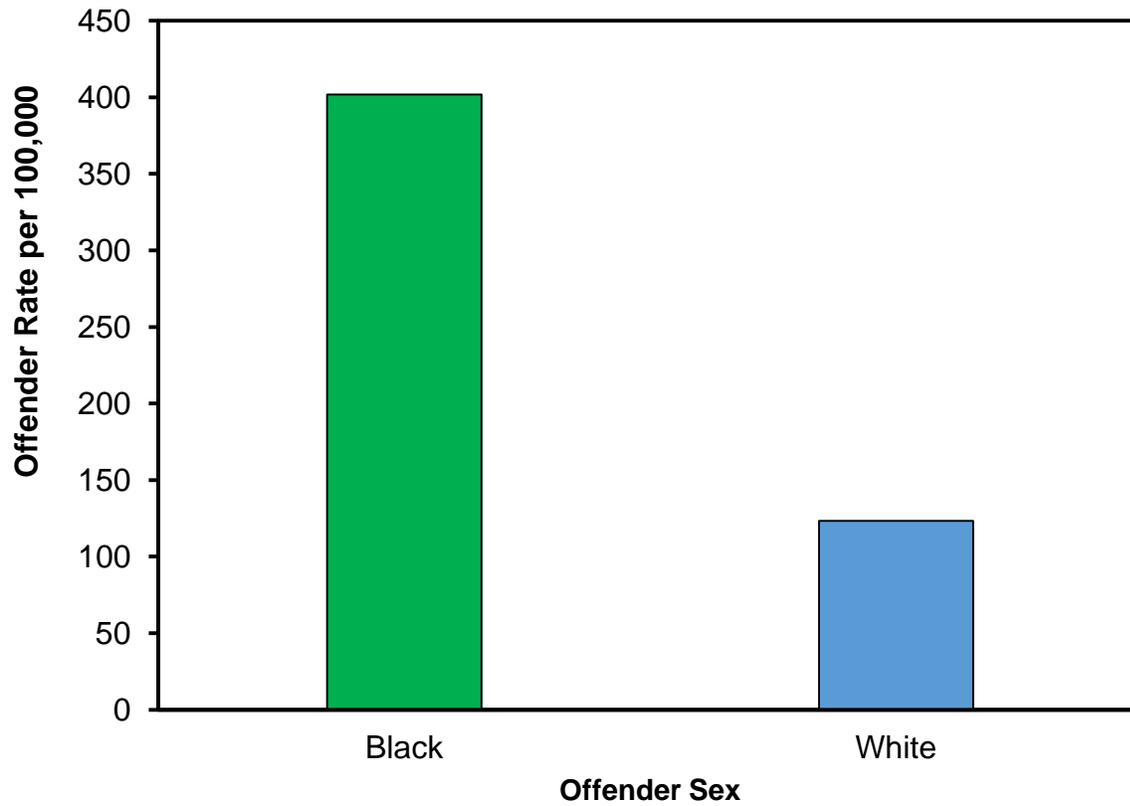
Figure 25: Percentage of Economic Crime Offenders by Race



❖ Overall, 66.9% of offenders were white, and 33.1% were black¹³ (Figure 14).

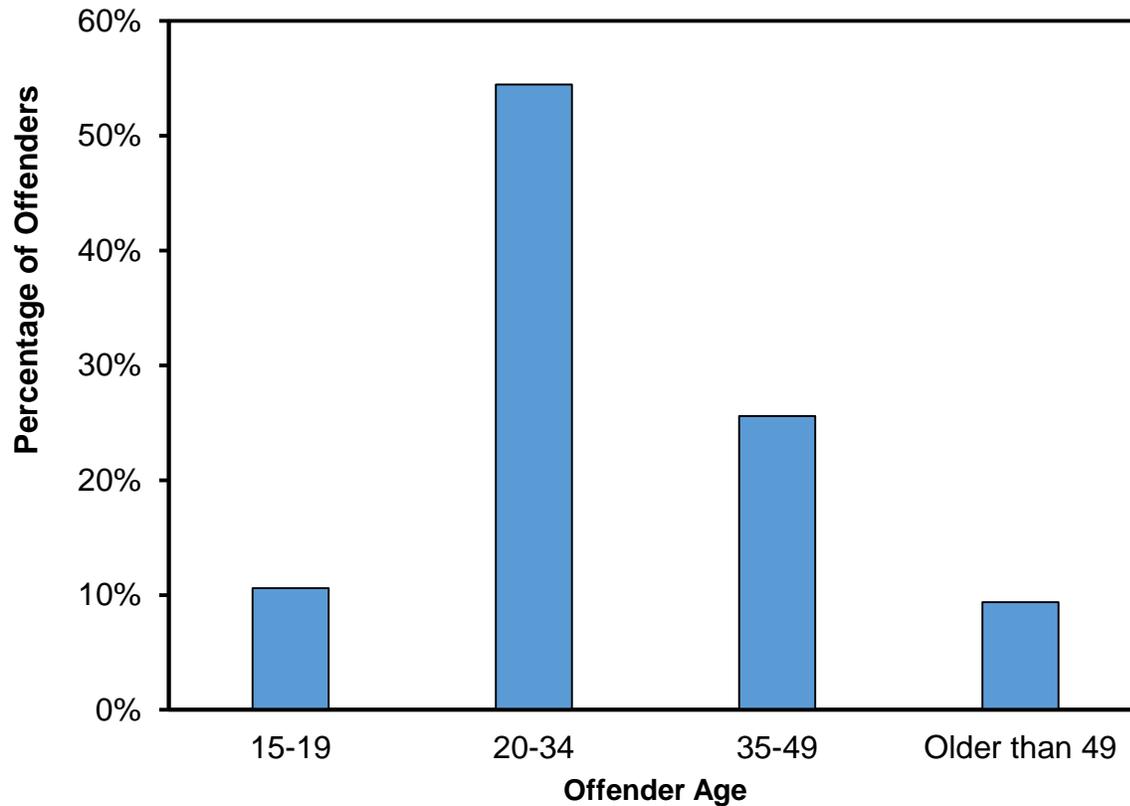
¹³ Total offender counts for all other races in the OIBRS database were too low to generate reliable estimates.

Figure 26: Rate of Economic Crime Offenders by Race



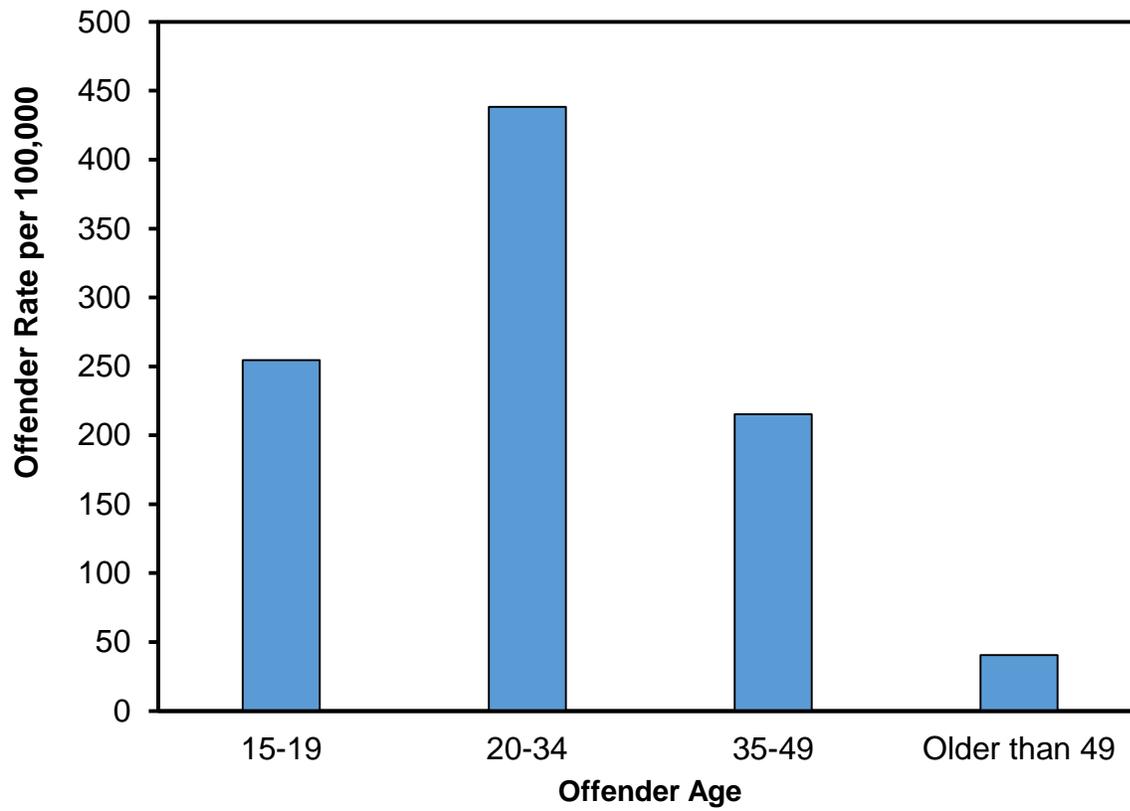
- ❖ The rate of economic crime for black offenders (401.8 per 100,000) was more than three times higher than the rate for white offenders (123.4 per 100,000, Figure 15).

Figure 27: Percentage of Economic Crime Offenders by Age



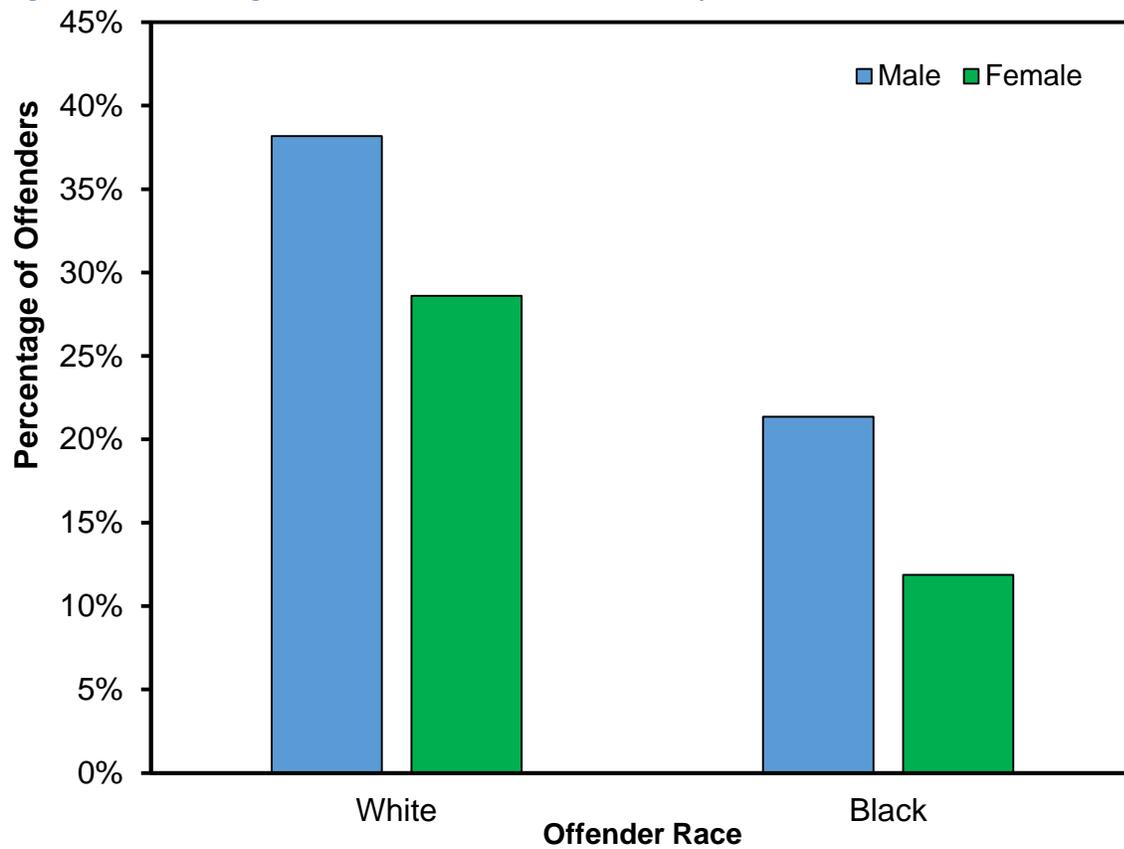
- ❖ Individuals between the ages of 20-34 accounted for over half of all economic crimes (54.4%, Figure 16).
- ❖ The next most frequent offenders were between the ages of 35-49 (25.6%).
- ❖ Individuals between the ages of 15-19 (10.6%) and older than 49 (9.4%) offended at similar rates.

Figure 28: Rate of Economic Crime Offenders by Age



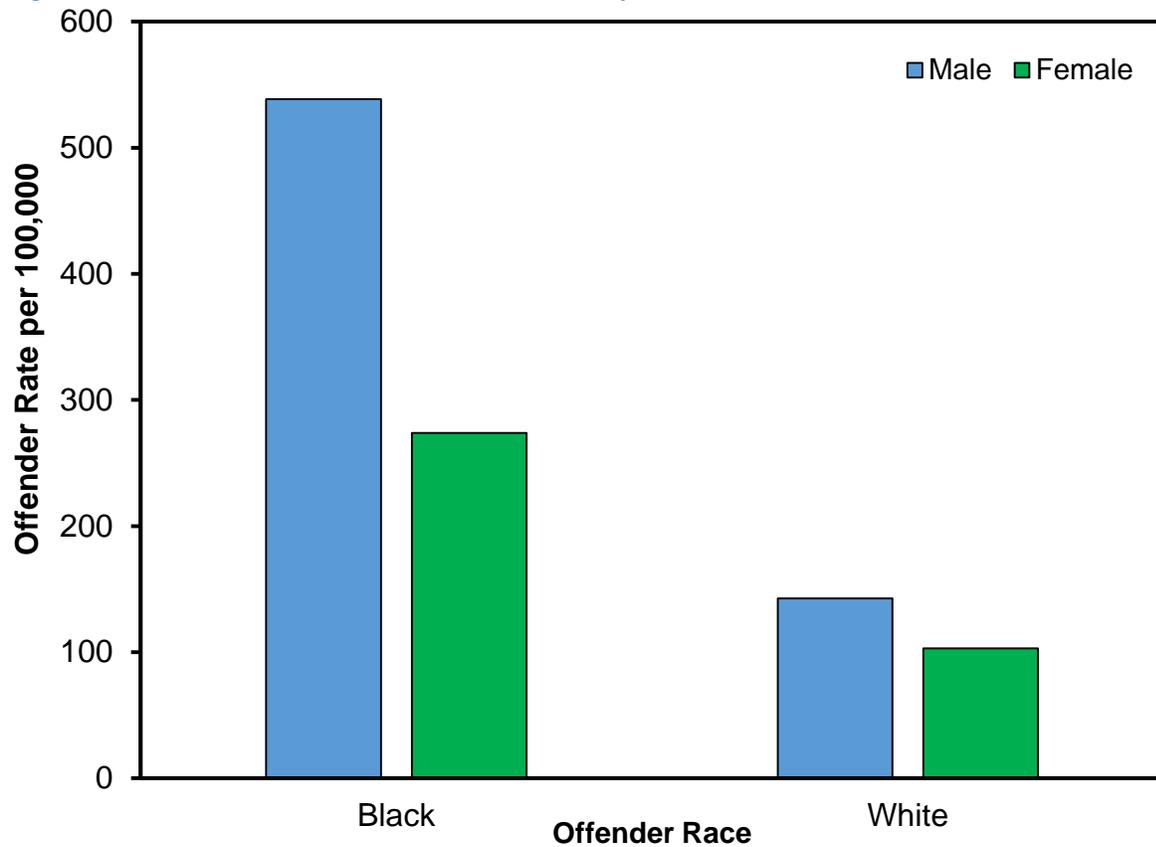
- ❖ The highest rate of offending was for individuals between the ages of 20 and 34 (438.4 per 100,000, Figure 17).
- ❖ The next highest rate was for persons between the ages of 15-19 (254.6 per 100,000), followed by individuals between the ages of 35-49 (215.3 per 100,000).
- ❖ Individuals older than 49 offended at the lowest rate (40.4 per 100,000).

Figure 29: Percentage of Economic Crime Offenders by Sex and Race



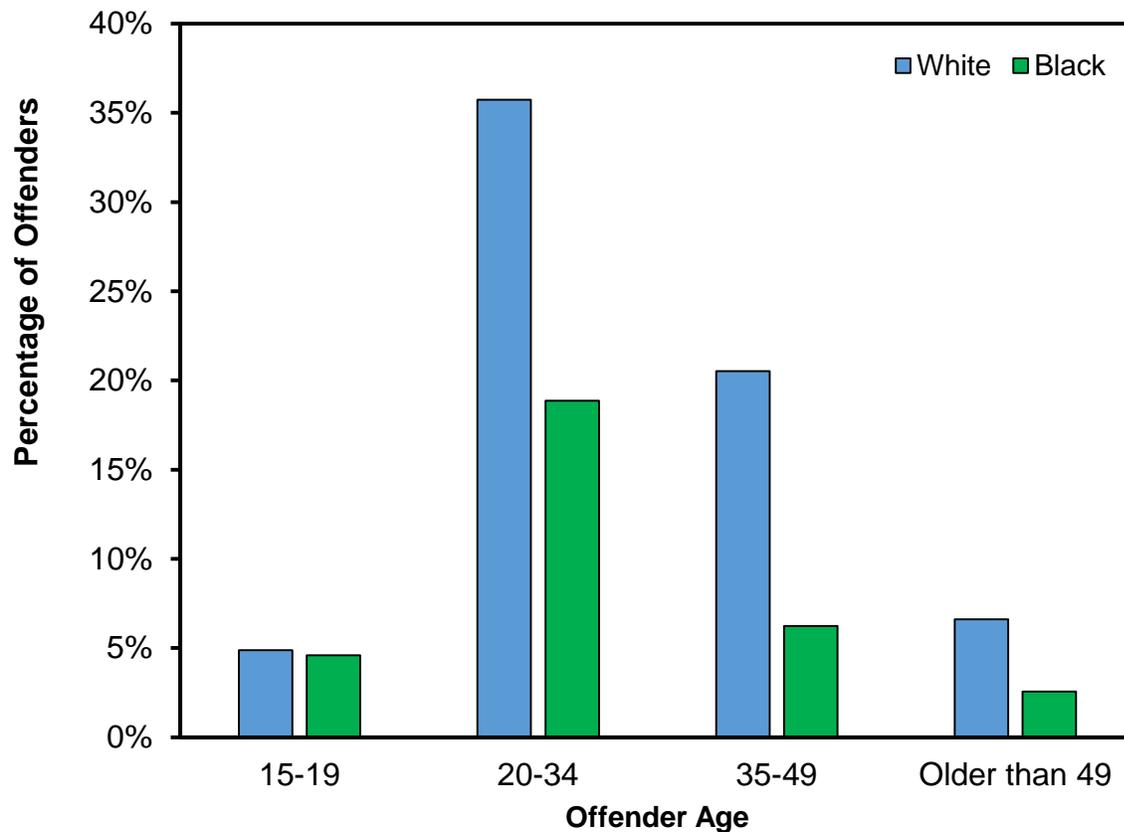
- ❖ White offenders were more frequent than black offenders across both sex categories (Figure 18).
- ❖ Males comprised a greater percentage of offenders than females across both race categories.
- ❖ White males were the most frequent offenders (38.2%), followed by white females (28.6%)

Figure 30: Rate of Economic Crime Offenders by Sex and Race



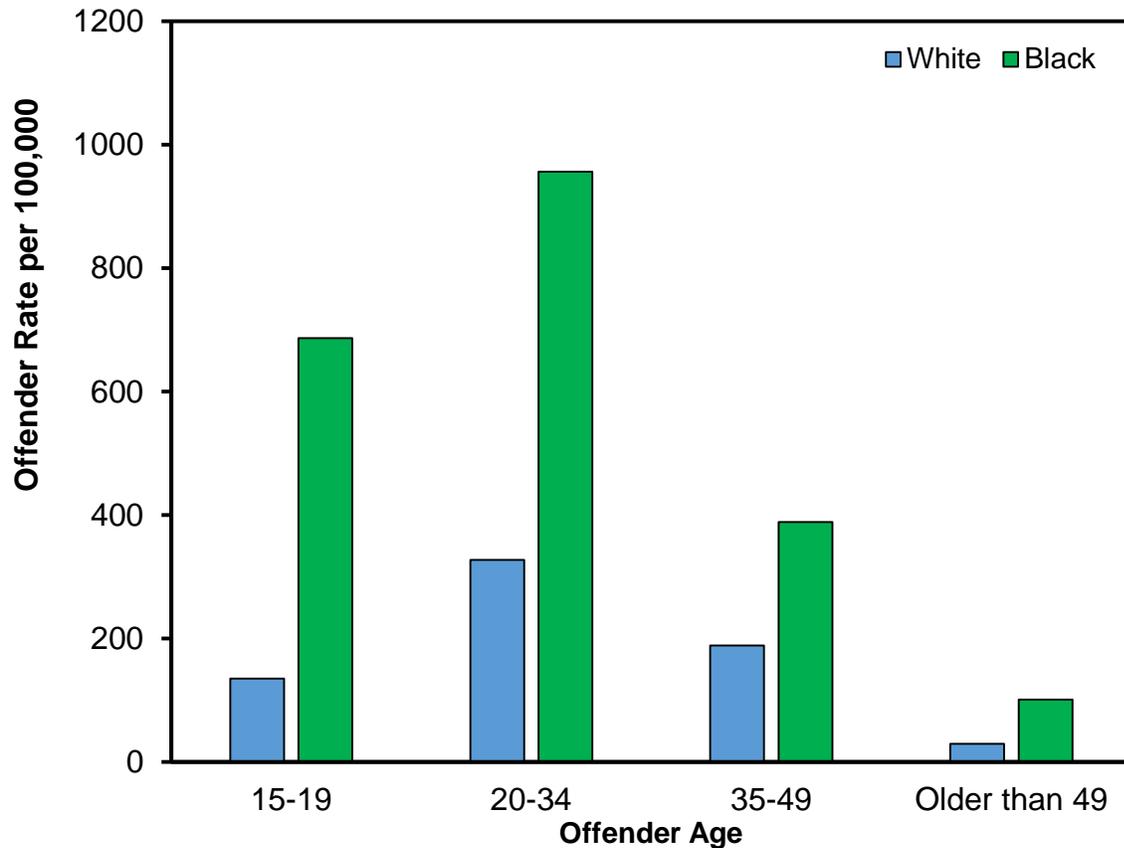
- ❖ The rate for black individuals was higher than the rate for white individuals across both sexes (Figure 19).
- ❖ Males had higher rates of offending than females across both race categories.
- ❖ Black males offended at the highest rate (538.4 per 100,000), followed by black females (273.9 per 100,000).

Figure 31: Percentage of Economic Crime Offenders by Age and Race



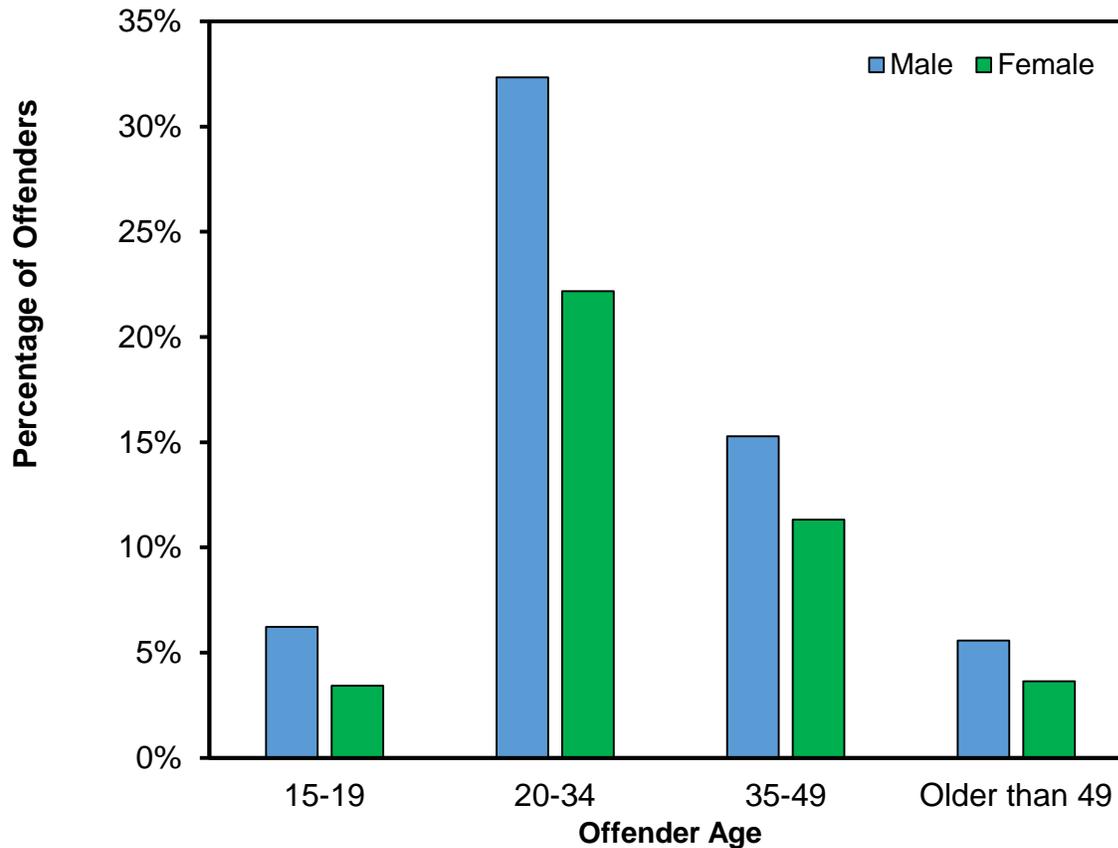
- ❖ There were more white offenders than black offenders across all age groups (Figure 20).
- ❖ Offending peaked between 20 and 34 years of age for both sexes before decreasing across the rest of the lifespan.
- ❖ White individuals between the ages of 20-34 accounted for the most economic crimes (35.7%), followed by white individuals between the ages of 35-49 (20.5%).

Figure 32: Rate of Economic Crime Offenders by Age and Race



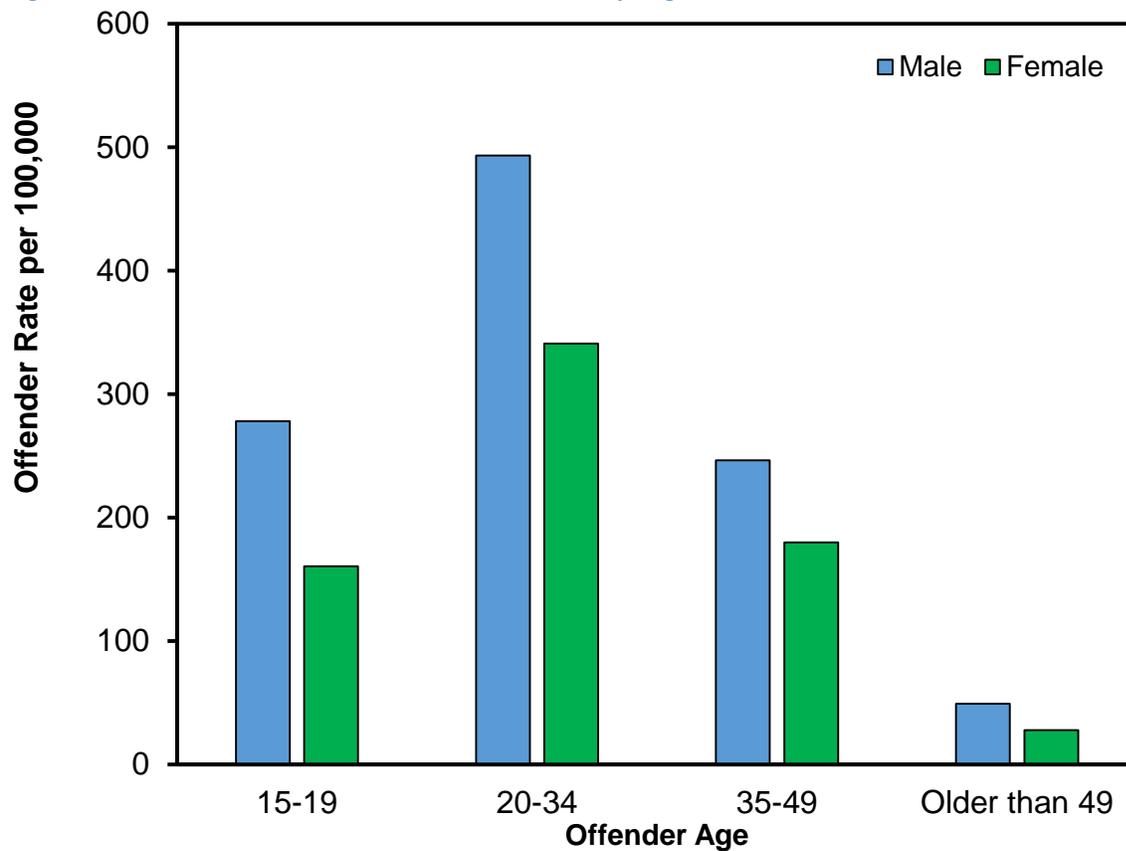
- ❖ Offender rates for both sexes peaked between 20 and 34 years of age before decreasing across the rest of the lifespan (Figure 21).
- ❖ The rate of offending was higher for black individuals than white individuals across all age ranges.
- ❖ The highest offense rate was for black individuals between the ages of 20-34 (956.5 per 100,000). The next highest offense rate was for black individuals younger than 20 (686.7 per 100,000).

Figure 33: Rate of Economic Crime Offenders by Age and Sex



- ❖ Male offenders were more frequent than female offenders across all age ranges (Figure 22).
- ❖ For both sex categories, the frequency of offending was highest between the ages of 20 and 34, followed by ages 35-49.

Figure 34: Rate of Economic Crime Offenders by Age and Sex



- ❖ The rate for male offenders was higher than the rate for female offenders across all age categories (Figure 23).
- ❖ The offense rate was highest between the ages of 20-34 for both sexes.
- ❖ Males between the ages of 20-34 offended at the highest rate (493.4 per 100,000), followed by females between the ages of 20-34 (341.1 per 100,000).