
***Fraud and Identity Theft Complaints Received
by the Federal Trade Commission
from Consumers Age 50 and Over***

provided to
U.S. Senate
Special Committee on Aging



*Federal Trade Commission
May 2005*



TABLE OF CONTENTS

Report Subject	Page No.
Introduction	3
Executive Summary	4
<u>Sentinel Complaint Trends for Consumers Age 50 and Over</u>	
Three-Year Trend for Sentinel Complaints	5
Sentinel Top Complaint Categories	6
Sentinel Data Contributors	7
<u>Sentinel Fraud Complaint Trends for Consumers Age 50 and Over</u>	
Fraud Complaint Trends	8
Internet-Related Fraud Complaint Trends	9
<i>For United States Consumers Age 50 and Over Only</i>	
Number of Fraud Complaints & Amount Paid by Consumer State	10
Number of Fraud Complaints & Amount Paid by Sentinel Top Complaint Categories ..	11
Number of Fraud Complaints & Amount Paid by Age Categories and Sentinel Top Complaint Categories.	12
<u>Sentinel Identity Theft Complaint Trends for Consumers Age 50 and Over</u>	
Three-Year Trend for Identity Theft Records	13
Three-Year Trend for How Identity Theft Victims' Information Is Misused	14
Identity Theft Victim Age Data and Law Enforcement Contact	15
Fraud Complaints and Identity Theft Victims by State	16



TABLE OF CONTENTS

Report Subject	Page No.
<u>Appendices</u>	
Appendix A: Description of the Sentinel Network	17
Appendix B: Description of the Sentinel Complaint Categories	18
Appendix C: Number of Sentinel Fraud Complaints from United States (U.S.) Consumers Reporting Age 50 and Over by Consumers' State, Age Range, and Calendar Year	19
Appendix D: Top Sentinel Fraud Complaint Categories	
for United States (U.S.) Consumers Reporting Age 50 and Over by Calendar Year.	31
for U.S. Consumers Reporting Age 50 and Over by Consumer Age Range	32
for U.S. Consumers Reporting Age 50 and Over by Consumer State.	35
for U.S. Consumers Reporting Age 50 and Over by Consumer State and Age Range.	90
Appendix E: Number of Sentinel Identity Theft (IDT) Complaints from United States (U.S.) Consumers Reporting Age 50 and Over by Consumers' State, Age Range, and Calendar Year	197
Appendix F: Number of Sentinel Identity Theft (IDT) Complaints by Theft Type	
for United States (U.S.) Consumers Reporting Age 50 and Over by Calendar Year.	208
for U.S. Consumers Reporting Age 50 and Over by Consumer Age Range	209
for U.S. Consumers Reporting Age 50 and Over by Consumer State	210
for U.S. Consumers Reporting Age 50 and Over by Consumer State and Age Range	229

INTRODUCTION

Between January and December 2004, Consumer Sentinel, the complaint database developed and maintained by the FTC, received over **645,000** consumer fraud and identity theft complaints. Consumers reported losses from fraud of more than \$565 million. The reports in this booklet analyze those complaints received from consumers age 50 and over (**145,895**)¹.

Consumer Sentinel collects information about consumer fraud and identity theft from the FTC and over 150 other organizations and makes it available to law enforcement partners across the nation and throughout the world for use in their investigations. Launched in 1997, the Sentinel database now includes over two million complaints. Some data transfers from other organizations contain complaints from previous months and have not yet been received. Accordingly, the total number of complaints reflected in this report may increase over the course of the next few months. The addition of complaints from other data contributors is also reflected in the larger totals from previous years than were reported in earlier FTC reports.

For more information about Consumer Sentinel, as well as information about consumer fraud and identity theft, visit the Consumer Sentinel public website at www.consumer.gov/sentinel. If you represent a law enforcement organization, call (202) 326-3196 or e-mail sentinel@ftc.gov for membership information.

Consumer Sentinel Leading Partners & Data Contributors

 Australian Competition and Consumer Commission	 Better Business Bureaus
 Department of Defense	 Federal Bureau of Investigation
 Federal Trade Commission	 Internet Crime Complaint Center
 National Association of Attorneys General	 National Consumers League
 Canada's Phonebusters	 Social Security Administration
 U.S. Postal Inspection Service	 U.S. Secret Service

The Consumer Sentinel Network (For a detailed description see Appendix A)



¹In response to Sentinel data request from the Honorable Gordon H. Smith, Chairman, Special Committee on Aging, United States Senate, to the Federal Trade Commission on April 22, 2005.

Executive Summary

Federal Trade Commission (FTC)

Fraud and Identity Theft Complaints Received by the FTC from Consumers Age 50 and Over

- Of the 647,453 Consumer Sentinel complaints received during calendar year (CY) 2004, 85% (553,006) of consumers reported their age. Fraud and identity theft complaints from consumers age 50 and over represented 26% (145,895) of the CY 2004 Sentinel complaints where consumers reported their age (553,006): 17% (94,441) were fraud complaints and 9% (51,454) were identity theft complaints.

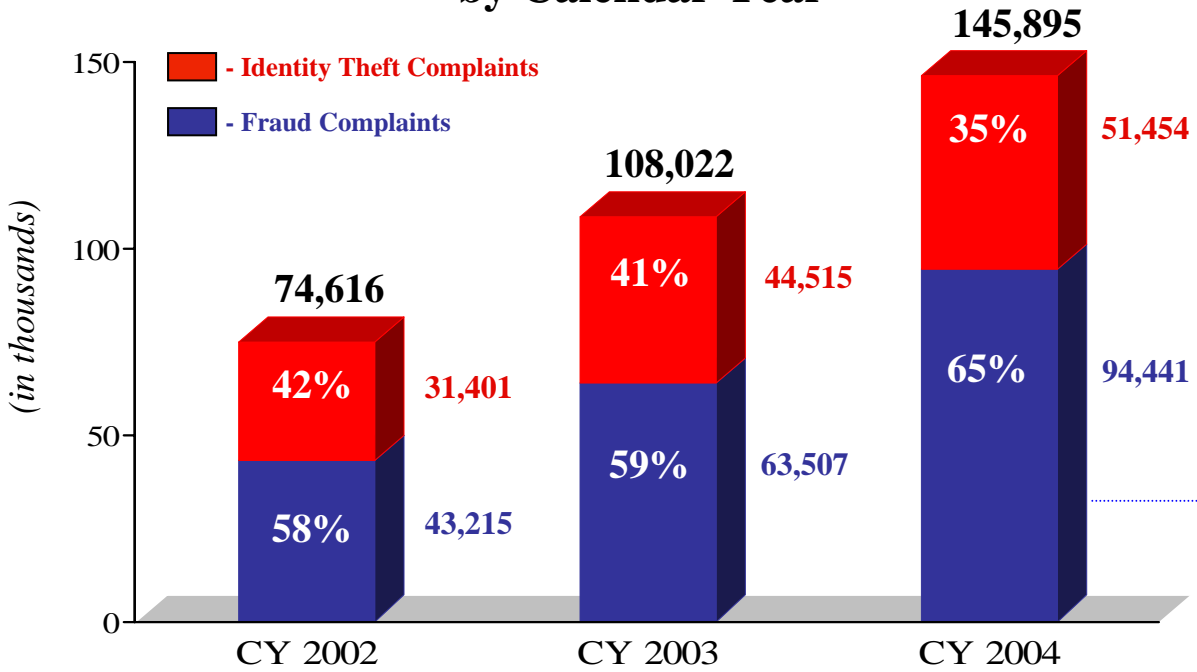
Fraud

- 65% (94,441) of Consumer Sentinel complaints from consumers age 50 and over were fraud-related.
- CY 2004 Top Fraud Complaint Categories for Consumers Age 50 and Over:
 - Internet Auctions (12% of Sentinel complaints from consumers age 50 and over)
 - Prizes/Sweepstakes and Lotteries (9%)
 - Internet Services and Computer Complaints (7%)
 - Shop-at-Home/Catalog Sales (6%)
 - Foreign Money Offers (6%)
 - Telephone Services (3%)
 - Advance-Fee Loans and Credit Protection (2%)
 - Business Opportunities and Work-at-Home Plans (2%)
- Consumers age 50 and over reported fraud losses of over \$152 million; the median monetary loss was \$299.
- Internet-related complaints accounted for 41% of all reported fraud complaints from consumers age 50 and over, with monetary losses of over \$43 million and a median loss of \$200.
- Some 45% of fraud complaints from consumers age 50 and over where the company's method of initial contact was reported indicate internet solicitations - electronic mail 27% and web 18%.

Identity Theft

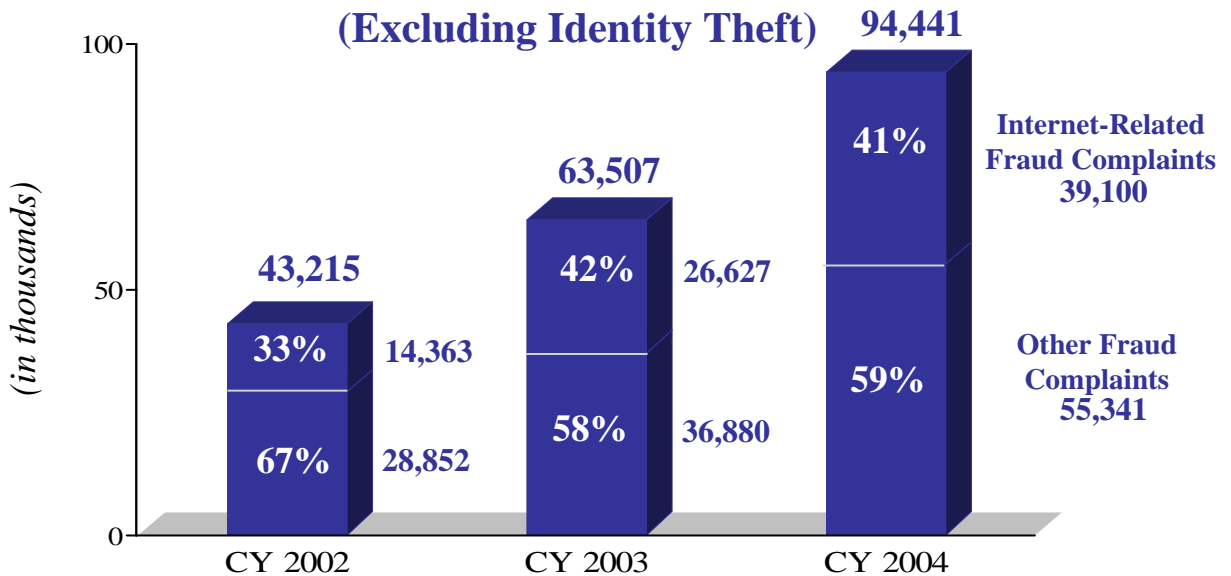
- 35% (51,454) of the Consumer Sentinel complaints from consumers age 50 and over were identity theft-related.
- Credit card fraud (37%) was the most common form of reported identity theft followed by bank fraud (18%), and phone or utilities fraud (17%).

Sentinel Complaints from Consumers Age 50 and Over by Calendar Year¹



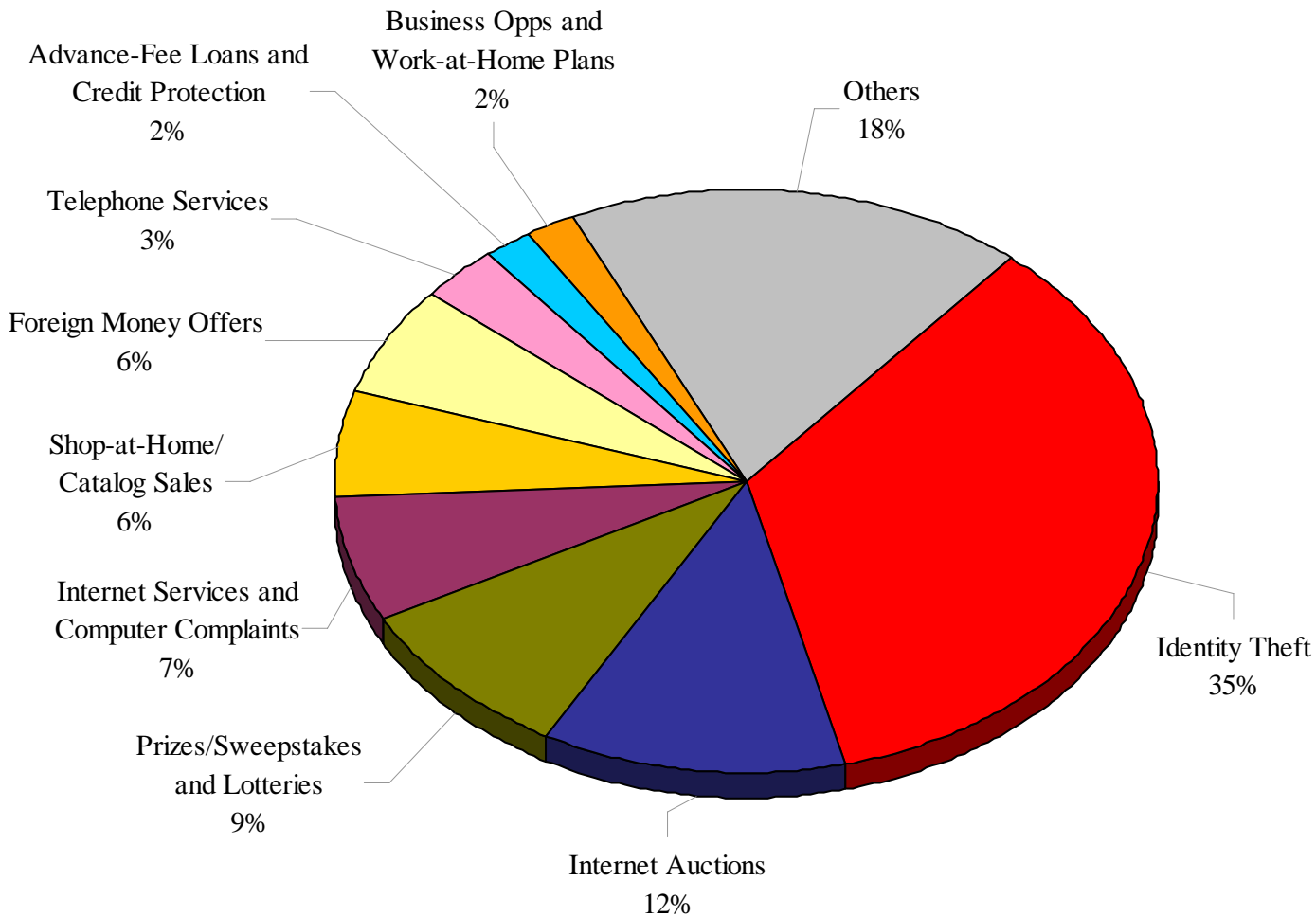
¹Percentages are based on the total number of Sentinel complaints from consumers age 50 and over by calendar year. These figures exclude "Do Not Call" registry complaints. Percentage of consumers reporting age in all Sentinel complaints:
a) Fraud complaints: CY 2002 = 60%, CY 2003 = 66%, and CY 2004 = 79%
b) Identity theft complaints: CY 2002 = 81%, CY 2003 = 92%, and CY 2004 = 95%.

Fraud Complaints from Consumers Age 50 and Over by Calendar Year² (Excluding Identity Theft)



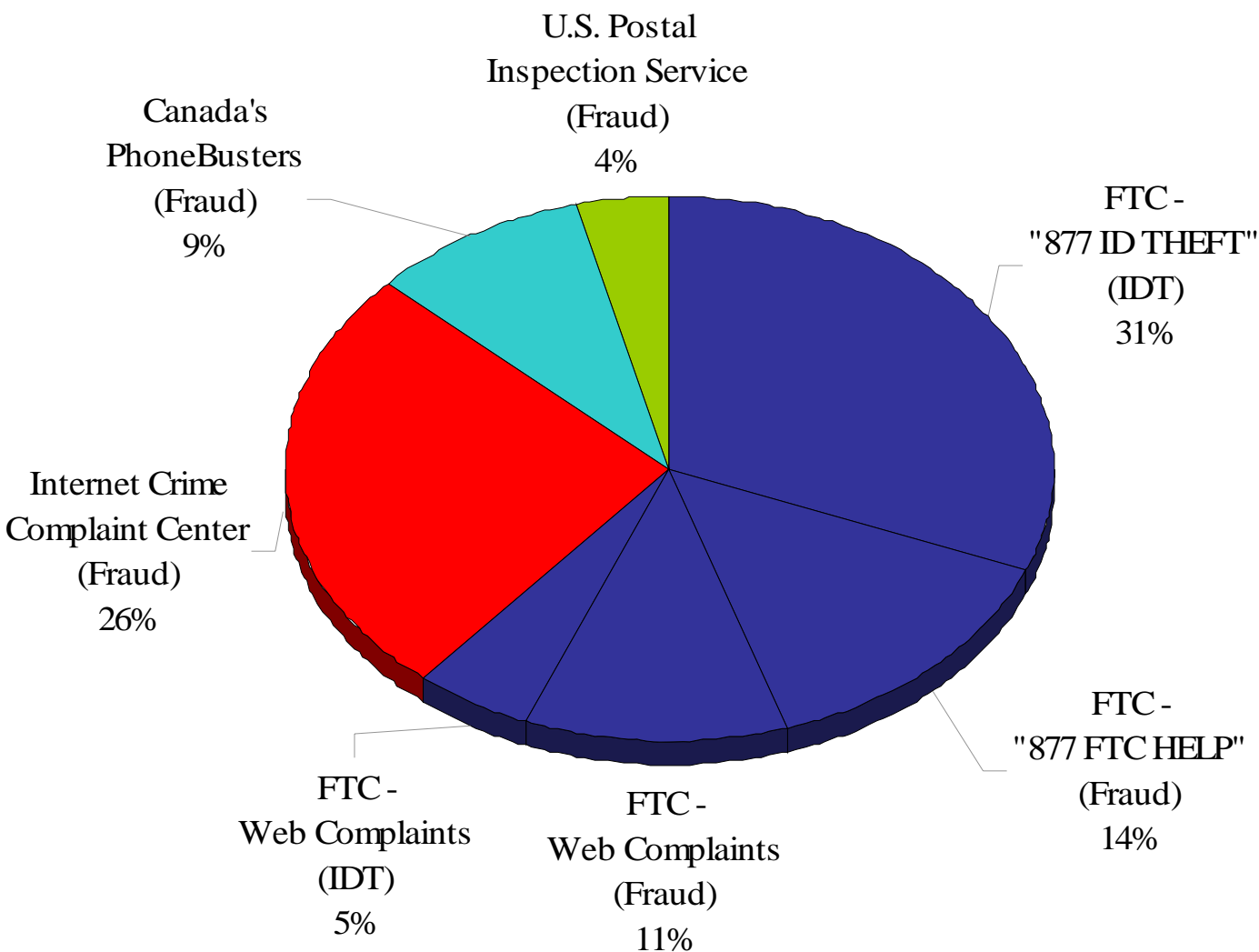
²Percentages are based on the total number of Sentinel fraud complaints from consumers age 50 and over by calendar year.

Sentinel Top Complaint Categories for Consumers Age 50 and Over¹ *January 1 – December 31, 2004*



¹Percentages are based on the total number of Sentinel complaints (**145,895**) received from consumers age 50 and over between January 1 and December 31, 2004. For Sentinel category descriptions see Appendix B.

Sentinel Data Contributors for Consumers Age 50 and Over¹ *January 1 – December 31, 2004*



¹Percentages are based on the total number of Sentinel complaints (**145,895**) received from consumers age 50 and over between January 1 and December 31, 2004. The type of complaints provided by the organization is indicated in parentheses. There were 0.01% (16) complaints provided by multiple law enforcement agencies not represented in this chart.

Total Number of Fraud Complaints & Amount Paid from Consumers Age 50 and Over
January 1 - December 31, 2004

Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
94,441	69,342	73%	\$152,302,679	\$2,196	\$299

¹Average is based on the total number of consumers age 50 and over who reported amount paid (69,342). Nine consumers reported an amount paid of \$1 million or more.

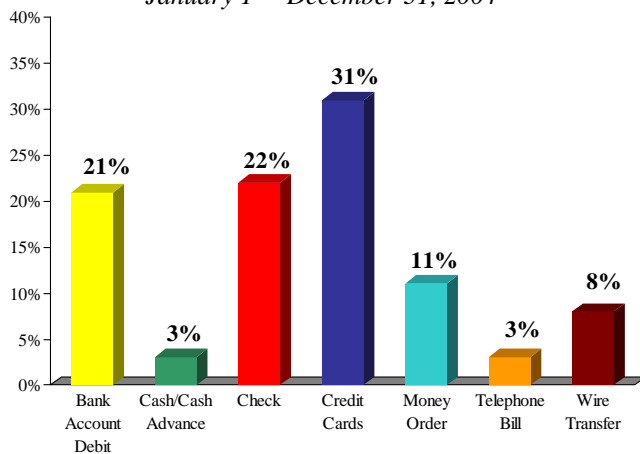
²Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

Fraud Complaints from Consumers Age 50 and Over by Reported Amount Paid
January 1 - December 31, 2004

Amount Paid	Percentage ³
\$0	34%
\$1 - 25	7%
\$26 - 50	7%
\$51 - 75	4%
\$76 - 100	4%
\$101 - 250	10%
\$251 - 500	8%
\$501 - 1,000	7%
\$1,001 - 5,000	15%
More than \$5,000	5%

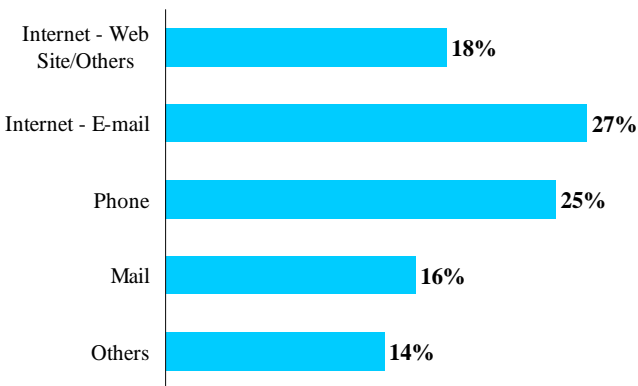
³Percentages are based on the total number of consumers age 50 and over who reported amount paid (69,342). 73% of consumers reported this information.

Methods of Payment Reported by Consumers Age 50 and Over⁴
January 1 - December 31, 2004



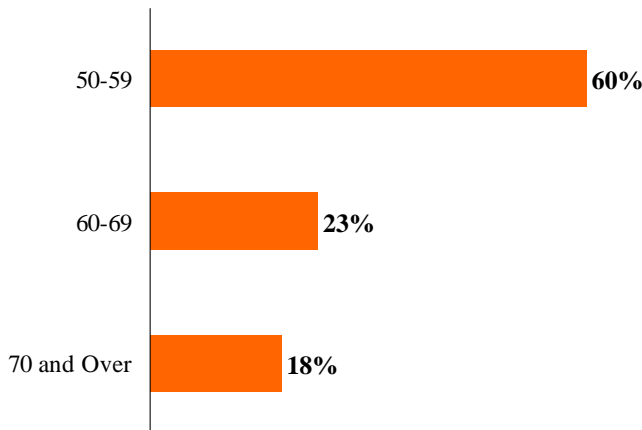
⁴Percentages are based on the total number of consumers age 50 and over who reported the method of payment (16,687). 18% of consumers reported this information.

Company's Method of Contacting Consumers Age 50 and Over⁵
January 1 - December 31, 2004



⁵Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by consumers age 50 and over (75,378). 80% of consumers reported this information.

Fraud Complaints from Consumers Age 50 and Over by Consumer Age⁶
January 1 - December 31, 2004



⁶Percentages are based on the total number of fraud complaints from consumers age 50 and over (94,441). 79% of consumers reported their age in all CY 2004 Sentinel fraud complaints.

Definition of "Internet-related": A fraud complaint is "Internet-related" if: it concerns an Internet product or service, the company initially contacts the consumer via the Internet, or the consumer responds via the Internet.

Total Number of Internet-Related Fraud Complaints & Amount Paid from Consumers Age 50 and Over January 1 - December 31, 2004

Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
39,100	34,049	87%	\$43,573,985	\$1,280	\$200

¹Average is based on the total number of consumers age 50 and over who reported amount paid (34,049). Two consumers reported an amount paid of over \$1 million (\$1.7 and \$8 million).

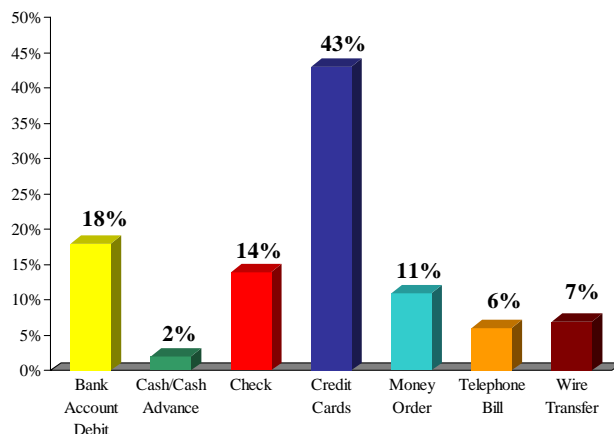
²Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

Internet-Related Fraud Complaints from Consumers Age 50 and Over By Reported Amount Paid January 1 - December 31, 2004

Amount Paid	Percentage ³
\$0	29%
\$1 - 25	8%
\$26 - 50	8%
\$51 - 75	5%
\$76 - 100	4%
\$101 - 250	13%
\$251 - 500	10%
\$501 - 1,000	8%
\$1,001 - 5,000	11%
More than \$5,000	3%

³Percentages are based on the total number of consumers age 50 and over who reported amount paid (34,049). 87% of consumers reported this information.

Methods of Payment Reported by Consumers Age 50 and Over⁴ January 1 - December 31, 2004



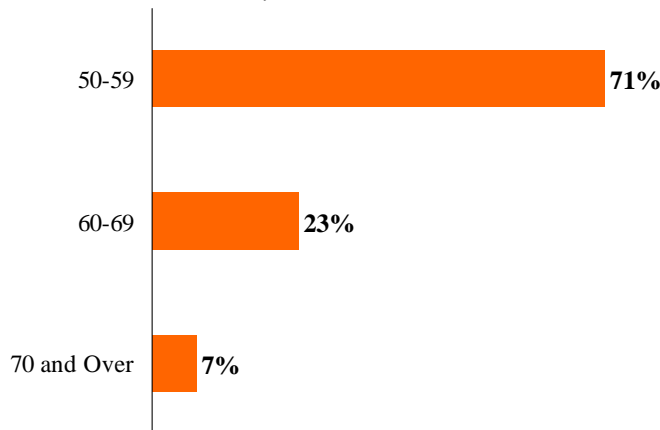
⁴Percentages are based on the total number of consumers age 50 and over who reported the method of payment (5,547). 14% of consumers reported this information.

Top Products/Services for Internet-Related Fraud Complaints from Consumers Age 50 and Over⁵ January 1 - December 31, 2004

Internet Auctions	43%
Shop-at-Home/Catalog Sales	14%
Internet Access Services	14%
Foreign Money Offers	6%
Internet Info. & Adult Services	5%
Computers: Equipment/Software	2%
Business Opportunities	2%
Internet Web Site Design/Promo.	2%

⁵Percentages are based on the total number of Internet-related fraud complaints from consumers age 50 and over (39,100) received between January 1 and December 31, 2004.

Internet-Related Fraud Complaints from Consumers Age 50 and Over by Consumer Age⁶ January 1 - December 31, 2004



⁶Percentages are based on the total number of Internet-related fraud complaints from consumers age 50 and over (39,100). 83% of consumers reported their age in all CY 2004 Sentinel Internet-related fraud complaints.

Number of Fraud Complaints & Amount Paid from United States (U.S.) Consumers Age 50 and Over by Consumer State

January 1 - December 31, 2004

Consumer State	Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
1 Alabama	1,175	925	79%	\$1,378,450	\$1,490	\$362
2 Alaska	275	204	74%	\$167,667	\$822	\$299
3 Arizona	2,484	1,943	78%	\$3,737,406	\$1,924	\$469
4 Arkansas	485	363	75%	\$412,656	\$1,137	\$300
5 California	12,087	9,155	76%	\$17,870,225	\$1,952	\$315
6 Colorado	1,731	1,312	76%	\$2,495,074	\$1,902	\$372
7 Connecticut	867	665	77%	\$458,613	\$690	\$249
8 Delaware	343	276	80%	\$801,233	\$2,903	\$299
9 District of Columbia	314	213	68%	\$277,252	\$1,302	\$260
10 Florida	6,786	4,914	72%	\$11,116,253	\$2,262	\$241
11 Georgia	1,991	1,510	76%	\$2,558,936	\$1,695	\$299
12 Hawaii	471	381	81%	\$580,394	\$1,523	\$300
13 Idaho	465	376	81%	\$533,763	\$1,420	\$332
14 Illinois	2,913	2,298	79%	\$5,785,897	\$2,518	\$300
15 Indiana	1,606	1,280	80%	\$2,954,092	\$2,308	\$299
16 Iowa	527	424	80%	\$1,421,551	\$3,353	\$288
17 Kansas	651	503	77%	\$595,372	\$1,184	\$217
18 Kentucky	856	695	81%	\$793,337	\$1,141	\$315
19 Louisiana	904	724	80%	\$942,019	\$1,301	\$377
20 Maine	376	268	71%	\$302,482	\$1,129	\$330
21 Maryland	1,841	1,423	77%	\$1,405,330	\$988	\$249
22 Massachusetts	1,574	1,164	74%	\$1,827,567	\$1,570	\$350
23 Michigan	2,805	2,187	78%	\$3,988,084	\$1,824	\$355
24 Minnesota	1,068	814	76%	\$1,830,230	\$2,248	\$370
25 Mississippi	473	393	83%	\$385,979	\$982	\$324
26 Missouri	1,526	1,210	79%	\$4,156,288	\$3,435	\$355
27 Montana	349	287	82%	\$449,962	\$1,568	\$450
28 Nebraska	410	335	82%	\$1,272,375	\$3,798	\$261
29 Nevada	1,051	847	81%	\$2,332,171	\$2,753	\$299
30 New Hampshire	438	369	84%	\$379,436	\$1,028	\$278
31 New Jersey	2,268	1,766	78%	\$2,599,011	\$1,472	\$300
32 New Mexico	604	484	80%	\$517,457	\$1,069	\$322
33 New York	4,718	3,836	81%	\$4,846,370	\$1,263	\$297
34 North Carolina	1,963	1,544	79%	\$3,004,222	\$1,946	\$298
35 North Dakota	135	106	79%	\$243,674	\$2,299	\$400
36 Ohio	3,166	2,565	81%	\$4,508,163	\$1,758	\$300
37 Oklahoma	938	715	76%	\$3,132,656	\$4,381	\$392
38 Oregon	1,283	952	74%	\$1,077,435	\$1,132	\$239
39 Pennsylvania	3,654	3,005	82%	\$8,017,789	\$2,668	\$300
40 Rhode Island	264	212	80%	\$623,158	\$2,939	\$326
41 South Carolina	1,018	769	76%	\$937,808	\$1,220	\$374
42 South Dakota	142	122	86%	\$211,293	\$1,732	\$360
43 Tennessee	1,394	1,111	80%	\$1,375,402	\$1,238	\$300
44 Texas	5,267	4,009	76%	\$6,501,317	\$1,622	\$299
45 Utah	630	478	76%	\$1,953,942	\$4,088	\$500
46 Vermont	156	125	80%	\$104,345	\$835	\$315
47 Virginia	2,431	1,844	76%	\$2,910,985	\$1,579	\$293
48 Washington	2,753	2,049	74%	\$2,623,845	\$1,281	\$287
49 West Virginia	495	331	67%	\$287,989	\$870	\$235
50 Wisconsin	1,288	991	77%	\$1,578,344	\$1,593	\$249
51 Wyoming	192	163	85%	\$226,587	\$1,390	\$373

¹Average is based on the total number of consumers who reported amount paid for each state.

²Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

Note: Five U.S. consumers age 50 and over reported an amount paid of \$1 million or more: Florida (\$1.7 million), Illinois (\$1.2 million), Iowa (\$1 million), Missouri (\$2.2 million), and Pennsylvania (\$2.5 million).

Number of Fraud Complaints & Amount Paid from United States (U.S.) Consumers Age 50 and Over by Sentinel Top Complaint Categories

January 1 - December 31, 2004

Sentinel Fraud Categories	Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
1 Advance-Fee Loans and Credit Protection/Repair	3,072	2,891	94%	\$4,572,625	\$1,582	\$300
2 Business Opps and Work-at-Home Plans	2,988	2,863	96%	\$21,323,367	\$7,448	\$399
3 Debt Management/Credit Counseling	1,269	1,183	93%	\$3,583,662	\$3,029	\$1,769
4 Foreign Money Offers	8,340	2,310	28%	\$9,578,399	\$4,146	\$2,114
5 Health Care	2,075	1,728	83%	\$674,003	\$390	\$130
6 Internet Auctions	15,783	15,357	97%	\$12,791,989	\$833	\$209
7 Internet Services and Computer Complaints	9,312	5,906	63%	\$2,118,697	\$359	\$103
8 Investments	868	724	83%	\$12,660,399	\$17,487	\$4,000
9 Magazines and Buyers Clubs	1,655	1,221	74%	\$121,498	\$100	\$60
10 Multi-Level Mktg/Pyramids/Chain Letters	555	467	84%	\$602,874	\$1,291	\$300
11 Office Supplies and Services	1,158	872	75%	\$1,322,936	\$1,517	\$197
12 Prizes/Sweepstakes and Lotteries	11,803	10,288	87%	\$34,748,746	\$3,378	\$2,150
13 Shop-at-Home/Catalog Sales	8,658	7,905	91%	\$9,989,903	\$1,264	\$121
14 Telephone Services	4,716	4,273	91%	\$692,062	\$162	\$50
15 Travel, Vacations and Timeshare	1,141	1,030	90%	\$2,318,969	\$2,251	\$600

¹ Average is based on the total number of consumers who reported amount paid for each complaint category.

² Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

Note: Five U.S. consumers age 50 and over reported an amount paid of \$1 million or more: Advance-Fee Loans and Credit Protection/Repair (\$2.2 million); Business Opps and Work-at-Home Plans (\$2.5 and \$1 million); Office Supplies and Services (\$1.2 million); and Shop-at-Home/Catalog Sales (\$1.7 million).

Number of Fraud Complaints & Amount Paid from United States (U.S.) Consumers Age 50 and Over by Age Categories and Sentinel Top Complaint Categories

January 1 - December 31, 2004

U.S. Consumers Reporting Age 50 - 59

Sentinel Fraud Categories	Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
1 Advance-Fee Loans and Credit Protection/Repair	2,032	1,925	95%	\$3,452,458	\$1,793	\$300
2 Business Opps and Work-at-Home Plans	1,915	1,841	96%	\$15,756,982	\$8,559	\$530
3 Debt Management/Credit Counseling	735	681	93%	\$2,270,293	\$3,334	\$1,751
4 Foreign Money Offers	5,464	1,489	27%	\$5,795,368	\$3,892	\$2,000
5 Health Care	1,082	849	78%	\$415,869	\$490	\$125
6 Internet Auctions	11,812	11,499	97%	\$9,853,456	\$857	\$204
7 Internet Services and Computer Complaints	5,917	3,608	61%	\$1,470,825	\$408	\$104
8 Investments	391	323	83%	\$5,743,841	\$17,783	\$3,800
9 Magazines and Buyers Clubs	815	626	77%	\$53,016	\$85	\$58
10 Multi-Level Mktg/Pyramids/Chain Letters	364	310	85%	\$315,763	\$1,019	\$260
11 Office Supplies and Services	799	615	77%	\$1,285,401	\$2,090	\$275
12 Prizes/Sweepstakes and Lotteries	2,691	2,282	85%	\$4,305,771	\$1,887	\$2,000
13 Shop-at-Home/Catalog Sales	5,349	4,970	93%	\$7,049,011	\$1,418	\$147
14 Telephone Services	2,593	2,309	89%	\$561,591	\$243	\$58
15 Travel, Vacations and Timeshare	621	554	89%	\$1,248,221	\$2,253	\$581

U.S. Consumers Reporting Age 60 - 69

Sentinel Fraud Categories	Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
1 Advance-Fee Loans and Credit Protection/Repair	707	666	94%	\$389,916	\$585	\$299
2 Business Opps and Work-at-Home Plans	683	654	96%	\$4,133,666	\$6,321	\$500
3 Debt Management/Credit Counseling	351	328	93%	\$939,067	\$2,863	\$2,163
4 Foreign Money Offers	2,233	563	25%	\$1,630,111	\$2,895	\$2,250
5 Health Care	552	469	85%	\$164,722	\$351	\$148
6 Internet Auctions	3,347	3,257	97%	\$2,500,825	\$768	\$219
7 Internet Services and Computer Complaints	2,406	1,556	65%	\$376,411	\$242	\$107
8 Investments	254	204	80%	\$2,991,406	\$14,664	\$4,500
9 Magazines and Buyers Clubs	463	328	71%	\$42,565	\$130	\$66
10 Multi-Level Mktg/Pyramids/Chain Letters	130	108	83%	\$135,731	\$1,257	\$755
11 Office Supplies and Services	269	203	75%	\$34,774	\$171	\$150
12 Prizes/Sweepstakes and Lotteries	2,309	1,961	85%	\$6,403,210	\$3,265	\$2,000
13 Shop-at-Home/Catalog Sales	2,114	1,897	90%	\$2,307,815	\$1,217	\$120
14 Telephone Services	1,307	1,186	91%	\$45,620	\$38	\$41
15 Travel, Vacations and Timeshare	319	287	90%	\$434,518	\$1,514	\$699

U.S. Consumers Reporting Age 70 and Over

Sentinel Fraud Categories	Total No. of Complaints	Complaints Reporting Amount Paid	Percentage of Complaints Reporting Amount Paid	Amount Paid Reported	Average Amount Paid ¹	Median Amount Paid ²
1 Advance-Fee Loans and Credit Protection/Repair	350	317	91%	\$730,251	\$2,304	\$389
2 Business Opps and Work-at-Home Plans	394	372	94%	\$1,432,719	\$3,851	\$156
3 Debt Management/Credit Counseling	188	179	95%	\$374,302	\$2,091	\$1,238
4 Foreign Money Offers	651	266	41%	\$2,152,920	\$8,094	\$4,050
5 Health Care	473	442	93%	\$93,412	\$211	\$132
6 Internet Auctions	624	601	96%	\$437,708	\$728	\$270
7 Internet Services and Computer Complaints	1,005	758	75%	\$271,461	\$358	\$100
8 Investments	231	205	89%	\$3,925,153	\$19,147	\$5,000
9 Magazines and Buyers Clubs	395	285	72%	\$25,917	\$91	\$67
10 Multi-Level Mktg/Pyramids/Chain Letters	61	49	80%	\$151,381	\$3,089	\$395
11 Office Supplies and Services	93	57	61%	\$2,761	\$48	\$105
12 Prizes/Sweepstakes and Lotteries	6,963	6,203	89%	\$24,039,765	\$3,876	\$2,300
13 Shop-at-Home/Catalog Sales	1,199	1,042	87%	\$633,078	\$608	\$61
14 Telephone Services	856	818	96%	\$84,851	\$104	\$40
15 Travel, Vacations and Timeshare	210	198	94%	\$636,229	\$3,213	\$599

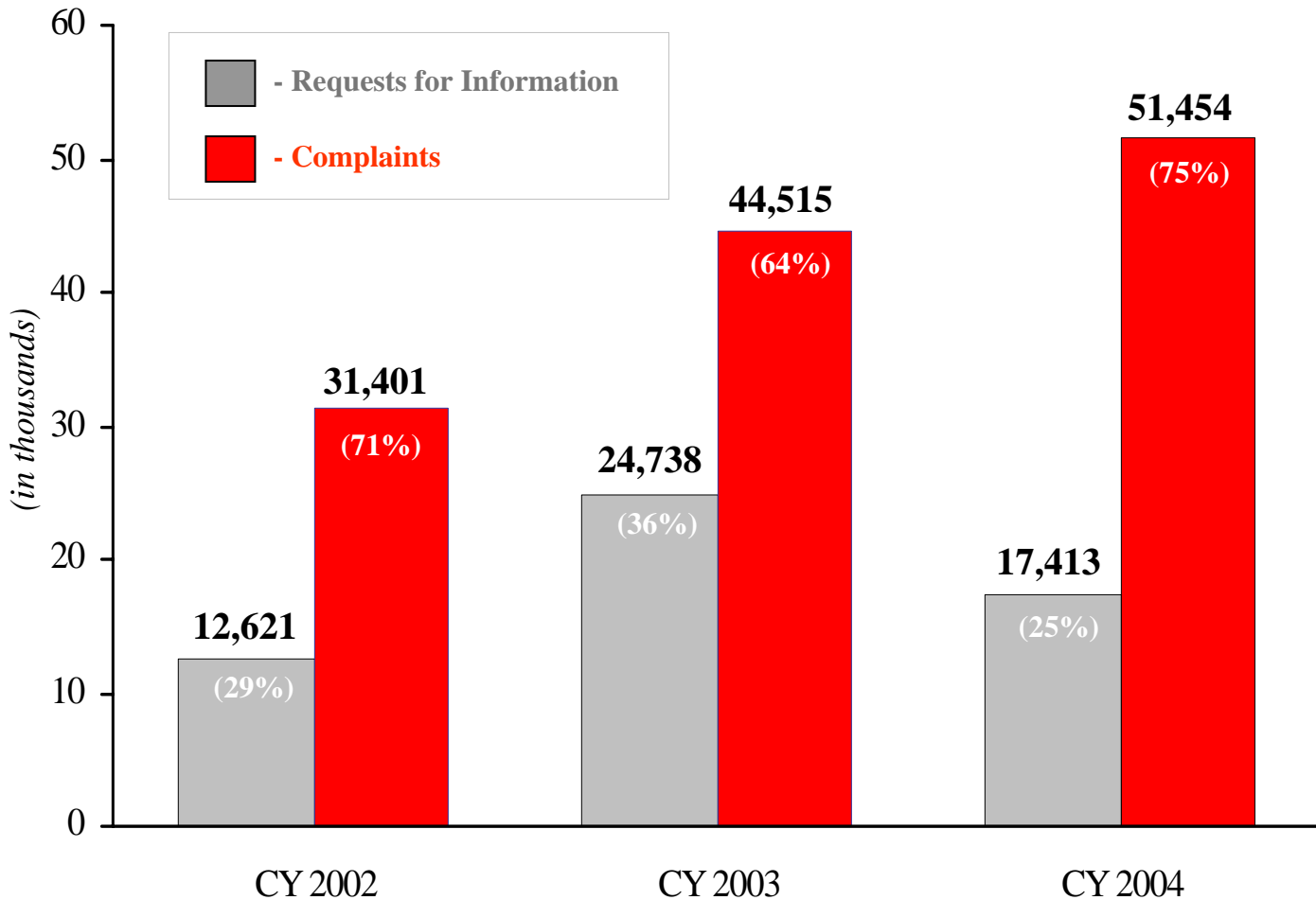
¹ Average is based on the total number of consumers who reported amount paid for each complaint category.

² Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

Note: A complaint may contain information from multiple consumers.



Identity Theft Records from Consumers Age 50 and Over by Calendar Year¹



¹Percentages are based on the number of identity theft records received from consumers age 50 and over by calendar year.



How Victims' Information is Misused for Consumers Age 50 and Over¹

Calendar Years 2002 through 2004

Credit Card Fraud

Theft Subtype	Percentage	Percentage	Percentage
	CY 2002	CY 2003	CY 2004
New Accounts	30.7%	23.0%	19.6%
Existing Account	18.7%	18.1%	18.5%
Unspecified	0.5%	0.2%	0.1%
Total	48%	40%	37%

Loan Fraud

Theft Subtype	Percentage	Percentage	Percentage
	CY 2002	CY 2003	CY 2004
Business / Personal / Student Loan	2.9%	2.2%	2.8%
Auto Loan / Lease	1.7%	1.7%	1.6%
Real Estate Loan	1.0%	1.1%	1.1%
Unspecified	0.4%	0.2%	0.1%
Total	6%	5%	5%

Phone or Utilities Fraud

Theft Subtype	Percentage	Percentage	Percentage
	CY 2002	CY 2003	CY 2004
Wireless - New	11.3%	10.7%	9.9%
Telephone - New	4.1%	4.6%	5.1%
Utilities - New	2.0%	2.2%	2.6%
Unauthorized Charges to Existing Accounts	0.7%	0.7%	0.8%
Unspecified	0.4%	0.2%	0.2%
Total	17%	17%	17%

Other Identity Theft

Theft Subtype	Percentage	Percentage	Percentage
	CY 2002	CY 2003	CY 2004
Other	6.6%	9.7%	11.9%
Medical	1.3%	1.7%	1.7%
Internet/Email	1.3%	1.6%	1.6%
Illegal or Criminal	0.8%	0.7%	0.8%
Insurance ³	—	0.3%	0.5%
Apartment or House Rented	0.5%	0.4%	0.4%
Bankruptcy	0.3%	0.3%	0.3%
Securities / Other Investments	0.4%	0.2%	0.2%
Property Rental Fraud ³	—	0.1%	0.2%
Magazines ³	—	0.1%	0.2%
Child Support ³	—	0.1%	0.1%
Total	11%	15%	18%

Bank Fraud²

Theft Subtype	Percentage	Percentage	Percentage
	CY 2002	CY 2003	CY 2004
Existing Accounts	9.3%	8.9%	9.2%
Electronic Fund Transfer	3.6%	5.4%	7.0%
New Accounts	2.7%	2.7%	2.7%
Unspecified	0.3%	0.1%	0.1%
Total	15%	16%	18%

Employment-Related Fraud

Theft Subtype	Percentage	Percentage	Percentage
	CY 2002	CY 2003	CY 2004
Employment-Related Fraud	3%	5%	5%

Attempted Identity Theft

Theft Subtype	Percentage	Percentage	Percentage
	CY 2002	CY 2003	CY 2004
Attempted Identity Theft	14%	13%	10%

Government Documents or Benefits Fraud

Theft Subtype	Percentage	Percentage	Percentage
	CY 2002	CY 2003	CY 2004
Driver's License Issued / Forged	2.1%	1.8%	1.7%
Fraudulent Tax Return	0.6%	1.4%	1.7%
Government Benefits Applied / Received	0.6%	1.0%	1.1%
Social Security Card Issued / Forged	1.6%	0.2%	0.2%
Other Government Docs Issued / Forged	0.3%	0.4%	0.6%
Unspecified	<0.1%	<0.1%	<0.1%
Total	5%	5%	5%

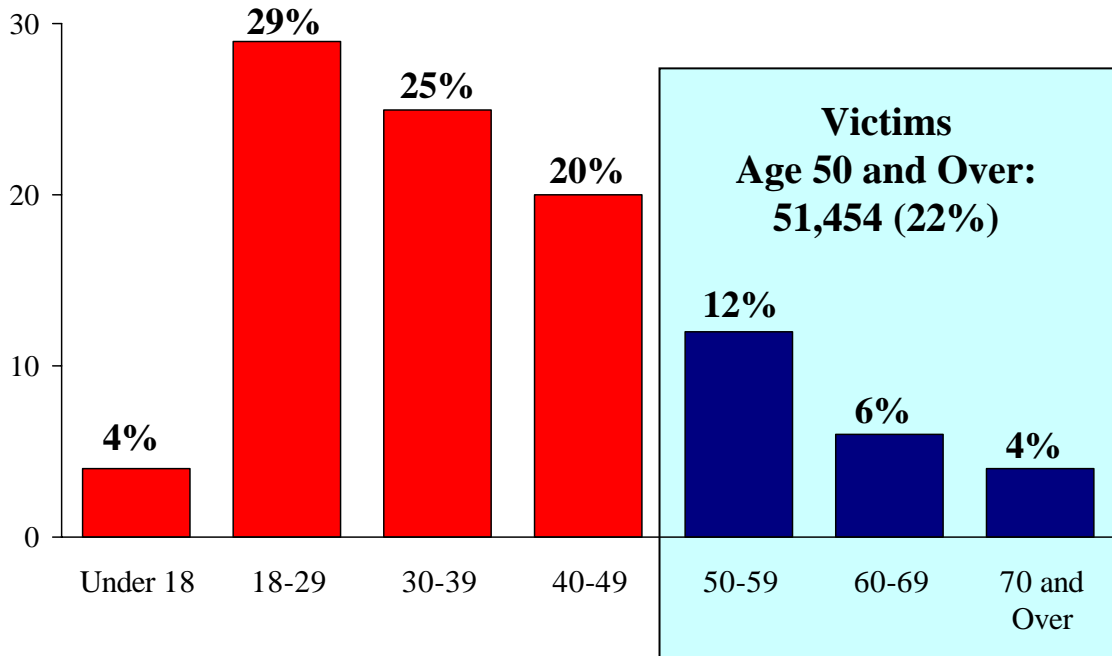
¹Percentages are based on the total number of complaints in the Identity Theft Data Clearinghouse received from consumers age 50 and over for each calendar year: CY 2002 = 31,401; CY 2003 = 44,515; CY 2004 = 51,454. Note that percentages total to more than 100 in each year because some victims reported experiencing more than one type of identity theft: 21% in CY 2002; 17% in CY 2003; and 17% in CY 2004.

²Includes fraud involving checking and savings accounts and electronic fund transfers.

³Theft subtype added in CY 2003.

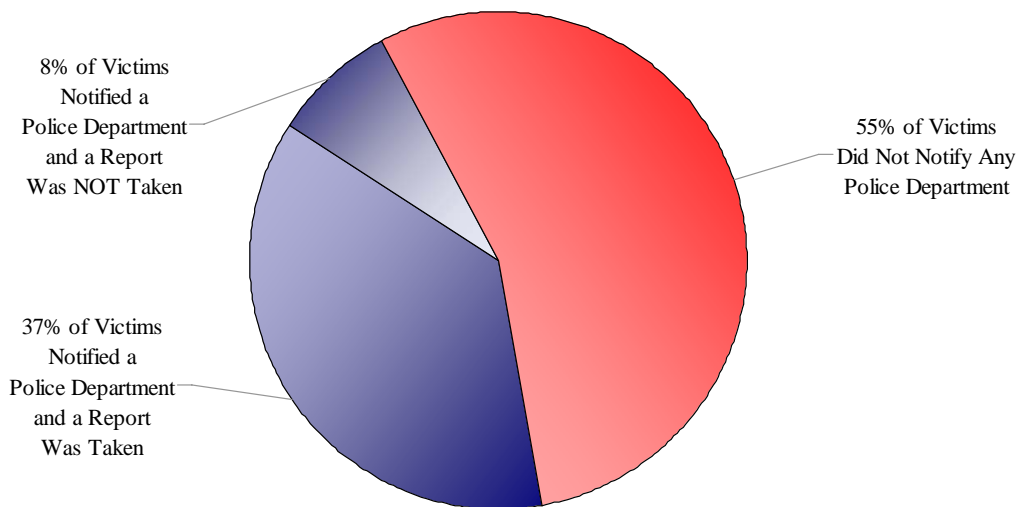


Identity Theft Complaints by Victim Age¹ January 1 – December 31, 2004



¹Percentages are based on the total number of identity theft complaints where victims reported their age (234,263). 95% of victims reported their age.

Law Enforcement Contact for Consumers Age 50 and Over² January 1 – December 31, 2004



²Percentages are based on the total number of identity theft complaints from victims age 50 and over who indicated whether they had notified a police department (50,372). Less than one percent of victims did not indicate if a report was taken when a police department was notified.


FRAUD COMPLAINTS BY CONSUMER STATE
IDENTITY THEFT VICTIMS BY STATE

January 1 - December 31, 2004

Rank	Consumer State	Age 50 and Over		All Fraud Complaints Per 100,000 Population ²	Rank	Victim State	Age 50 and Over		All Victims Per 100,000 Population ²
		No. of Complaints	Complaints Per 100,000 Population ¹				No. of Victims	Victims Per 100,000 Population ¹	
1	Alaska	275	179.0	174.4	1	Nevada	649	100.3	125.7
2	Nevada	1,051	162.4	151.3	2	California	8,702	93.6	122.1
3	Washington	2,753	154.8	151.2	3	Arizona	1,466	90.8	142.5
4	Arizona	2,484	153.9	180.5	4	Texas	4,504	81.3	117.6
5	Colorado	1,731	146.1	142.5	5	Washington	1,334	75.0	91.1
6	Delaware	343	136.6	126.6	6	New York	4,140	72.0	92.0
7	California	12,087	129.9	130.6	7	Colorado	846	71.4	95.8
8	Utah	630	125.6	122.5	8	Florida	4,178	70.7	92.3
9	Wyoming	192	121.1	127.9	9	Maryland	1,110	69.7	83.0
10	Idaho	465	120.2	112.3	10	Oregon	758	68.7	87.8
11	Hawaii	471	117.2	143.1	11	Utah	334	66.6	76.6
12	Oregon	1,283	116.3	132.3	12	Michigan	1,952	65.8	72.3
13	Maryland	1,841	115.5	131.3	13	Georgia	1,416	64.4	84.3
14	Florida	6,786	114.8	128.0	14	Alaska	96	62.5	66.1
15	Virginia	2,431	113.8	134.4	15	Illinois	2,130	59.8	87.6
16	Montana	349	113.6	118.8	16	New Jersey	1,477	56.9	75.1
17	New Hampshire	438	111.0	133.4	17	New Mexico	317	56.6	83.4
18	New Mexico	604	107.8	124.3	18	Delaware	135	53.7	66.6
19	Texas	5,267	95.1	95.3	19	Missouri	891	51.1	67.9
20	Michigan	2,805	94.5	108.8	20	Virginia	1,022	47.8	63.6
21	Georgia	1,991	90.5	96.8	21	Indiana	849	47.1	68.5
22	Ohio	3,166	90.4	114.0	22	North Carolina	1,142	46.8	65.8
23	Indiana	1,606	89.2	114.9	23	Kansas	357	44.7	61.3
24	Pennsylvania	3,654	89.1	119.2	24	Pennsylvania	1,742	42.5	61.0
25	Oklahoma	938	88.5	97.7	25	Tennessee	750	42.4	55.0
26	Missouri	1,526	87.5	111.2	26	Ohio	1,479	42.3	60.7
27	New Jersey	2,268	87.3	114.0	27	Hawaii	170	42.3	50.7
28	Alabama	1,175	84.9	91.5	28	Oklahoma	443	41.8	56.0
29	Maine	376	83.9	102.1	29	Massachusetts	802	41.3	61.1
30	New York	4,718	82.0	107.7	30	Connecticut	451	41.3	57.1
31	Illinois	2,913	81.8	116.1	31	South Carolina	499	39.7	51.2
32	Kansas	651	81.6	111.8	32	Louisiana	501	39.5	49.9
33	South Carolina	1,018	81.1	109.3	33	Arkansas	337	39.5	50.8
34	Massachusetts	1,574	81.0	108.7	34	Minnesota	572	39.3	57.0
35	North Carolina	1,963	80.4	97.1	35	Alabama	518	37.4	48.9
36	Connecticut	867	79.4	119.0	36	Idaho	138	35.7	43.1
37	Nebraska	410	79.3	114.6	37	Wisconsin	541	32.7	48.0
38	Rhode Island	264	79.1	100.8	38	Nebraska	168	32.5	45.1
39	Tennessee	1,394	78.7	91.6	39	Mississippi	267	32.4	46.5
40	Wisconsin	1,288	77.9	120.6	40	Rhode Island	104	31.1	50.6
41	West Virginia	495	77.9	101.1	41	New Hampshire	119	30.1	41.8
42	Vermont	156	75.9	109.3	42	Kentucky	367	29.5	40.1
43	Minnesota	1,068	73.5	103.6	43	Montana	86	28.0	39.3
44	Louisiana	904	71.2	80.3	44	Wyoming	43	27.1	42.2
45	Kentucky	856	68.7	88.4	45	Vermont	53	25.8	33.5
46	North Dakota	135	66.7	90.0	46	West Virginia	146	23.0	34.2
47	South Dakota	142	60.1	86.0	47	Maine	101	22.5	32.2
48	Mississippi	473	57.4	66.8	48	Iowa	209	22.2	34.8
49	Arkansas	485	56.8	75.7	49	South Dakota	50	21.2	23.2
50	Iowa	527	55.9	89.5	50	North Dakota	35	17.3	29.6

¹ Per 100,000 unit of population (age 50 and over) is based on the 2004 U.S. Census population estimates (Tables SC-EST2004-02 - Annual Estimates of the Population by Sex and Age for [State]: April 1, 2000 to July 1, 2004).

² Per 100,000 unit of population is based on the 2004 U.S. Census population estimates (Table NST-EST2004-01 - Annual Estimates of the Population for the United States and States, and for Puerto Rico: April 1, 2000 to July 1, 2004).

Note: Numbers for the District of Columbia are: Fraud = 314 complaints and 198.3 complaints per 100,000 population (age 50 and over); Identity Theft = 175 victims and 110.5 victims per 100,000 population (age 50 and over). Total fraud = 1,196 complaints and 216.1 complaints per 100,000 population; total Identity Theft = 922 victims and 166.6 victims per 100,000 population.

Appendix A: The Sentinel Network



The Identity Theft Data Clearinghouse was launched in November 1999 and is the sole national repository of consumer complaints about identity theft. The Clearinghouse provides specific investigative material for law enforcement and larger, trend-based information providing insight to both private and public sector partners on ways to reduce the incidence of identity theft. Information in the Clearinghouse is available to law enforcement members via Consumer Sentinel, the secured, password-protected government Web site. This access enables law enforcers to readily spot identity theft problems in their own backyards, and to coordinate with other law enforcement officers where the data reveals common schemes or perpetrators.



Econsumer.gov was created in April 2001 to gather and share cross-border e-commerce complaints in order to respond to the challenges of multinational Internet fraud, and enhance consumer confidence in e-commerce. The multilingual public Web site provides general information about consumer protection in all countries that belong to the International Consumer Protection and Enforcement Network (formerly called the International Marketing Supervision Network), contact information for consumer protection authorities in those countries, and an online complaint form. All information is available in English, French, German, Korean, and Spanish. Using the existing Consumer Sentinel network, the incoming complaints are shared through the government Web site with participating consumer protection law enforcers from 19 nations.



Military Sentinel, which was established in September 2002, is a project of the Federal Trade Commission and the Department of Defense to identify and target consumer protection issues that affect members of the United States Armed Forces and their families. Military Sentinel also provides a gateway to consumer education materials covering a wide range of consumer protection issues, such as auto leasing, identity theft, and work-at-home scams. Members of the United States Armed Forces can enter complaints directly into Consumer Sentinel. Through Consumer Sentinel, the government password-protected Web site, this information is used by law enforcement agencies, members of the JAG staff, and others in the Department of Defense to help protect armed services members and their families from consumer protection-related problems.

Appendix B: Sentinel Complaint Categories

Advance-Fee Loans and Credit Protection/Repair Offers: The promise of a loan that requires you to pay a fee first; worthless credit card loss protection and insurance programs; the promise that accurate negative information can be removed from your credit file for a fee, etc.

Business Opportunities and Work-at-Home Plans: Medical billing scams; misleading franchise and Internet-based business opportunities; wealth building plans that don't make good on their promises, etc.

Debt Management/Credit Counseling: Unfulfilled promises by credit counseling organizations to provide free services, send payments to creditors in a timely manner, or reduce interest rates on credit card debt, eliminate late and over-the-limit fees, etc.

Foreign Money Offers: Letters or e-mails offer the "opportunity" to share in a percentage of millions of dollars that a self-proclaimed government official is trying to transfer illegally out of a foreign country in return for money, bank account numbers or other identifying information from the victim.

Health Care: Fraudulent, misleading or deceptive claims for vision correction procedures; dietary supplements; weight loss products or services; impotency treatments; health spas and equipments; infertility services; sunscreens; HIV test kits, etc.

Identity Theft: When someone appropriates your personally identifying information (like your Social Security number or credit card account number) to commit fraud or theft.

Internet Auctions: Non-delivery of goods, delivery of goods that are less valuable than advertised; lack of delivery in a timely way; failure to disclose all the relevant information about the product or terms of the sale, etc.

Internet Services and Computers: Trial offers from ISPs; difficulty canceling an ISP account; undisclosed Web site charges; problems with computer software and equipment purchases; and spyware.

Investments: Promises of riches in day trading, oil and gas leases, gold and gems, FCC licenses, etc. that don't pan out.

Magazines and Buyers Clubs: Pitches for "free," "pre-paid" or "special" magazine subscription deals and offers for club memberships that claim to help you save money when buying a particular product or service (CDs, books, etc.).

Multi-Level Marketing/Pyramids/Chain Letters: Network plans that offer commissions on the sale of goods by you and distributors you recruit.

Office Supplies and Services: Fraudulent or deceptive offers for toner, copier paper, maintenance supplies, equipment maintenance contracts; classified advertising and yellow page invoice scams; website cramming schemes, etc.

Prizes/Sweepstakes and Lotteries: Promotions for "free" prizes for a fee; foreign lotteries and sweepstakes offered through the phone, fax, e-mail or mail, etc.

Shop-At-Home/Catalog Sales: Problems, such as undisclosed costs, failure to deliver on time, non-delivery and refusal to honor a guarantee, with purchases made via the Internet (not including auction sales), telephone or mail.

Telephone Services: Charges for calls to "toll-free" numbers; unauthorized charges such as charges for calls you didn't make; unauthorized switching of your phone service provider; misleading pre-paid phone card offers, etc.

Travel, Vacation and Timeshare Plans: Deceptive offers for "free" or low-cost vacations; cut-rate student travel packages; misleading timeshare offers, etc.

"Other" complaint categories are: Employment agencies/job counseling, charitable solicitations, government services, real estate, scholarships/educational grants, modeling agencies/services, green card application services, dating services, property/inheritance tracers, water purifiers, living trusts and viaticals.

Appendix C: Number of Sentinel fraud complaints from United States (U.S.) consumers reporting age 50 and over by consumers' state, age range, and calendar year.

Notes: 1) This report includes fraud consumer complaints from all 50 U.S. states, the District of Columbia, and four U.S. territories - Guam (20), Minor Outlying Islands (5), Puerto Rico (260), and Virgin Islands (40). 2) Sentinel complaints may contain information from multiple consumers.

Alabama

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	308	419	643	1,370
60 - 69	147	193	343	683
70 and Over	118	150	195	463
Sum:	572	760	1,175	2,507

Alaska

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	105	163	191	459
60 - 69	66	54	59	179
70 and Over	34	30	27	91
Sum:	205	247	275	727

Arizona

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	538	820	3,392	4,750
60 - 69	254	419	631	1,304
70 and Over	292	406	626	1,324
Sum:	1,084	1,645	4,641	7,370

Arkansas

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	120	246	294	660
60 - 69	55	91	139	285
70 and Over	55	46	52	153
Sum:	230	383	485	1,098

California

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	3,072	4,662	7,046	14,780
60 - 69	1,399	1,840	2,789	6,028
70 and Over	1,277	1,675	2,294	5,246
Sum:	5,742	8,174	12,087	26,003

Colorado

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	466	690	1,064	2,220
60 - 69	186	263	385	834
70 and Over	173	150	289	612
Sum:	824	1,103	1,731	3,658

Connecticut

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	305	443	588	1,336
60 - 69	104	142	195	441
70 and Over	68	87	87	242
Sum:	477	671	867	2,015

Delaware

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	76	109	168	353
60 - 69	27	53	92	172
70 and Over	15	25	87	127
Sum:	118	187	343	648

District Of Columbia

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	100	157	202	459
60 - 69	46	57	70	173
70 and Over	21	31	42	94
Sum:	167	244	314	725

Florida

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	1,585	2,540	3,899	8,024
60 - 69	846	1,145	1,717	3,708
70 and Over	738	818	1,193	2,749
Sum:	3,167	4,502	6,786	14,455

Georgia

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	534	844	1,224	2,602
60 - 69	207	294	467	968
70 and Over	107	223	314	644
Sum:	846	1,361	1,991	4,198

Guam

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	4	5	4	13
60 - 69		3	1	4
70 and Over	1	1	1	3
Sum:	5	9	6	20

Hawaii

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	120	196	299	615
60 - 69	46	92	90	228
70 and Over	68	79	83	230
Sum:	234	367	471	1,072

Idaho

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	86	165	277	528
60 - 69	50	60	98	208
70 and Over	39	55	91	185
Sum:	175	280	465	920

Illinois

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	778	1,322	1,787	3,887
60 - 69	313	448	609	1,370
70 and Over	304	315	524	1,143
Sum:	1,394	2,083	2,913	6,390

Indiana

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	412	665	946	2,023
60 - 69	195	220	388	803
70 and Over	174	217	287	678
Sum:	781	1,100	1,606	3,487

Iowa

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	158	242	341	741
60 - 69	51	70	109	230
70 and Over	33	56	78	167
Sum:	242	368	527	1,137

Kansas

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	169	317	427	913
60 - 69	66	108	142	316
70 and Over	34	75	82	191
Sum:	269	500	651	1,420

Kentucky

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	195	363	487	1,045
60 - 69	77	238	248	563
70 and Over	81	98	125	304
Sum:	353	699	856	1,908

Louisiana

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	241	368	562	1,171
60 - 69	127	138	199	464
70 and Over	83	78	144	305
Sum:	450	584	904	1,938

Maine

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	88	141	236	465
60 - 69	33	64	79	176
70 and Over	55	34	61	150
Sum:	176	238	376	790

Maryland

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	560	776	1,122	2,458
60 - 69	199	316	460	975
70 and Over	148	177	266	591
Sum:	905	1,269	1,841	4,015

Massachusetts

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	426	625	974	2,025
60 - 69	153	218	330	701
70 and Over	170	216	275	661
Sum:	749	1,058	1,574	3,381

Michigan

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	633	1,031	1,641	3,305
60 - 69	259	425	635	1,319
70 and Over	267	407	536	1,210
Sum:	1,156	1,863	2,805	5,824

Minnesota

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	279	450	682	1,411
60 - 69	96	188	223	507
70 and Over	79	107	168	354
Sum:	454	745	1,068	2,267

Minor Outlying Islands

	Calendar Year		Sum:
	2003	2004	
50 - 59	2	2	4
70 and Over		1	1
Sum:	2	3	5

Mississippi

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	111	196	268	575
60 - 69	37	68	130	235
70 and Over	54	59	75	188
Sum:	202	322	473	997

Missouri

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	452	793	916	2,161
60 - 69	195	277	340	812
70 and Over	173	288	276	737
Sum:	820	1,358	1,526	3,704

Montana

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	97	152	177	426
60 - 69	57	65	88	210
70 and Over	47	43	87	177
Sum:	201	260	349	810

Nebraska

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	163	163	257	583
60 - 69	50	60	80	190
70 and Over	53	71	75	199
Sum:	266	293	410	969

Nevada

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	253	366	544	1,163
60 - 69	128	190	319	637
70 and Over	89	149	188	426
Sum:	470	705	1,051	2,226

New Hampshire

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	139	166	257	562
60 - 69	56	78	111	245
70 and Over	73	76	71	220
Sum:	267	320	438	1,025

New Jersey

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	574	963	1,330	2,867
60 - 69	234	369	498	1,101
70 and Over	200	318	447	965
Sum:	1,007	1,649	2,268	4,924

New Mexico

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	154	226	337	717
60 - 69	110	117	150	377
70 and Over	113	85	121	319
Sum:	377	428	604	1,409

New York

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	1,118	1,840	2,790	5,748
60 - 69	504	653	1,112	2,269
70 and Over	398	511	836	1,745
Sum:	2,018	3,003	4,718	9,739

North Carolina

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	564	853	1,242	2,659
60 - 69	193	287	448	928
70 and Over	151	232	281	664
Sum:	908	1,372	1,963	4,243

North Dakota

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	29	45	79	153
60 - 69	6	17	32	55
70 and Over	34	18	24	76
Sum:	68	80	135	283

Ohio

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	757	1,285	1,847	3,889
60 - 69	337	434	729	1,500
70 and Over	310	474	608	1,392
Sum:	1,402	2,192	3,166	6,760

Oklahoma

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	259	388	531	1,178
60 - 69	110	164	219	493
70 and Over	86	121	189	396
Sum:	455	673	938	2,066

Oregon

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	416	539	827	1,782
60 - 69	158	229	290	677
70 and Over	76	112	168	356
Sum:	650	880	1,283	2,813

Pennsylvania

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	897	1,381	2,177	4,455
60 - 69	402	551	768	1,721
70 and Over	453	508	721	1,682
Sum:	1,750	2,440	3,654	7,844

Puerto Rico

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	36	32	93	161
60 - 69	6	21	50	77
70 and Over	4	5	14	23
Sum:	46	58	156	260

Rhode Island

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	60	124	155	339
60 - 69	39	34	61	134
70 and Over	30	43	50	123
Sum:	129	201	264	594

South Carolina

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	246	385	1,227	1,858
60 - 69	132	154	290	576
70 and Over	74	128	170	372
Sum:	452	667	1,680	2,799

South Dakota

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	36	67	80	183
60 - 69	12	29	33	74
70 and Over	10	37	29	76
Sum:	58	133	142	333

Tennessee

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	384	576	855	1,815
60 - 69	169	204	331	704
70 and Over	166	166	215	547
Sum:	719	946	1,394	3,059

Texas

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	1,479	2,114	3,188	6,781
60 - 69	592	871	1,292	2,755
70 and Over	513	623	799	1,935
Sum:	2,584	3,606	5,267	11,457

Utah

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	133	252	338	723
60 - 69	69	91	152	312
70 and Over	84	99	142	325
Sum:	284	442	630	1,356

Vermont

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	48	62	114	224
60 - 69	9	37	29	75
70 and Over	7	6	14	27
Sum:	64	105	156	325

Virginia

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	721	1,109	1,511	3,341
60 - 69	243	383	553	1,179
70 and Over	225	280	374	879
Sum:	1,189	1,771	2,431	5,391

Virgin Islands

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	6	6	13	25
60 - 69	6	2	5	13
70 and Over	1		1	2
Sum:	13	8	19	40

Washington

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	704	1,014	1,472	3,190
60 - 69	275	354	752	1,381
70 and Over	183	346	542	1,071
Sum:	1,160	1,713	2,753	5,626

West Virginia

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	146	193	282	621
60 - 69	64	58	179	301
70 and Over	69	48	34	151
Sum:	278	299	495	1,072

Wisconsin

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	300	506	846	1,652
60 - 69	120	195	297	612
70 and Over	157	168	150	475
Sum:	577	868	1,288	2,733

Wyoming

	<i>Calendar Year</i>			
	2002	2003	2004	Sum:
50 - 59	55	70	116	241
60 - 69	15	19	51	85
70 and Over	25	10	25	60
Sum:	95	99	192	386

Appendix D: Top Sentinel fraud complaint categories for United States (U.S.) consumers reporting age 50 and over by calendar year

Notes: 1) This report includes fraud consumer complaints from all 50 U.S. states, the District of Columbia, and four U.S. territories - Guam (20), Minor Outlying Islands (5), Puerto Rico (260), and Virgin Islands (40). 2) Sentinel complaints may contain information from multiple consumers.

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	2,848	2,868	3,072	8,788
Business Opps and Work-at-Home Plans	2,089	2,311	2,988	7,388
Debt Management/Credit Counseling		11	1,269	1,280
Foreign Money Offers	3,906	4,929	8,340	17,175
Health Care	2,940	1,500	2,075	6,515
Internet Auctions	4,124	8,542	15,783	28,449
Internet Services and Computer Complaints	5,025	7,902	9,312	22,239
Investments	612	630	868	2,110
Magazines and Buyers Clubs	1,061	1,242	1,655	3,958
Multi-Level Mktg/Pyramids/Chain Letters	423	442	555	1,420
Office Supplies and Services	370	555	1,158	2,083
Prizes/Sweepstakes and Lotteries	5,318	8,117	11,803	25,238
Shop-at-Home/Catalog Sales	4,228	8,089	8,658	20,975
Telephone Services	2,389	3,662	4,716	10,767
Travel, Vacations and Timeshare	759	1,104	1,141	3,004

**Appendix D: Top Sentinel fraud complaint categories for United States
(U.S.) consumers reporting age 50 and over by consumer age range**

Notes: 1) This report includes fraud consumer complaints from all 50 U.S. states, the District of Columbia, and four U.S. territories - Guam (20), Minor Outlying Islands (5), Puerto Rico (260), and Virgin Islands (40). 2) Sentinel complaints may contain information from multiple consumers.

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	1,896	1,858	2,032	5,786
Business Opps and Work-at-Home Plans	1,389	1,463	1,915	4,767
Debt Management/Credit Counseling		8	735	743
Foreign Money Offers	2,555	3,381	5,464	11,400
Health Care	873	728	1,082	2,683
Internet Auctions	3,113	6,497	11,812	21,422
Internet Services and Computer Complaints	3,380	5,271	5,917	14,568
Investments	292	321	391	1,004
Magazines and Buyers Clubs	508	642	815	1,965
Multi-Level Mktg/Pyramids/Chain Letters	285	297	364	946
Office Supplies and Services	279	372	799	1,450
Prizes/Sweepstakes and Lotteries	863	1,468	2,691	5,022
Shop-at-Home/Catalog Sales	2,524	5,000	5,349	12,873
Telephone Services	1,309	2,109	2,593	6,011
Travel, Vacations and Timeshare	414	602	621	1,637

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	637	653	707	1,997
Business Opps and Work-at-Home Plans	495	548	683	1,726
Debt Management/Credit Counseling		2	351	353
Foreign Money Offers	1,052	1,222	2,233	4,507
Health Care	861	434	552	1,847
Internet Auctions	816	1,710	3,347	5,873
Internet Services and Computer Complaints	1,171	1,891	2,406	5,468
Investments	175	163	254	592
Magazines and Buyers Clubs	312	341	463	1,116
Multi-Level Mktg/Pyramids/Chain Letters	108	107	130	345
Office Supplies and Services	67	130	269	466
Prizes/Sweepstakes and Lotteries	1,013	1,503	2,309	4,825
Shop-at-Home/Catalog Sales	989	1,886	2,114	4,989
Telephone Services	673	957	1,307	2,937
Travel, Vacations and Timeshare	226	331	319	876

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	321	360	350	1,031
Business Opps and Work-at-Home Plans	205	301	394	900
Debt Management/Credit Counseling		1	188	189
Foreign Money Offers	299	327	651	1,277
Health Care	1,210	338	473	2,021
Internet Auctions	195	335	624	1,154
Internet Services and Computer Complaints	476	740	1,005	2,221
Investments	146	147	231	524
Magazines and Buyers Clubs	244	262	395	901
Multi-Level Mktg/Pyramids/Chain Letters	30	38	61	129
Office Supplies and Services	25	53	93	171
Prizes/Sweepstakes and Lotteries	3,451	5,160	6,963	15,574
Shop-at-Home/Catalog Sales	715	1,206	1,199	3,120
Telephone Services	416	601	856	1,873
Travel, Vacations and Timeshare	120	171	210	501

Appendix D: Top Sentinel fraud complaint categories for United States (U.S.) consumers reporting age 50 and over by consumer state

Notes: 1) This report includes fraud consumer complaints from all 50 U.S. states, the District of Columbia, and four U.S. territories - Guam (20), Minor Outlying Islands (5), Puerto Rico (260), and Virgin Islands (40). 2) Sentinel complaints may contain information from multiple consumers.

Alabama

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	54	58	43	155
Business Opps and Work-at-Home Plans	32	22	41	95
Debt Management/Credit Counseling			28	28
Foreign Money Offers	45	50	137	232
Health Care	33	28	34	95
Internet Auctions	63	108	202	373
Internet Services and Computer Complaints	81	104	128	313
Investments	7	7	15	29
Magazines and Buyers Clubs	14	14	33	61
Multi-Level Mktg/Pyramids/Chain Letters	3	4	10	17
Office Supplies and Services	3	4	23	30
Prizes/Sweepstakes and Lotteries	85	110	175	370
Shop-at-Home/Catalog Sales	62	107	114	283
Telephone Services	34	63	63	160
Travel, Vacations and Timeshare	11	20	11	42

Alaska

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	25	22	16	63
Business Opps and Work-at-Home Plans	4	3	6	13
Debt Management/Credit Counseling			1	1
Foreign Money Offers	18	21	38	77
Health Care	12	5	5	22
Internet Auctions	23	36	47	106
Internet Services and Computer Complaints	30	29	21	80
Investments	5	4	1	10
Magazines and Buyers Clubs	11	5	13	29
Multi-Level Mktg/Pyramids/Chain Letters	1	2	1	4
Office Supplies and Services	3	5	8	16
Prizes/Sweepstakes and Lotteries	36	51	56	143
Shop-at-Home/Catalog Sales	13	25	22	60
Telephone Services	6	10	6	22
Travel, Vacations and Timeshare	4	4	4	12

Arizona

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	79	83	76	238
Business Opps and Work-at-Home Plans	46	65	86	197
Debt Management/Credit Counseling			51	51
Foreign Money Offers	98	139	245	482
Health Care	93	33	52	178
Internet Auctions	122	212	430	764
Internet Services and Computer Complaints	95	204	254	553
Investments	18	18	30	66
Magazines and Buyers Clubs	22	28	42	92
Multi-Level Mktg/Pyramids/Chain Letters	8	13	15	36
Office Supplies and Services	8	14	21	43
Prizes/Sweepstakes and Lotteries	170	283	462	915
Shop-at-Home/Catalog Sales	111	184	216	511
Telephone Services	63	80	97	240
Travel, Vacations and Timeshare	16	35	28	79

Arkansas

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	19	26	15	60
Business Opps and Work-at-Home Plans	17	17	16	50
Debt Management/Credit Counseling			20	20
Foreign Money Offers	16	43	52	111
Health Care	30	8	4	42
Internet Auctions	24	70	129	223
Internet Services and Computer Complaints	30	61	59	150
Investments	1	4	4	9
Magazines and Buyers Clubs	4	4	6	14
Multi-Level Mktg/Pyramids/Chain Letters		5	6	11
Office Supplies and Services	4	3	6	13
Prizes/Sweepstakes and Lotteries	7	12	31	50
Shop-at-Home/Catalog Sales	38	61	61	160
Telephone Services	12	29	18	59
Travel, Vacations and Timeshare	4	11	4	19

California

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	400	338	483	1,221
Business Opps and Work-at-Home Plans	321	326	427	1,074
Debt Management/Credit Counseling		1	79	80
Foreign Money Offers	663	740	1,335	2,738
Health Care	328	198	330	856
Internet Auctions	583	1,278	2,149	4,010
Internet Services and Computer Complaints	744	1,088	1,309	3,141
Investments	121	98	144	363
Magazines and Buyers Clubs	160	189	286	635
Multi-Level Mktg/Pyramids/Chain Letters	85	58	78	221
Office Supplies and Services	74	82	205	361
Prizes/Sweepstakes and Lotteries	851	1,272	1,716	3,839
Shop-at-Home/Catalog Sales	591	1,150	1,300	3,041
Telephone Services	292	469	544	1,305
Travel, Vacations and Timeshare	119	147	170	436

Colorado

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	66	39	53	158
Business Opps and Work-at-Home Plans	56	54	82	192
Debt Management/Credit Counseling			9	9
Foreign Money Offers	89	129	268	486
Health Care	52	20	42	114
Internet Auctions	87	180	331	598
Internet Services and Computer Complaints	99	157	181	437
Investments	14	16	20	50
Magazines and Buyers Clubs	28	21	36	85
Multi-Level Mktg/Pyramids/Chain Letters	8	14	10	32
Office Supplies and Services	10	6	19	35
Prizes/Sweepstakes and Lotteries	84	134	226	444
Shop-at-Home/Catalog Sales	80	146	159	385
Telephone Services	37	53	65	155
Travel, Vacations and Timeshare	16	15	21	52

Connecticut

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	40	30	41	111
Business Opps and Work-at-Home Plans	31	33	23	87
Debt Management/Credit Counseling			8	8
Foreign Money Offers	61	64	93	218
Health Care	49	8	21	78
Internet Auctions	51	126	232	409
Internet Services and Computer Complaints	62	115	89	266
Investments	10	8	8	26
Magazines and Buyers Clubs	10	18	8	36
Multi-Level Mktg/Pyramids/Chain Letters	7	6	7	20
Office Supplies and Services	1	9	7	17
Prizes/Sweepstakes and Lotteries	23	40	60	123
Shop-at-Home/Catalog Sales	66	111	101	278
Telephone Services	17	28	39	84
Travel, Vacations and Timeshare	4	9	11	24

Delaware

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	9	18	7	34
Business Opps and Work-at-Home Plans	9	5	12	26
Debt Management/Credit Counseling			5	5
Foreign Money Offers	5	12	15	32
Health Care	8	8	12	28
Internet Auctions	12	19	38	69
Internet Services and Computer Complaints	21	28	34	83
Investments	2	3	7	12
Magazines and Buyers Clubs	3	2	6	11
Multi-Level Mktg/Pyramids/Chain Letters	1		4	5
Office Supplies and Services	2	1	6	9
Prizes/Sweepstakes and Lotteries	12	27	87	126
Shop-at-Home/Catalog Sales	13	24	36	73
Telephone Services	13	15	19	47
Travel, Vacations and Timeshare	3	2	4	9

District Of Columbia

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	20	24	11	55
Business Opps and Work-at-Home Plans	9	14	8	31
Debt Management/Credit Counseling			3	3
Foreign Money Offers	21	15	19	55
Health Care	5	5	8	18
Internet Auctions	7	13	24	44
Internet Services and Computer Complaints	38	73	85	196
Investments		3	1	4
Magazines and Buyers Clubs	14	4	14	32
Multi-Level Mktg/Pyramids/Chain Letters	1		1	2
Office Supplies and Services	5	4	5	14
Prizes/Sweepstakes and Lotteries	11	29	43	83
Shop-at-Home/Catalog Sales	8	17	29	54
Telephone Services	9	25	16	50
Travel, Vacations and Timeshare	8	10	9	27

Florida

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	204	201	269	674
Business Opps and Work-at-Home Plans	199	210	258	667
Debt Management/Credit Counseling			103	103
Foreign Money Offers	352	481	699	1,532
Health Care	495	171	202	868
Internet Auctions	313	683	1,178	2,174
Internet Services and Computer Complaints	409	731	832	1,972
Investments	58	59	101	218
Magazines and Buyers Clubs	97	106	115	318
Multi-Level Mktg/Pyramids/Chain Letters	33	35	46	114
Office Supplies and Services	19	38	75	132
Prizes/Sweepstakes and Lotteries	131	309	630	1,070
Shop-at-Home/Catalog Sales	324	647	663	1,634
Telephone Services	236	360	443	1,039
Travel, Vacations and Timeshare	57	91	99	247

Georgia

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	59	83	96	238
Business Opps and Work-at-Home Plans	41	67	71	179
Debt Management/Credit Counseling			40	40
Foreign Money Offers	95	109	229	433
Health Care	46	34	50	130
Internet Auctions	86	180	324	590
Internet Services and Computer Complaints	123	186	222	531
Investments	17	20	22	59
Magazines and Buyers Clubs	25	34	52	111
Multi-Level Mktg/Pyramids/Chain Letters	10	2	14	26
Office Supplies and Services	5	8	32	45
Prizes/Sweepstakes and Lotteries	98	178	269	545
Shop-at-Home/Catalog Sales	80	193	190	463
Telephone Services	59	104	132	295
Travel, Vacations and Timeshare	20	31	34	85

Guam

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair			1	1
Business Opps and Work-at-Home Plans			1	1
Internet Auctions	1	3	2	6
Internet Services and Computer Complaints	2	1	1	4
Investments	2			2
Magazines and Buyers Clubs			1	1
Shop-at-Home/Catalog Sales		4		4
Telephone Services		1		1

Hawaii

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	10	18	17	45
Business Opps and Work-at-Home Plans	12	14	9	35
Debt Management/Credit Counseling			8	8
Foreign Money Offers	23	23	32	78
Health Care	4	5	8	17
Internet Auctions	30	62	105	197
Internet Services and Computer Complaints	26	36	48	110
Investments	3	3	2	8
Magazines and Buyers Clubs	1	8	6	15
Multi-Level Mktg/Pyramids/Chain Letters	2	3	2	7
Office Supplies and Services	2	6	11	19
Prizes/Sweepstakes and Lotteries	37	86	87	210
Shop-at-Home/Catalog Sales	23	59	75	157
Telephone Services	10	8	21	39
Travel, Vacations and Timeshare	2	1	5	8

Idaho

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	11	17	17	45
Business Opps and Work-at-Home Plans	6	10	18	34
Debt Management/Credit Counseling			14	14
Foreign Money Offers	18	18	41	77
Health Care	4	4	11	19
Internet Auctions	28	60	122	210
Internet Services and Computer Complaints	28	28	44	100
Investments	2		3	5
Magazines and Buyers Clubs	1	5	7	13
Multi-Level Mktg/Pyramids/Chain Letters	1	3	1	5
Office Supplies and Services		1	5	6
Prizes/Sweepstakes and Lotteries	34	54	77	165
Shop-at-Home/Catalog Sales	18	38	40	96
Telephone Services	12	15	17	44
Travel, Vacations and Timeshare	1	3	8	12

Illinois

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	94	106	107	307
Business Opps and Work-at-Home Plans	82	78	114	274
Debt Management/Credit Counseling			49	49
Foreign Money Offers	127	113	221	461
Health Care	92	56	61	209
Internet Auctions	156	313	582	1,051
Internet Services and Computer Complaints	153	237	302	692
Investments	23	17	17	57
Magazines and Buyers Clubs	30	35	57	122
Multi-Level Mktg/Pyramids/Chain Letters	9	13	17	39
Office Supplies and Services	12	15	42	69
Prizes/Sweepstakes and Lotteries	239	304	449	992
Shop-at-Home/Catalog Sales	162	296	326	784
Telephone Services	112	149	189	450
Travel, Vacations and Timeshare	22	47	43	112

Indiana

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	64	59	74	197
Business Opps and Work-at-Home Plans	46	36	48	130
Debt Management/Credit Counseling			12	12
Foreign Money Offers	55	83	196	334
Health Care	44	38	41	123
Internet Auctions	98	157	311	566
Internet Services and Computer Complaints	77	134	144	355
Investments	6	12	22	40
Magazines and Buyers Clubs	18	26	25	69
Multi-Level Mktg/Pyramids/Chain Letters	5	16	10	31
Office Supplies and Services	7	14	20	41
Prizes/Sweepstakes and Lotteries	173	174	252	599
Shop-at-Home/Catalog Sales	74	148	134	356
Telephone Services	37	85	101	223
Travel, Vacations and Timeshare	19	14	18	51

Iowa

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	32	23	19	74
Business Opps and Work-at-Home Plans	10	10	24	44
Debt Management/Credit Counseling			13	13
Foreign Money Offers	36	27	47	110
Health Care	12	8	17	37
Internet Auctions	29	83	145	257
Internet Services and Computer Complaints	25	52	55	132
Investments	2	6	3	11
Magazines and Buyers Clubs	8	7	12	27
Multi-Level Mktg/Pyramids/Chain Letters	3	4	4	11
Office Supplies and Services	2	1	5	8
Prizes/Sweepstakes and Lotteries	13	28	38	79
Shop-at-Home/Catalog Sales	32	59	73	164
Telephone Services	12	16	22	50
Travel, Vacations and Timeshare	3	8	6	17

Kansas

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	28	17	30	75
Business Opps and Work-at-Home Plans	19	17	28	64
Debt Management/Credit Counseling			15	15
Foreign Money Offers	32	111	75	218
Health Care	14	14	20	48
Internet Auctions	31	87	146	264
Internet Services and Computer Complaints	21	55	67	143
Investments	3	10	12	25
Magazines and Buyers Clubs	12	6	10	28
Multi-Level Mktg/Pyramids/Chain Letters	5	8	6	19
Office Supplies and Services		2	8	10
Prizes/Sweepstakes and Lotteries	25	54	56	135
Shop-at-Home/Catalog Sales	21	52	73	146
Telephone Services	19	25	37	81
Travel, Vacations and Timeshare	6	8	8	22

Kentucky

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	27	28	32	87
Business Opps and Work-at-Home Plans	18	22	27	67
Debt Management/Credit Counseling		1	8	9
Foreign Money Offers	25	180	88	293
Health Care	20	18	17	55
Internet Auctions	36	91	194	321
Internet Services and Computer Complaints	44	65	83	192
Investments	2	3	9	14
Magazines and Buyers Clubs	4	10	15	29
Multi-Level Mktg/Pyramids/Chain Letters	6	4	5	15
Office Supplies and Services	3	8	10	21
Prizes/Sweepstakes and Lotteries	76	93	113	282
Shop-at-Home/Catalog Sales	34	83	117	234
Telephone Services	21	28	41	90
Travel, Vacations and Timeshare	6	7	8	21

Louisiana

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	38	36	48	122
Business Opps and Work-at-Home Plans	18	21	44	83
Debt Management/Credit Counseling			15	15
Foreign Money Offers	37	35	89	161
Health Care	26	17	23	66
Internet Auctions	49	91	173	313
Internet Services and Computer Complaints	54	91	88	233
Investments	7	4	7	18
Magazines and Buyers Clubs	13	16	16	45
Multi-Level Mktg/Pyramids/Chain Letters	3	3	8	14
Office Supplies and Services	4	4	20	28
Prizes/Sweepstakes and Lotteries	73	60	101	234
Shop-at-Home/Catalog Sales	39	85	105	229
Telephone Services	16	34	48	98
Travel, Vacations and Timeshare	6	11	14	31

Maine

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	14	5	7	26
Business Opps and Work-at-Home Plans	10	12	8	30
Debt Management/Credit Counseling			10	10
Foreign Money Offers	14	19	38	71
Health Care	6	6	11	23
Internet Auctions	13	40	69	122
Internet Services and Computer Complaints	41	46	69	156
Investments	1	3		4
Magazines and Buyers Clubs	6	4	8	18
Multi-Level Mktg/Pyramids/Chain Letters	1	1	2	4
Office Supplies and Services		1	3	4
Prizes/Sweepstakes and Lotteries	29	21	39	89
Shop-at-Home/Catalog Sales	17	40	46	103
Telephone Services	6	18	24	48
Travel, Vacations and Timeshare	5	4	3	12

Maryland

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	60	73	91	224
Business Opps and Work-at-Home Plans	53	45	52	150
Debt Management/Credit Counseling			17	17
Foreign Money Offers	109	127	164	400
Health Care	50	38	43	131
Internet Auctions	85	170	313	568
Internet Services and Computer Complaints	146	203	264	613
Investments	15	15	18	48
Magazines and Buyers Clubs	27	32	53	112
Multi-Level Mktg/Pyramids/Chain Letters	9	10	6	25
Office Supplies and Services	8	10	9	27
Prizes/Sweepstakes and Lotteries	69	106	201	376
Shop-at-Home/Catalog Sales	120	172	211	503
Telephone Services	48	92	122	262
Travel, Vacations and Timeshare	27	42	34	103

Massachusetts

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	40	35	73	148
Business Opps and Work-at-Home Plans	24	27	32	83
Debt Management/Credit Counseling		1	24	25
Foreign Money Offers	72	70	138	280
Health Care	41	28	32	101
Internet Auctions	109	182	303	594
Internet Services and Computer Complaints	92	148	182	422
Investments	9	13	9	31
Magazines and Buyers Clubs	16	24	27	67
Multi-Level Mktg/Pyramids/Chain Letters	4	8	8	20
Office Supplies and Services	9	15	16	40
Prizes/Sweepstakes and Lotteries	138	186	226	550
Shop-at-Home/Catalog Sales	76	176	166	418
Telephone Services	45	41	98	184
Travel, Vacations and Timeshare	14	24	16	54

Michigan

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	72	83	82	237
Business Opps and Work-at-Home Plans	56	71	110	237
Debt Management/Credit Counseling		1	47	48
Foreign Money Offers	117	134	235	486
Health Care	98	46	73	217
Internet Auctions	116	254	539	909
Internet Services and Computer Complaints	99	187	225	511
Investments	12	27	23	62
Magazines and Buyers Clubs	40	38	64	142
Multi-Level Mktg/Pyramids/Chain Letters	19	16	24	59
Office Supplies and Services	12	21	35	68
Prizes/Sweepstakes and Lotteries	210	428	567	1,205
Shop-at-Home/Catalog Sales	114	256	265	635
Telephone Services	74	108	146	328
Travel, Vacations and Timeshare	14	40	30	84

Minnesota

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	32	37	26	95
Business Opps and Work-at-Home Plans	32	46	37	115
Debt Management/Credit Counseling			13	13
Foreign Money Offers	47	64	125	236
Health Care	41	14	14	69
Internet Auctions	56	110	223	389
Internet Services and Computer Complaints	62	79	105	246
Investments	3	4	15	22
Magazines and Buyers Clubs	10	9	9	28
Multi-Level Mktg/Pyramids/Chain Letters	9	6	7	22
Office Supplies and Services	6	1	11	18
Prizes/Sweepstakes and Lotteries	39	133	155	327
Shop-at-Home/Catalog Sales	46	94	111	251
Telephone Services	28	54	43	125
Travel, Vacations and Timeshare	11	17	25	53

Minor Outlying Islands

	2003	2004	Sum:
Internet Services and Computer Complaints	1		1
Shop-at-Home/Catalog Sales	1	2	3
Telephone Services		1	1

Mississippi

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	27	22	27	76
Business Opps and Work-at-Home Plans	7	11	15	33
Debt Management/Credit Counseling			10	10
Foreign Money Offers	13	26	36	75
Health Care	15	12	9	36
Internet Auctions	12	50	89	151
Internet Services and Computer Complaints	13	28	51	92
Investments	4		2	6
Magazines and Buyers Clubs	6	11	9	26
Multi-Level Mktg/Pyramids/Chain Letters	2	2	1	5
Office Supplies and Services	2	1	8	11
Prizes/Sweepstakes and Lotteries	46	52	80	178
Shop-at-Home/Catalog Sales	25	40	47	112
Telephone Services	15	36	31	82
Travel, Vacations and Timeshare	2	5	6	13

Missouri

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	55	48	50	153
Business Opps and Work-at-Home Plans	43	50	66	159
Debt Management/Credit Counseling			20	20
Foreign Money Offers	62	108	150	320
Health Care	93	55	31	179
Internet Auctions	84	150	338	572
Internet Services and Computer Complaints	116	330	146	592
Investments	11	13	12	36
Magazines and Buyers Clubs	22	36	28	86
Multi-Level Mktg/Pyramids/Chain Letters	5	7	11	23
Office Supplies and Services	5	7	21	33
Prizes/Sweepstakes and Lotteries	149	249	222	620
Shop-at-Home/Catalog Sales	77	155	159	391
Telephone Services	31	45	85	161
Travel, Vacations and Timeshare	12	29	17	58

Montana

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	23	9	5	37
Business Opps and Work-at-Home Plans	10	11	14	35
Debt Management/Credit Counseling			7	7
Foreign Money Offers	11	23	30	64
Health Care	11	5	6	22
Internet Auctions	19	43	64	126
Internet Services and Computer Complaints	18	36	31	85
Investments	6	2	4	12
Magazines and Buyers Clubs	4	4	5	13
Multi-Level Mktg/Pyramids/Chain Letters		2	2	4
Office Supplies and Services	6	2	10	18
Prizes/Sweepstakes and Lotteries	44	47	77	168
Shop-at-Home/Catalog Sales	22	28	41	91
Telephone Services	12	17	10	39
Travel, Vacations and Timeshare	3	7	1	11

Nebraska

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	11	18	16	45
Business Opps and Work-at-Home Plans	20	11	13	44
Debt Management/Credit Counseling			9	9
Foreign Money Offers	28	21	21	70
Health Care	13	6	11	30
Internet Auctions	24	47	83	154
Internet Services and Computer Complaints	17	30	37	84
Investments	4		2	6
Magazines and Buyers Clubs	2	4	13	19
Multi-Level Mktg/Pyramids/Chain Letters	45	1	1	47
Office Supplies and Services		2	3	5
Prizes/Sweepstakes and Lotteries	44	66	74	184
Shop-at-Home/Catalog Sales	15	39	52	106
Telephone Services	15	21	23	59
Travel, Vacations and Timeshare	2	2	7	11

Nevada

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	46	36	32	114
Business Opps and Work-at-Home Plans	26	54	87	167
Debt Management/Credit Counseling		1	17	18
Foreign Money Offers	36	38	90	164
Health Care	33	24	22	79
Internet Auctions	52	93	210	355
Internet Services and Computer Complaints	54	90	104	248
Investments	5	4	12	21
Magazines and Buyers Clubs	11	16	19	46
Multi-Level Mktg/Pyramids/Chain Letters	3	9	12	24
Office Supplies and Services	8	8	18	34
Prizes/Sweepstakes and Lotteries	55	101	139	295
Shop-at-Home/Catalog Sales	63	122	113	298
Telephone Services	34	42	53	129
Travel, Vacations and Timeshare	7	16	16	39

New Hampshire

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	18	19	9	46
Business Opps and Work-at-Home Plans	11	7	15	33
Debt Management/Credit Counseling			15	15
Foreign Money Offers	21	34	34	89
Health Care	12	4	17	33
Internet Auctions	25	43	84	152
Internet Services and Computer Complaints	46	46	49	141
Investments	6	1	2	9
Magazines and Buyers Clubs	3	6	10	19
Multi-Level Mktg/Pyramids/Chain Letters	1		3	4
Office Supplies and Services	2	7	3	12
Prizes/Sweepstakes and Lotteries	61	66	72	199
Shop-at-Home/Catalog Sales	27	43	52	122
Telephone Services	16	13	25	54
Travel, Vacations and Timeshare	5	6	3	14

New Jersey

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	75	73	81	229
Business Opps and Work-at-Home Plans	51	60	70	181
Debt Management/Credit Counseling			36	36
Foreign Money Offers	72	107	195	374
Health Care	106	38	67	211
Internet Auctions	118	244	438	800
Internet Services and Computer Complaints	158	270	248	676
Investments	19	12	22	53
Magazines and Buyers Clubs	25	40	38	103
Multi-Level Mktg/Pyramids/Chain Letters	10	15	14	39
Office Supplies and Services	3	12	21	36
Prizes/Sweepstakes and Lotteries	78	204	362	644
Shop-at-Home/Catalog Sales	148	303	255	706
Telephone Services	64	97	170	331
Travel, Vacations and Timeshare	20	42	25	87

New Mexico

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	38	26	21	85
Business Opps and Work-at-Home Plans	7	15	23	45
Debt Management/Credit Counseling			16	16
Foreign Money Offers	28	31	57	116
Health Care	10	11	17	38
Internet Auctions	25	67	109	201
Internet Services and Computer Complaints	47	62	76	185
Investments	4	4	8	16
Magazines and Buyers Clubs	9	8	18	35
Multi-Level Mktg/Pyramids/Chain Letters	2	7		9
Office Supplies and Services	2	7	13	22
Prizes/Sweepstakes and Lotteries	120	76	99	295
Shop-at-Home/Catalog Sales	32	42	60	134
Telephone Services	18	24	19	61
Travel, Vacations and Timeshare	4	2		6

New York

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	117	122	163	402
Business Opps and Work-at-Home Plans	93	113	138	344
Debt Management/Credit Counseling			103	103
Foreign Money Offers	149	201	347	697
Health Care	177	76	112	365
Internet Auctions	269	520	919	1,708
Internet Services and Computer Complaints	259	379	499	1,137
Investments	25	33	53	111
Magazines and Buyers Clubs	45	72	79	196
Multi-Level Mktg/Pyramids/Chain Letters	12	16	26	54
Office Supplies and Services	13	26	57	96
Prizes/Sweepstakes and Lotteries	163	403	716	1,282
Shop-at-Home/Catalog Sales	283	484	502	1,269
Telephone Services	167	224	377	768
Travel, Vacations and Timeshare	52	57	63	172

North Carolina

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	73	76	71	220
Business Opps and Work-at-Home Plans	49	55	70	174
Debt Management/Credit Counseling		1	18	19
Foreign Money Offers	87	84	161	332
Health Care	60	31	53	144
Internet Auctions	92	201	352	645
Internet Services and Computer Complaints	132	174	266	572
Investments	16	25	16	57
Magazines and Buyers Clubs	31	29	36	96
Multi-Level Mktg/Pyramids/Chain Letters	6	14	7	27
Office Supplies and Services	10	11	30	51
Prizes/Sweepstakes and Lotteries	90	188	263	541
Shop-at-Home/Catalog Sales	112	218	193	523
Telephone Services	72	127	130	329
Travel, Vacations and Timeshare	22	30	22	74

North Dakota

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	9	10	4	23
Business Opps and Work-at-Home Plans	3	1	3	7
Debt Management/Credit Counseling			3	3
Foreign Money Offers	5	5	17	27
Health Care	1	2	1	4
Internet Auctions	4	15	34	53
Internet Services and Computer Complaints	8	5	11	24
Investments	1		2	3
Magazines and Buyers Clubs		3	3	6
Multi-Level Mktg/Pyramids/Chain Letters			1	1
Office Supplies and Services			3	3
Prizes/Sweepstakes and Lotteries	27	20	25	72
Shop-at-Home/Catalog Sales	5	11	10	26
Telephone Services		3	2	5
Travel, Vacations and Timeshare	1			1

Ohio

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	125	169	111	405
Business Opps and Work-at-Home Plans	64	75	102	241
Debt Management/Credit Counseling		1	50	51
Foreign Money Offers	93	119	262	474
Health Care	91	57	85	233
Internet Auctions	148	292	557	997
Internet Services and Computer Complaints	143	234	351	728
Investments	20	22	35	77
Magazines and Buyers Clubs	47	33	68	148
Multi-Level Mktg/Pyramids/Chain Letters	8	10	22	40
Office Supplies and Services	11	21	38	70
Prizes/Sweepstakes and Lotteries	245	393	577	1,215
Shop-at-Home/Catalog Sales	152	324	321	797
Telephone Services	106	135	211	452
Travel, Vacations and Timeshare	32	46	53	131

Oklahoma

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	41	35	22	98
Business Opps and Work-at-Home Plans	31	39	29	99
Debt Management/Credit Counseling			11	11
Foreign Money Offers	55	79	105	239
Health Care	30	19	22	71
Internet Auctions	55	92	184	331
Internet Services and Computer Complaints	54	87	108	249
Investments	1	9	22	32
Magazines and Buyers Clubs	8	16	27	51
Multi-Level Mktg/Pyramids/Chain Letters	2	9	7	18
Office Supplies and Services	5	5	14	24
Prizes/Sweepstakes and Lotteries	57	91	152	300
Shop-at-Home/Catalog Sales	48	87	91	226
Telephone Services	19	33	38	90
Travel, Vacations and Timeshare	4	9	5	18

Oregon

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	28	28	34	90
Business Opps and Work-at-Home Plans	40	39	62	141
Debt Management/Credit Counseling			8	8
Foreign Money Offers	81	86	169	336
Health Care	37	21	34	92
Internet Auctions	95	135	265	495
Internet Services and Computer Complaints	87	155	190	432
Investments	17	11	8	36
Magazines and Buyers Clubs	18	23	24	65
Multi-Level Mktg/Pyramids/Chain Letters	7	11	8	26
Office Supplies and Services	7	19	26	52
Prizes/Sweepstakes and Lotteries	22	52	75	149
Shop-at-Home/Catalog Sales	89	131	125	345
Telephone Services	52	62	62	176
Travel, Vacations and Timeshare	14	10	21	45

Pennsylvania

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	141	117	131	389
Business Opps and Work-at-Home Plans	87	81	131	299
Debt Management/Credit Counseling			64	64
Foreign Money Offers	113	170	246	529
Health Care	151	53	98	302
Internet Auctions	149	358	708	1,215
Internet Services and Computer Complaints	231	320	410	961
Investments	14	15	27	56
Magazines and Buyers Clubs	46	42	72	160
Multi-Level Mktg/Pyramids/Chain Letters	13	15	25	53
Office Supplies and Services	20	22	45	87
Prizes/Sweepstakes and Lotteries	372	456	630	1,458
Shop-at-Home/Catalog Sales	191	402	395	988
Telephone Services	101	138	263	502
Travel, Vacations and Timeshare	24	33	54	111

Puerto Rico

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair		4	20	24
Business Opps and Work-at-Home Plans	9	2	8	19
Debt Management/Credit Counseling			2	2
Foreign Money Offers	3	2	8	13
Health Care	1	1	5	7
Internet Auctions	8	13	23	44
Internet Services and Computer Complaints	11	9	20	40
Investments	1		3	4
Magazines and Buyers Clubs	1	1	4	6
Multi-Level Mktg/Pyramids/Chain Letters	1	1		2
Office Supplies and Services		2		2
Prizes/Sweepstakes and Lotteries	1			1
Shop-at-Home/Catalog Sales	6	16	21	43
Telephone Services	2	3	9	14
Travel, Vacations and Timeshare			21	21

Rhode Island

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	9	5	14	28
Business Opps and Work-at-Home Plans	2	7	9	18
Debt Management/Credit Counseling			11	11
Foreign Money Offers	11	19	14	44
Health Care	14	4	3	21
Internet Auctions	12	32	59	103
Internet Services and Computer Complaints	10	21	29	60
Investments	1	1	1	3
Magazines and Buyers Clubs	2	5	5	12
Multi-Level Mktg/Pyramids/Chain Letters	1	2	1	4
Office Supplies and Services	1	2	3	6
Prizes/Sweepstakes and Lotteries	38	29	39	106
Shop-at-Home/Catalog Sales	13	45	28	86
Telephone Services	5	5	14	24
Travel, Vacations and Timeshare		7	3	10

South Carolina

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	43	50	34	127
Business Opps and Work-at-Home Plans	23	26	29	78
Debt Management/Credit Counseling		1	25	26
Foreign Money Offers	43	50	184	277
Health Care	49	20	15	84
Internet Auctions	49	95	186	330
Internet Services and Computer Complaints	63	86	112	261
Investments	6	9	5	20
Magazines and Buyers Clubs	17	26	10	53
Multi-Level Mktg/Pyramids/Chain Letters	3	9	6	18
Office Supplies and Services	4	8	5	17
Prizes/Sweepstakes and Lotteries	35	84	177	296
Shop-at-Home/Catalog Sales	39	87	95	221
Telephone Services	36	52	53	141
Travel, Vacations and Timeshare	8	16	6	30

South Dakota

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	2	3	3	8
Business Opps and Work-at-Home Plans	2	3	5	10
Debt Management/Credit Counseling			4	4
Foreign Money Offers	4	13	9	26
Health Care	2	1	2	5
Internet Auctions	10	19	48	77
Internet Services and Computer Complaints	8	20	9	37
Investments		1		1
Magazines and Buyers Clubs	1	1	3	5
Multi-Level Mktg/Pyramids/Chain Letters	1	1		2
Office Supplies and Services	2	3	1	6
Prizes/Sweepstakes and Lotteries	8	38	24	70
Shop-at-Home/Catalog Sales	9	12	21	42
Telephone Services	4	3	3	10
Travel, Vacations and Timeshare		2		2

Tennessee

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	42	56	51	149
Business Opps and Work-at-Home Plans	33	36	46	115
Debt Management/Credit Counseling			15	15
Foreign Money Offers	55	73	129	257
Health Care	81	16	24	121
Internet Auctions	58	147	309	514
Internet Services and Computer Complaints	90	134	176	400
Investments	13	7	4	24
Magazines and Buyers Clubs	18	25	26	69
Multi-Level Mktg/Pyramids/Chain Letters	6	7	10	23
Office Supplies and Services	7	13	15	35
Prizes/Sweepstakes and Lotteries	140	146	172	458
Shop-at-Home/Catalog Sales	68	130	157	355
Telephone Services	40	58	70	168
Travel, Vacations and Timeshare	12	13	15	40

Texas

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	228	214	207	649
Business Opps and Work-at-Home Plans	153	192	222	567
Debt Management/Credit Counseling			122	122
Foreign Money Offers	309	342	612	1,263
Health Care	142	113	143	398
Internet Auctions	237	540	937	1,714
Internet Services and Computer Complaints	354	486	632	1,472
Investments	45	44	64	153
Magazines and Buyers Clubs	57	69	100	226
Multi-Level Mktg/Pyramids/Chain Letters	16	30	43	89
Office Supplies and Services	16	36	81	133
Prizes/Sweepstakes and Lotteries	340	419	580	1,339
Shop-at-Home/Catalog Sales	285	484	509	1,278
Telephone Services	132	222	269	623
Travel, Vacations and Timeshare	60	44	73	177

Utah

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	13	19	17	49
Business Opps and Work-at-Home Plans	10	16	20	46
Debt Management/Credit Counseling			11	11
Foreign Money Offers	34	40	66	140
Health Care	24	19	14	57
Internet Auctions	31	65	115	211
Internet Services and Computer Complaints	36	61	62	159
Investments	8	7	1	16
Magazines and Buyers Clubs	7	7	7	21
Multi-Level Mktg/Pyramids/Chain Letters	1	5	1	7
Office Supplies and Services	2	3	4	9
Prizes/Sweepstakes and Lotteries	69	89	163	321
Shop-at-Home/Catalog Sales	15	38	44	97
Telephone Services	9	27	26	62
Travel, Vacations and Timeshare	5	11	9	25

Vermont

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	3	8	3	14
Business Opps and Work-at-Home Plans		5	8	13
Debt Management/Credit Counseling			2	2
Foreign Money Offers	9	14	12	35
Health Care	1	2	4	7
Internet Auctions	9	16	41	66
Internet Services and Computer Complaints	14	12	27	53
Investments		1	3	4
Magazines and Buyers Clubs	1	3	3	7
Multi-Level Mktg/Pyramids/Chain Letters	1	2		3
Office Supplies and Services	3	1	2	6
Prizes/Sweepstakes and Lotteries	6	2	20	28
Shop-at-Home/Catalog Sales	7	23	11	41
Telephone Services	1	4	6	11
Travel, Vacations and Timeshare	1	2	2	5

Virginia

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	66	121	107	294
Business Opps and Work-at-Home Plans	57	76	75	208
Debt Management/Credit Counseling			43	43
Foreign Money Offers	168	137	227	532
Health Care	49	37	54	140
Internet Auctions	100	207	391	698
Internet Services and Computer Complaints	188	306	314	808
Investments	11	23	22	56
Magazines and Buyers Clubs	40	63	56	159
Multi-Level Mktg/Pyramids/Chain Letters	18	14	24	56
Office Supplies and Services	11	25	40	76
Prizes/Sweepstakes and Lotteries	136	186	291	613
Shop-at-Home/Catalog Sales	128	224	245	597
Telephone Services	85	146	178	409
Travel, Vacations and Timeshare	31	45	51	127

Virgin Islands

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair		1	1	2
Business Opps and Work-at-Home Plans		1		1
Foreign Money Offers	6		2	8
Health Care			2	2
Internet Auctions	1	2	5	8
Internet Services and Computer Complaints		2		2
Office Supplies and Services			1	1
Prizes/Sweepstakes and Lotteries		2	2	4
Shop-at-Home/Catalog Sales	1			1
Travel, Vacations and Timeshare	1			1

Washington

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	59	56	54	169
Business Opps and Work-at-Home Plans	62	64	80	206
Debt Management/Credit Counseling		2	24	26
Foreign Money Offers	144	197	276	617
Health Care	78	30	58	166
Internet Auctions	122	255	500	877
Internet Services and Computer Complaints	159	235	277	671
Investments	14	19	30	63
Magazines and Buyers Clubs	50	27	38	115
Multi-Level Mktg/Pyramids/Chain Letters	19	10	21	50
Office Supplies and Services	21	19	48	88
Prizes/Sweepstakes and Lotteries	94	284	508	886
Shop-at-Home/Catalog Sales	114	198	242	554
Telephone Services	97	132	131	360
Travel, Vacations and Timeshare	21	26	32	79

West Virginia

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	27	31	11	69
Business Opps and Work-at-Home Plans	17	8	16	41
Debt Management/Credit Counseling			20	20
Foreign Money Offers	26	27	124	177
Health Care	21	8	10	39
Internet Auctions	30	39	87	156
Internet Services and Computer Complaints	28	31	45	104
Investments	4	2	2	8
Magazines and Buyers Clubs	6	9	9	24
Multi-Level Mktg/Pyramids/Chain Letters	2		2	4
Office Supplies and Services	2	2	9	13
Prizes/Sweepstakes and Lotteries	56	36	22	114
Shop-at-Home/Catalog Sales	13	48	48	109
Telephone Services	13	18	29	60
Travel, Vacations and Timeshare	5	9	5	19

Wisconsin

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	29	26	34	89
Business Opps and Work-at-Home Plans	26	21	40	87
Debt Management/Credit Counseling		1	8	9
Foreign Money Offers	54	71	125	250
Health Care	28	23	29	80
Internet Auctions	68	134	287	489
Internet Services and Computer Complaints	70	105	128	303
Investments	13	9	13	35
Magazines and Buyers Clubs	8	17	24	49
Multi-Level Mktg/Pyramids/Chain Letters	2	8	14	24
Office Supplies and Services	6	17	30	53
Prizes/Sweepstakes and Lotteries	144	156	118	418
Shop-at-Home/Catalog Sales	67	116	164	347
Telephone Services	18	62	69	149
Travel, Vacations and Timeshare	12	28	18	58

Wyoming

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	4	7	5	16
Business Opps and Work-at-Home Plans	2	8	11	21
Debt Management/Credit Counseling			3	3
Foreign Money Offers	11	6	14	31
Health Care	7	3	2	12
Internet Auctions	10	20	50	80
Internet Services and Computer Complaints	10	9	16	35
Investments			1	1
Magazines and Buyers Clubs	3	2	2	7
Multi-Level Mktg/Pyramids/Chain Letters	3	1	1	5
Office Supplies and Services	2	1	7	10
Prizes/Sweepstakes and Lotteries	16	13	27	56
Shop-at-Home/Catalog Sales	12	13	22	47
Telephone Services	7	5	11	23
Travel, Vacations and Timeshare	1	6	4	11

Appendix D: Top Sentinel fraud complaint categories for United States (U.S.) consumers reporting age 50 and over by consumer state and age range

Notes: 1) This report includes fraud consumer complaints from all 50 U.S. states, the District of Columbia, and four U.S. territories - Guam (20), Minor Outlying Islands (5), Puerto Rico (260), and Virgin Islands (40). 2) Sentinel complaints may contain information from multiple consumers.

Alabama

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	40	41	23	104
Business Opps and Work-at-Home Plans	22	18	26	66
Debt Management/Credit Counseling			16	16
Foreign Money Offers	28	36	63	127
Health Care	9	15	15	39
Internet Auctions	38	75	139	252
Internet Services and Computer Complaints	53	66	81	200
Investments	4	4	8	16
Magazines and Buyers Clubs	7	3	13	23
Multi-Level Mktg/Pyramids/Chain Letters	2	2	7	11
Office Supplies and Services	2	2	20	24
Prizes/Sweepstakes and Lotteries	22	26	50	98
Shop-at-Home/Catalog Sales	33	53	60	146
Telephone Services	13	37	37	87
Travel, Vacations and Timeshare	5	11	5	21

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	10	10	12	32
Business Opps and Work-at-Home Plans	9	3	9	21
Debt Management/Credit Counseling			8	8
Foreign Money Offers	14	11	60	85
Health Care	11	7	15	33
Internet Auctions	19	29	55	103
Internet Services and Computer Complaints	21	30	34	85
Investments	1	2	4	7
Magazines and Buyers Clubs	4	6	12	22
Multi-Level Mktg/Pyramids/Chain Letters		2	3	5
Office Supplies and Services	1	2	3	6
Prizes/Sweepstakes and Lotteries	15	17	34	66
Shop-at-Home/Catalog Sales	17	26	43	86
Telephone Services	16	18	21	55
Travel, Vacations and Timeshare	4	6	3	13

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	5	7	8	20
Business Opps and Work-at-Home Plans	1	1	6	8
Debt Management/Credit Counseling			4	4
Foreign Money Offers	3	3	14	20
Health Care	13	6	5	24
Internet Auctions	6	4	8	18
Internet Services and Computer Complaints	7	8	13	28
Investments	2	1	3	6
Magazines and Buyers Clubs	3	5	9	17
Multi-Level Mktg/Pyramids/Chain Letters	1			1
Prizes/Sweepstakes and Lotteries	48	68	94	210
Shop-at-Home/Catalog Sales	12	29	11	52
Telephone Services	5	8	6	19
Travel, Vacations and Timeshare	2	3	3	8

Alaska

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	16	16	11	43
Business Opps and Work-at-Home Plans	2	3	5	10
Debt Management/Credit Counseling			1	1
Foreign Money Offers	10	17	32	59
Health Care	2	2	2	6
Internet Auctions	20	30	41	91
Internet Services and Computer Complaints	17	27	12	56
Investments	3	1	1	5
Magazines and Buyers Clubs	6	3	7	16
Multi-Level Mktg/Pyramids/Chain Letters	1	1	1	3
Office Supplies and Services	2	4	8	14
Prizes/Sweepstakes and Lotteries	7	19	29	55
Shop-at-Home/Catalog Sales	6	17	17	40
Telephone Services	2	3	5	10
Travel, Vacations and Timeshare	2	4	4	10

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	5	6	2	13
Business Opps and Work-at-Home Plans	2		1	3
Foreign Money Offers	8	3	3	14
Health Care	6	2	3	11
Internet Auctions	3	5	5	13
Internet Services and Computer Complaints	12	2	7	21
Investments		1		1
Magazines and Buyers Clubs	3	2	2	7
Multi-Level Mktg/Pyramids/Chain Letters		1		1
Office Supplies and Services		1		1
Prizes/Sweepstakes and Lotteries	15	13	19	47
Shop-at-Home/Catalog Sales	3	5	3	11
Telephone Services	3	6	1	10
Travel, Vacations and Timeshare	1			1

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	4		3	7
Foreign Money Offers		1	3	4
Health Care	4	1		5
Internet Auctions		1	1	2
Internet Services and Computer Complaints	1		2	3
Investments	2	2		4
Magazines and Buyers Clubs	2		4	6
Office Supplies and Services	1			1
Prizes/Sweepstakes and Lotteries	14	19	10	43
Shop-at-Home/Catalog Sales	4	3	2	9
Telephone Services	1	1		2
Travel, Vacations and Timeshare	1			1

Arizona

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	53	34	40	127
Business Opps and Work-at-Home Plans	32	42	50	124
Debt Management/Credit Counseling			23	23
Foreign Money Offers	69	84	142	295
Health Care	22	15	22	59
Internet Auctions	78	146	293	517
Internet Services and Computer Complaints	58	105	140	303
Investments	7	4	13	24
Magazines and Buyers Clubs	9	11	18	38
Multi-Level Mktg/Pyramids/Chain Letters	7	8	8	23
Office Supplies and Services	5	10	13	28
Prizes/Sweepstakes and Lotteries	12	36	66	114
Shop-at-Home/Catalog Sales	67	103	121	291
Telephone Services	25	35	44	104
Travel, Vacations and Timeshare	5	16	11	32

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	17	33	19	69
Business Opps and Work-at-Home Plans	10	11	18	39
Debt Management/Credit Counseling			13	13
Foreign Money Offers	23	36	72	131
Health Care	32	11	16	59
Internet Auctions	34	53	109	196
Internet Services and Computer Complaints	24	74	81	179
Investments	8	6	7	21
Magazines and Buyers Clubs	6	10	13	29
Multi-Level Mktg/Pyramids/Chain Letters	1	4	5	10
Office Supplies and Services	2	3	6	11
Prizes/Sweepstakes and Lotteries	19	33	82	134
Shop-at-Home/Catalog Sales	24	46	56	126
Telephone Services	20	27	30	77
Travel, Vacations and Timeshare	6	13	12	31

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	9	16	18	43
Business Opps and Work-at-Home Plans	4	12	18	34
Debt Management/Credit Counseling			15	15
Foreign Money Offers	6	19	31	56
Health Care	39	7	15	61
Internet Auctions	10	13	28	51
Internet Services and Computer Complaints	13	25	34	72
Investments	3	8	10	21
Magazines and Buyers Clubs	7	7	11	25
Multi-Level Mktg/Pyramids/Chain Letters		1	2	3
Office Supplies and Services	1	1	2	4
Prizes/Sweepstakes and Lotteries	139	214	318	671
Shop-at-Home/Catalog Sales	20	35	39	94
Telephone Services	18	18	23	59
Travel, Vacations and Timeshare	5	6	5	16

Arkansas

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	17	20	11	48
Business Opps and Work-at-Home Plans	9	12	10	31
Debt Management/Credit Counseling			12	12
Foreign Money Offers	5	34	29	68
Health Care	4	4	2	10
Internet Auctions	17	56	86	159
Internet Services and Computer Complaints	13	37	30	80
Investments		2	2	4
Magazines and Buyers Clubs	3		3	6
Multi-Level Mktg/Pyramids/Chain Letters		3	4	7
Office Supplies and Services	3	1	3	7
Prizes/Sweepstakes and Lotteries	1	3	15	19
Shop-at-Home/Catalog Sales	27	35	42	104
Telephone Services	5	16	9	30
Travel, Vacations and Timeshare		3	4	7

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	1	5	3	9
Business Opps and Work-at-Home Plans	4	2	3	9
Debt Management/Credit Counseling			5	5
Foreign Money Offers	9	7	17	33
Health Care	9	1	2	12
Internet Auctions	3	14	35	52
Internet Services and Computer Complaints	12	14	23	49
Investments		1	1	2
Magazines and Buyers Clubs	1	3	3	7
Multi-Level Mktg/Pyramids/Chain Letters		1		1
Office Supplies and Services		1	3	4
Prizes/Sweepstakes and Lotteries	2	1	5	8
Shop-at-Home/Catalog Sales	5	18	13	36
Telephone Services	1	11	7	19
Travel, Vacations and Timeshare	3	6		9

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	1	1	1	3
Business Opps and Work-at-Home Plans	4	3	3	10
Debt Management/Credit Counseling			3	3
Foreign Money Offers	2	2	6	10
Health Care	17	3		20
Internet Auctions	4		8	12
Internet Services and Computer Complaints	5	10	6	21
Investments	1	1	1	3
Magazines and Buyers Clubs		1		1
Multi-Level Mktg/Pyramids/Chain Letters		1	2	3
Office Supplies and Services	1	1		2
Prizes/Sweepstakes and Lotteries	4	8	11	23
Shop-at-Home/Catalog Sales	6	8	6	20
Telephone Services	6	2	2	10
Travel, Vacations and Timeshare	1	2		3

California

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	262	209	315	786
Business Opps and Work-at-Home Plans	213	215	281	709
Debt Management/Credit Counseling		1	47	48
Foreign Money Offers	390	496	852	1,738
Health Care	116	88	170	374
Internet Auctions	424	975	1,586	2,985
Internet Services and Computer Complaints	511	708	828	2,047
Investments	56	47	59	162
Magazines and Buyers Clubs	71	104	133	308
Multi-Level Mktg/Pyramids/Chain Letters	41	39	44	124
Office Supplies and Services	52	50	133	235
Prizes/Sweepstakes and Lotteries	109	184	372	665
Shop-at-Home/Catalog Sales	338	708	803	1,849
Telephone Services	157	279	291	727
Travel, Vacations and Timeshare	70	78	80	228

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	87	67	104	258
Business Opps and Work-at-Home Plans	83	69	97	249
Debt Management/Credit Counseling			20	20
Foreign Money Offers	235	187	355	777
Health Care	71	60	86	217
Internet Auctions	126	250	470	846
Internet Services and Computer Complaints	160	265	316	741
Investments	24	24	37	85
Magazines and Buyers Clubs	50	43	82	175
Multi-Level Mktg/Pyramids/Chain Letters	39	14	27	80
Office Supplies and Services	19	23	47	89
Prizes/Sweepstakes and Lotteries	146	231	292	669
Shop-at-Home/Catalog Sales	147	276	315	738
Telephone Services	80	105	155	340
Travel, Vacations and Timeshare	32	48	54	134

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	52	62	66	180
Business Opps and Work-at-Home Plans	25	42	49	116
Debt Management/Credit Counseling			12	12
Foreign Money Offers	38	57	129	224
Health Care	141	50	76	267
Internet Auctions	33	53	93	179
Internet Services and Computer Complaints	73	115	168	356
Investments	41	27	51	119
Magazines and Buyers Clubs	40	42	72	154
Multi-Level Mktg/Pyramids/Chain Letters	5	5	7	17
Office Supplies and Services	4	9	25	38
Prizes/Sweepstakes and Lotteries	598	859	1,073	2,530
Shop-at-Home/Catalog Sales	106	166	182	454
Telephone Services	56	86	105	247
Travel, Vacations and Timeshare	17	21	37	75

Colorado

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	43	29	31	103
Business Opps and Work-at-Home Plans	38	32	57	127
Debt Management/Credit Counseling			5	5
Foreign Money Offers	42	92	160	294
Health Care	17	9	29	55
Internet Auctions	64	134	250	448
Internet Services and Computer Complaints	66	113	122	301
Investments	4	11	10	25
Magazines and Buyers Clubs	15	8	17	40
Multi-Level Mktg/Pyramids/Chain Letters	6	10	7	23
Office Supplies and Services	9	3	14	26
Prizes/Sweepstakes and Lotteries	18	26	48	92
Shop-at-Home/Catalog Sales	44	103	104	251
Telephone Services	18	30	42	90
Travel, Vacations and Timeshare	9	9	11	29

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	13	7	14	34
Business Opps and Work-at-Home Plans	8	16	19	43
Debt Management/Credit Counseling			4	4
Foreign Money Offers	40	32	95	167
Health Care	15	5	8	28
Internet Auctions	18	35	70	123
Internet Services and Computer Complaints	12	38	36	86
Investments	5	3	4	12
Magazines and Buyers Clubs	5	9	11	25
Multi-Level Mktg/Pyramids/Chain Letters	1	4	2	7
Office Supplies and Services	1		5	6
Prizes/Sweepstakes and Lotteries	13	37	25	75
Shop-at-Home/Catalog Sales	20	28	34	82
Telephone Services	12	15	16	43
Travel, Vacations and Timeshare	5	4	5	14

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	10	3	8	21
Business Opps and Work-at-Home Plans	10	6	7	23
Foreign Money Offers	7	5	13	25
Health Care	20	6	5	31
Internet Auctions	5	11	11	27
Internet Services and Computer Complaints	21	6	23	50
Investments	5	2	6	13
Magazines and Buyers Clubs	8	4	8	20
Multi-Level Mktg/Pyramids/Chain Letters	1		1	2
Office Supplies and Services		3		3
Prizes/Sweepstakes and Lotteries	53	71	157	281
Shop-at-Home/Catalog Sales	16	15	21	52
Telephone Services	7	8	9	24
Travel, Vacations and Timeshare	2	2	5	9

Connecticut

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	20	24	33	77
Business Opps and Work-at-Home Plans	18	28	12	58
Debt Management/Credit Counseling			7	7
Foreign Money Offers	51	45	67	163
Health Care	12	4	12	28
Internet Auctions	41	96	176	313
Internet Services and Computer Complaints	45	75	67	187
Investments	7	3	3	13
Magazines and Buyers Clubs	7	9	5	21
Multi-Level Mktg/Pyramids/Chain Letters	6	6	7	19
Office Supplies and Services	1	3	3	7
Prizes/Sweepstakes and Lotteries	3	8	19	30
Shop-at-Home/Catalog Sales	42	76	61	179
Telephone Services	11	17	19	47
Travel, Vacations and Timeshare	3	6	9	18

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	15	3	9	27
Business Opps and Work-at-Home Plans	10	5	8	23
Foreign Money Offers	7	10	20	37
Health Care	17	3	4	24
Internet Auctions	9	25	45	79
Internet Services and Computer Complaints	12	35	15	62
Investments	2	4	3	9
Magazines and Buyers Clubs	2	3	3	8
Multi-Level Mktg/Pyramids/Chain Letters	1			1
Office Supplies and Services		2	4	6
Prizes/Sweepstakes and Lotteries	7	8	24	39
Shop-at-Home/Catalog Sales	12	18	24	54
Telephone Services	6	9	14	29
Travel, Vacations and Timeshare		1	1	2

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	5	4		9
Business Opps and Work-at-Home Plans	3		3	6
Debt Management/Credit Counseling			1	1
Foreign Money Offers	3	9	6	18
Health Care	20	1	5	26
Internet Auctions	1	5	11	17
Internet Services and Computer Complaints	5	5	7	17
Investments	1	1	2	4
Magazines and Buyers Clubs	1	6	1	8
Office Supplies and Services		4		4
Prizes/Sweepstakes and Lotteries	13	24	18	55
Shop-at-Home/Catalog Sales	12	17	16	45
Telephone Services		2	6	8
Travel, Vacations and Timeshare	1	2	1	4

Delaware

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	7	11	5	23
Business Opps and Work-at-Home Plans	6	2	6	14
Debt Management/Credit Counseling			3	3
Foreign Money Offers	4	10	9	23
Health Care		4	6	10
Internet Auctions	12	13	27	52
Internet Services and Computer Complaints	15	17	18	50
Investments	2	3	2	7
Magazines and Buyers Clubs	1	1	3	5
Multi-Level Mktg/Pyramids/Chain Letters	1		4	5
Office Supplies and Services	2	1	3	6
Prizes/Sweepstakes and Lotteries	2	6	16	24
Shop-at-Home/Catalog Sales	9	14	17	40
Telephone Services	10	8	10	28
Travel, Vacations and Timeshare	2		2	4

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	2	5	2	9
Business Opps and Work-at-Home Plans	3	3	3	9
Debt Management/Credit Counseling			1	1
Foreign Money Offers	1	2	4	7
Health Care	4	3	2	9
Internet Auctions		4	10	14
Internet Services and Computer Complaints	5	9	12	26
Investments			3	3
Magazines and Buyers Clubs	1		2	3
Office Supplies and Services			2	2
Prizes/Sweepstakes and Lotteries	3	8	25	36
Shop-at-Home/Catalog Sales	3	7	11	21
Telephone Services	2	6	7	15
Travel, Vacations and Timeshare	1	2	1	4

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair		2		2
Business Opps and Work-at-Home Plans			3	3
Debt Management/Credit Counseling			1	1
Foreign Money Offers			2	2
Health Care	4	1	4	9
Internet Auctions		2	1	3
Internet Services and Computer Complaints	1	2	5	8
Investments			2	2
Magazines and Buyers Clubs	1	1	1	3
Office Supplies and Services			1	1
Prizes/Sweepstakes and Lotteries	7	13	49	69
Shop-at-Home/Catalog Sales	1	3	8	12
Telephone Services	1	1	2	4
Travel, Vacations and Timeshare			1	1

District Of Columbia**Age Range 50 - 59**

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	9	19	9	37
Business Opps and Work-at-Home Plans	7	8	5	20
Debt Management/Credit Counseling			1	1
Foreign Money Offers	16	12	10	38
Health Care	4	1	4	9
Internet Auctions	6	6	20	32
Internet Services and Computer Complaints	26	54	75	155
Investments		3		3
Magazines and Buyers Clubs	5	2	6	13
Multi-Level Mktg/Pyramids/Chain Letters	1		1	2
Office Supplies and Services	4	2	3	9
Prizes/Sweepstakes and Lotteries	1	16	12	29
Shop-at-Home/Catalog Sales	4	11	17	32
Telephone Services	4	14	12	30
Travel, Vacations and Timeshare	5	3	7	15

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	4	3		7
Business Opps and Work-at-Home Plans	1	4	1	6
Debt Management/Credit Counseling			1	1
Foreign Money Offers	5	2	7	14
Health Care		3	1	4
Internet Auctions	1	7	3	11
Internet Services and Computer Complaints	10	16	9	35
Investments			1	1
Magazines and Buyers Clubs	6		5	11
Office Supplies and Services	1	2	2	5
Prizes/Sweepstakes and Lotteries	6	3	13	22
Shop-at-Home/Catalog Sales	3	2	10	15
Telephone Services	4	8	2	14
Travel, Vacations and Timeshare	3	6	1	10

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	7	2	2	11
Business Opps and Work-at-Home Plans	1	2	2	5
Debt Management/Credit Counseling			1	1
Foreign Money Offers		1	2	3
Health Care	1	1	3	5
Internet Auctions			1	1
Internet Services and Computer Complaints	2	3	1	6
Magazines and Buyers Clubs	3	2	3	8
Prizes/Sweepstakes and Lotteries	4	10	18	32
Shop-at-Home/Catalog Sales	1	4	2	7
Telephone Services	1	4	2	7
Travel, Vacations and Timeshare		1	1	2

Florida

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	127	124	157	408
Business Opps and Work-at-Home Plans	120	113	153	386
Debt Management/Credit Counseling			53	53
Foreign Money Offers	235	363	449	1,047
Health Care	111	60	94	265
Internet Auctions	215	463	849	1,527
Internet Services and Computer Complaints	225	434	454	1,113
Investments	23	32	39	94
Magazines and Buyers Clubs	42	45	56	143
Multi-Level Mktg/Pyramids/Chain Letters	19	27	27	73
Office Supplies and Services	11	24	46	81
Prizes/Sweepstakes and Lotteries	21	46	140	207
Shop-at-Home/Catalog Sales	169	373	368	910
Telephone Services	108	171	214	493
Travel, Vacations and Timeshare	27	34	42	103

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	55	52	82	189
Business Opps and Work-at-Home Plans	50	62	63	175
Debt Management/Credit Counseling			33	33
Foreign Money Offers	83	85	184	352
Health Care	147	56	53	256
Internet Auctions	72	176	258	506
Internet Services and Computer Complaints	115	191	233	539
Investments	18	16	38	72
Magazines and Buyers Clubs	18	29	28	75
Multi-Level Mktg/Pyramids/Chain Letters	9	4	12	25
Office Supplies and Services	4	7	23	34
Prizes/Sweepstakes and Lotteries	14	58	144	216
Shop-at-Home/Catalog Sales	101	165	182	448
Telephone Services	77	107	126	310
Travel, Vacations and Timeshare	17	31	29	77

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	22	25	33	80
Business Opps and Work-at-Home Plans	29	35	42	106
Debt Management/Credit Counseling			20	20
Foreign Money Offers	34	33	67	134
Health Care	238	55	56	349
Internet Auctions	26	44	71	141
Internet Services and Computer Complaints	69	106	146	321
Investments	17	11	24	52
Magazines and Buyers Clubs	38	32	31	101
Multi-Level Mktg/Pyramids/Chain Letters	5	4	7	16
Office Supplies and Services	4	7	6	17
Prizes/Sweepstakes and Lotteries	96	205	353	654
Shop-at-Home/Catalog Sales	54	109	113	276
Telephone Services	51	82	108	241
Travel, Vacations and Timeshare	13	26	28	67

Georgia

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	44	55	65	164
Business Opps and Work-at-Home Plans	27	44	50	121
Debt Management/Credit Counseling			22	22
Foreign Money Offers	79	82	163	324
Health Care	17	17	29	63
Internet Auctions	66	140	237	443
Internet Services and Computer Complaints	84	126	145	355
Investments	11	11	15	37
Magazines and Buyers Clubs	13	26	24	63
Multi-Level Mktg/Pyramids/Chain Letters	6	1	9	16
Office Supplies and Services	4	7	23	34
Prizes/Sweepstakes and Lotteries	24	33	71	128
Shop-at-Home/Catalog Sales	47	131	122	300
Telephone Services	38	63	89	190
Travel, Vacations and Timeshare	15	18	26	59

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	13	17	24	54
Business Opps and Work-at-Home Plans	10	17	16	43
Debt Management/Credit Counseling			15	15
Foreign Money Offers	15	22	54	91
Health Care	13	12	12	37
Internet Auctions	18	35	77	130
Internet Services and Computer Complaints	33	48	57	138
Investments	1	5	4	10
Magazines and Buyers Clubs	9	8	15	32
Multi-Level Mktg/Pyramids/Chain Letters	4	1	2	7
Office Supplies and Services	1	1	6	8
Prizes/Sweepstakes and Lotteries	30	32	58	120
Shop-at-Home/Catalog Sales	23	44	50	117
Telephone Services	15	24	27	66
Travel, Vacations and Timeshare	2	9	4	15

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	2	11	7	20
Business Opps and Work-at-Home Plans	4	6	5	15
Debt Management/Credit Counseling			3	3
Foreign Money Offers	1	5	12	18
Health Care	16	5	10	31
Internet Auctions	2	5	10	17
Internet Services and Computer Complaints	6	12	21	39
Investments	5	4	3	12
Magazines and Buyers Clubs	3		15	18
Multi-Level Mktg/Pyramids/Chain Letters			3	3
Office Supplies and Services			4	4
Prizes/Sweepstakes and Lotteries	44	113	147	304
Shop-at-Home/Catalog Sales	10	18	18	46
Telephone Services	7	17	17	41
Travel, Vacations and Timeshare	4	4	4	12

Guam

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair			1	1
Internet Auctions	1	3	1	5
Internet Services and Computer Complaints	2		1	3
Investments	1			1
Magazines and Buyers Clubs			1	1
Shop-at-Home/Catalog Sales		1		1
Telephone Services		1		1

Age Range 60 - 69

	2003	2004	Sum:
Internet Auctions		1	1
Shop-at-Home/Catalog Sales	3		3

Age Range 70 and Over

	2002	2003	2004	Sum:
Business Opps and Work-at-Home Plans			1	1
Internet Services and Computer Complaints		1		1
Investments	1			1

Hawaii**Age Range 50 - 59**

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	8	16	13	37
Business Opps and Work-at-Home Plans	7	9	4	20
Debt Management/Credit Counseling			6	6
Foreign Money Offers	15	15	22	52
Health Care		4	6	10
Internet Auctions	25	44	85	154
Internet Services and Computer Complaints	18	22	30	70
Investments	1	2	1	4
Magazines and Buyers Clubs		3	5	8
Multi-Level Mktg/Pyramids/Chain Letters	2	3	1	6
Office Supplies and Services	2	5	9	16
Prizes/Sweepstakes and Lotteries	7	17	17	41
Shop-at-Home/Catalog Sales	15	29	53	97
Telephone Services	7	6	15	28
Travel, Vacations and Timeshare		1	4	5

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	1	2	2	5
Business Opps and Work-at-Home Plans	4	4	3	11
Debt Management/Credit Counseling			2	2
Foreign Money Offers	6	8	9	23
Health Care	4		1	5
Internet Auctions	4	15	16	35
Internet Services and Computer Complaints	6	10	17	33
Investments	2			2
Magazines and Buyers Clubs	1	3		4
Multi-Level Mktg/Pyramids/Chain Letters			1	1
Office Supplies and Services		1	1	2
Prizes/Sweepstakes and Lotteries	6	17	12	35
Shop-at-Home/Catalog Sales	5	21	16	42
Telephone Services	2	1	4	7
Travel, Vacations and Timeshare	2		1	3

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	1		2	3
Business Opps and Work-at-Home Plans	1	1	2	4
Foreign Money Offers	2		1	3
Health Care		1	1	2
Internet Auctions	1	3	4	8
Internet Services and Computer Complaints	2	4	1	7
Investments		1	1	2
Magazines and Buyers Clubs		2	1	3
Office Supplies and Services			1	1
Prizes/Sweepstakes and Lotteries	24	52	59	135
Shop-at-Home/Catalog Sales	3	9	6	18
Telephone Services	1	1	2	4

Idaho

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	7	10	12	29
Business Opps and Work-at-Home Plans	5	7	13	25
Debt Management/Credit Counseling			9	9
Foreign Money Offers	9	12	29	50
Health Care	2	4	7	13
Internet Auctions	19	40	87	146
Internet Services and Computer Complaints	16	23	30	69
Investments	1		3	4
Magazines and Buyers Clubs	1	2	4	7
Multi-Level Mktg/Pyramids/Chain Letters		1		1
Office Supplies and Services		1	4	5
Prizes/Sweepstakes and Lotteries	1	6	11	18
Shop-at-Home/Catalog Sales	14	27	29	70
Telephone Services	8	11	10	29
Travel, Vacations and Timeshare		3	7	10

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	3	7	2	12
Business Opps and Work-at-Home Plans		3	3	6
Debt Management/Credit Counseling			4	4
Foreign Money Offers	7	4	8	19
Health Care			2	2
Internet Auctions	9	18	27	54
Internet Services and Computer Complaints	12	3	10	25
Magazines and Buyers Clubs		3	2	5
Multi-Level Mktg/Pyramids/Chain Letters	1	1	1	3
Office Supplies and Services			1	1
Prizes/Sweepstakes and Lotteries	8	9	14	31
Shop-at-Home/Catalog Sales	2	5	8	15
Telephone Services	3	3	4	10
Travel, Vacations and Timeshare	1		1	2

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	1		3	4
Business Opps and Work-at-Home Plans	1		2	3
Debt Management/Credit Counseling			1	1
Foreign Money Offers	2	2	4	8
Health Care	2		2	4
Internet Auctions		2	8	10
Internet Services and Computer Complaints		2	4	6
Investments	1			1
Magazines and Buyers Clubs			1	1
Multi-Level Mktg/Pyramids/Chain Letters		1		1
Prizes/Sweepstakes and Lotteries	25	39	52	116
Shop-at-Home/Catalog Sales	2	6	3	11
Telephone Services	1	1	4	6

Illinois**Age Range 50 - 59**

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	68	68	71	207
Business Opps and Work-at-Home Plans	64	52	78	194
Debt Management/Credit Counseling			28	28
Foreign Money Offers	74	77	157	308
Health Care	27	30	30	87
Internet Auctions	121	244	456	821
Internet Services and Computer Complaints	110	175	223	508
Investments	10	8	8	26
Magazines and Buyers Clubs	17	19	31	67
Multi-Level Mktg/Pyramids/Chain Letters	6	10	14	30
Office Supplies and Services	7	11	24	42
Prizes/Sweepstakes and Lotteries	35	61	83	179
Shop-at-Home/Catalog Sales	99	192	211	502
Telephone Services	66	87	108	261
Travel, Vacations and Timeshare	13	24	21	58

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	18	26	25	69
Business Opps and Work-at-Home Plans	14	19	30	63
Debt Management/Credit Counseling			16	16
Foreign Money Offers	45	29	46	120
Health Care	32	21	20	73
Internet Auctions	29	63	109	201
Internet Services and Computer Complaints	29	48	58	135
Investments	6	2	5	13
Magazines and Buyers Clubs	5	8	18	31
Multi-Level Mktg/Pyramids/Chain Letters	3	3	2	8
Office Supplies and Services	4	3	15	22
Prizes/Sweepstakes and Lotteries	40	68	56	164
Shop-at-Home/Catalog Sales	45	67	68	180
Telephone Services	28	40	49	117
Travel, Vacations and Timeshare	4	16	14	34

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	8	13	12	33
Business Opps and Work-at-Home Plans	4	7	6	17
Debt Management/Credit Counseling			5	5
Foreign Money Offers	8	7	18	33
Health Care	33	5	11	49
Internet Auctions	6	6	17	29
Internet Services and Computer Complaints	14	14	21	49
Investments	7	7	4	18
Magazines and Buyers Clubs	8	8	8	24
Multi-Level Mktg/Pyramids/Chain Letters			1	1
Office Supplies and Services	1	1	3	5
Prizes/Sweepstakes and Lotteries	164	176	314	654
Shop-at-Home/Catalog Sales	18	37	47	102
Telephone Services	19	22	34	75
Travel, Vacations and Timeshare	5	7	8	20

Indiana

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	36	35	57	128
Business Opps and Work-at-Home Plans	32	21	36	89
Debt Management/Credit Counseling			10	10
Foreign Money Offers	37	65	109	211
Health Care	17	21	14	52
Internet Auctions	73	125	231	429
Internet Services and Computer Complaints	59	80	102	241
Investments	5	8	9	22
Magazines and Buyers Clubs	8	14	9	31
Multi-Level Mktg/Pyramids/Chain Letters	2	11	7	20
Office Supplies and Services	6	12	16	34
Prizes/Sweepstakes and Lotteries	29	32	70	131
Shop-at-Home/Catalog Sales	45	87	75	207
Telephone Services	19	66	61	146
Travel, Vacations and Timeshare	11	8	9	28

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	24	18	11	53
Business Opps and Work-at-Home Plans	13	6	7	26
Foreign Money Offers	15	11	68	94
Health Care	11	11	15	37
Internet Auctions	17	23	71	111
Internet Services and Computer Complaints	13	42	28	83
Investments	1		9	10
Magazines and Buyers Clubs	7	11	10	28
Multi-Level Mktg/Pyramids/Chain Letters	2	4	2	8
Office Supplies and Services	1		3	4
Prizes/Sweepstakes and Lotteries	49	26	52	127
Shop-at-Home/Catalog Sales	17	36	37	90
Telephone Services	10	12	24	46
Travel, Vacations and Timeshare	3	3	8	14

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	4	6	6	16
Business Opps and Work-at-Home Plans	1	9	5	15
Debt Management/Credit Counseling			2	2
Foreign Money Offers	3	7	20	30
Health Care	16	6	12	34
Internet Auctions	8	9	9	26
Internet Services and Computer Complaints	5	12	14	31
Investments		4	5	9
Magazines and Buyers Clubs	3	1	6	10
Multi-Level Mktg/Pyramids/Chain Letters	1	1	1	3
Office Supplies and Services		2	1	3
Prizes/Sweepstakes and Lotteries	95	118	138	351
Shop-at-Home/Catalog Sales	12	25	22	59
Telephone Services	8	7	18	33
Travel, Vacations and Timeshare	5	3	4	12

Iowa

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	23	16	15	54
Business Opps and Work-at-Home Plans	9	6	13	28
Debt Management/Credit Counseling			8	8
Foreign Money Offers	33	24	37	94
Health Care	7	5	10	22
Internet Auctions	23	67	112	202
Internet Services and Computer Complaints	20	34	32	86
Investments	1	3	1	5
Magazines and Buyers Clubs	3	5	6	14
Multi-Level Mktg/Pyramids/Chain Letters	1	3	3	7
Office Supplies and Services		1	3	4
Prizes/Sweepstakes and Lotteries	3	4	11	18
Shop-at-Home/Catalog Sales	19	38	46	103
Telephone Services	6	9	10	25
Travel, Vacations and Timeshare	1	4	4	9

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	9	5	3	17
Business Opps and Work-at-Home Plans	1	4	5	10
Debt Management/Credit Counseling			3	3
Foreign Money Offers	3	2	7	12
Health Care	1	2	1	4
Internet Auctions	2	14	29	45
Internet Services and Computer Complaints	4	10	16	30
Investments		1		1
Magazines and Buyers Clubs	3	2	5	10
Multi-Level Mktg/Pyramids/Chain Letters	2	1	1	4
Office Supplies and Services	2		1	3
Prizes/Sweepstakes and Lotteries	1	3	7	11
Shop-at-Home/Catalog Sales	9	12	12	33
Telephone Services	3	3	9	15
Travel, Vacations and Timeshare	1	1		2

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair		2	1	3
Business Opps and Work-at-Home Plans			6	6
Debt Management/Credit Counseling			2	2
Foreign Money Offers		1	3	4
Health Care	4	1	6	11
Internet Auctions	4	2	4	10
Internet Services and Computer Complaints	1	8	7	16
Investments	1	2	2	5
Magazines and Buyers Clubs	2		2	4
Office Supplies and Services			1	1
Prizes/Sweepstakes and Lotteries	9	21	20	50
Shop-at-Home/Catalog Sales	4	9	15	28
Telephone Services	3	4	3	10
Travel, Vacations and Timeshare	1	3	2	6

Kansas

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	18	8	26	52
Business Opps and Work-at-Home Plans	12	7	18	37
Debt Management/Credit Counseling			9	9
Foreign Money Offers	26	103	55	184
Health Care	4	5	14	23
Internet Auctions	26	62	114	202
Internet Services and Computer Complaints	15	33	48	96
Investments	1	6	5	12
Magazines and Buyers Clubs	5	3	4	12
Multi-Level Mktg/Pyramids/Chain Letters	4	5	3	12
Office Supplies and Services		1	4	5
Prizes/Sweepstakes and Lotteries	7	13	20	40
Shop-at-Home/Catalog Sales	13	32	44	89
Telephone Services	11	15	18	44
Travel, Vacations and Timeshare	2	3	3	8

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	9	5		14
Business Opps and Work-at-Home Plans	7	7	8	22
Debt Management/Credit Counseling			4	4
Foreign Money Offers	5	5	15	25
Health Care	4	3	5	12
Internet Auctions	5	23	28	56
Internet Services and Computer Complaints	6	17	11	34
Investments	2	3	3	8
Magazines and Buyers Clubs	5		4	9
Multi-Level Mktg/Pyramids/Chain Letters	1	3	2	6
Office Supplies and Services		1	4	5
Prizes/Sweepstakes and Lotteries	6	11	12	29
Shop-at-Home/Catalog Sales	5	11	21	37
Telephone Services	3	7	10	20
Travel, Vacations and Timeshare	3	2	4	9

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	1	4	4	9
Business Opps and Work-at-Home Plans		3	2	5
Debt Management/Credit Counseling			2	2
Foreign Money Offers	1	3	5	9
Health Care	6	6	1	13
Internet Auctions		2	4	6
Internet Services and Computer Complaints		5	8	13
Investments		1	4	5
Magazines and Buyers Clubs	2	3	2	7
Multi-Level Mktg/Pyramids/Chain Letters			1	1
Prizes/Sweepstakes and Lotteries	12	30	24	66
Shop-at-Home/Catalog Sales	3	9	8	20
Telephone Services	5	3	9	17
Travel, Vacations and Timeshare	1	3	1	5

Kentucky**Age Range 50 - 59**

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	18	18	24	60
Business Opps and Work-at-Home Plans	12	13	16	41
Debt Management/Credit Counseling		1	6	7
Foreign Money Offers	15	37	36	88
Health Care	6	9	13	28
Internet Auctions	25	79	148	252
Internet Services and Computer Complaints	31	50	55	136
Investments		1	3	4
Magazines and Buyers Clubs	2	5	5	12
Multi-Level Mktg/Pyramids/Chain Letters	6	4	4	14
Office Supplies and Services	2	7	8	17
Prizes/Sweepstakes and Lotteries	25	31	24	80
Shop-at-Home/Catalog Sales	22	53	63	138
Telephone Services	10	16	25	51
Travel, Vacations and Timeshare	5	3	2	10

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	5	6	5	16
Business Opps and Work-at-Home Plans	3	3	6	12
Debt Management/Credit Counseling			2	2
Foreign Money Offers	9	141	51	201
Health Care	7	4	2	13
Internet Auctions	11	10	40	61
Internet Services and Computer Complaints	10	12	27	49
Investments		1	5	6
Magazines and Buyers Clubs	1	2	4	7
Office Supplies and Services	1	1	1	3
Prizes/Sweepstakes and Lotteries	8	11	25	44
Shop-at-Home/Catalog Sales	7	19	33	59
Telephone Services	5	8	14	27
Travel, Vacations and Timeshare	1	3	4	8

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	4	4	3	11
Business Opps and Work-at-Home Plans	3	6	5	14
Foreign Money Offers	1	2	1	4
Health Care	7	5	2	14
Internet Auctions		2	6	8
Internet Services and Computer Complaints	3	3	1	7
Investments	2	1	1	4
Magazines and Buyers Clubs	1	3	7	11
Multi-Level Mktg/Pyramids/Chain Letters			1	1
Office Supplies and Services			1	1
Prizes/Sweepstakes and Lotteries	43	51	67	161
Shop-at-Home/Catalog Sales	5	11	21	37
Telephone Services	6	4	2	12
Travel, Vacations and Timeshare		1	2	3

Louisiana

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	26	25	33	84
Business Opps and Work-at-Home Plans	12	12	31	55
Debt Management/Credit Counseling			8	8
Foreign Money Offers	26	25	68	119
Health Care	7	10	10	27
Internet Auctions	33	71	126	230
Internet Services and Computer Complaints	41	64	64	169
Investments	7	3	2	12
Magazines and Buyers Clubs	7	7	7	21
Multi-Level Mktg/Pyramids/Chain Letters	2	1	6	9
Office Supplies and Services	4	3	16	23
Prizes/Sweepstakes and Lotteries	17	23	29	69
Shop-at-Home/Catalog Sales	26	54	64	144
Telephone Services	10	22	24	56
Travel, Vacations and Timeshare	3	5	6	14

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	10	7	10	27
Business Opps and Work-at-Home Plans	4	6	6	16
Debt Management/Credit Counseling			5	5
Foreign Money Offers	9	10	14	33
Health Care	6	6	4	16
Internet Auctions	12	17	37	66
Internet Services and Computer Complaints	11	22	16	49
Investments		1	1	2
Magazines and Buyers Clubs	4	3	6	13
Multi-Level Mktg/Pyramids/Chain Letters	1	1	2	4
Office Supplies and Services		1	3	4
Prizes/Sweepstakes and Lotteries	13	12	23	48
Shop-at-Home/Catalog Sales	7	23	29	59
Telephone Services	3	5	12	20
Travel, Vacations and Timeshare	3	3	4	10

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	2	4	5	11
Business Opps and Work-at-Home Plans	2	3	7	12
Debt Management/Credit Counseling			2	2
Foreign Money Offers	2		7	9
Health Care	13	1	9	23
Internet Auctions	4	3	10	17
Internet Services and Computer Complaints	2	5	8	15
Investments	1		4	5
Magazines and Buyers Clubs	2	6	3	11
Multi-Level Mktg/Pyramids/Chain Letters		1		1
Office Supplies and Services			1	1
Prizes/Sweepstakes and Lotteries	43	25	50	118
Shop-at-Home/Catalog Sales	6	8	12	26
Telephone Services	3	7	12	22
Travel, Vacations and Timeshare		3	4	7

Maine

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	11	3	4	18
Business Opps and Work-at-Home Plans	5	8	7	20
Debt Management/Credit Counseling			7	7
Foreign Money Offers	10	10	27	47
Health Care	3	2	8	13
Internet Auctions	13	34	54	101
Internet Services and Computer Complaints	17	24	46	87
Magazines and Buyers Clubs	5	2	5	12
Multi-Level Mktg/Pyramids/Chain Letters		1	1	2
Office Supplies and Services			3	3
Prizes/Sweepstakes and Lotteries		5	4	9
Shop-at-Home/Catalog Sales	10	22	30	62
Telephone Services	5	13	13	31
Travel, Vacations and Timeshare	3	4	2	9

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	3	1	2	6
Business Opps and Work-at-Home Plans	4	3		7
Debt Management/Credit Counseling			3	3
Foreign Money Offers	2	8	8	18
Health Care	1	2	3	6
Internet Auctions		6	13	19
Internet Services and Computer Complaints	7	19	14	40
Magazines and Buyers Clubs		1	2	3
Multi-Level Mktg/Pyramids/Chain Letters	1		1	2
Office Supplies and Services		1		1
Prizes/Sweepstakes and Lotteries	2	4	5	11
Shop-at-Home/Catalog Sales	6	10	9	25
Telephone Services	1	5	6	12
Travel, Vacations and Timeshare	1		1	2

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair		1	1	2
Business Opps and Work-at-Home Plans	1	1	1	3
Foreign Money Offers	2	1	3	6
Health Care	2	2		4
Internet Auctions			2	2
Internet Services and Computer Complaints	17	3	9	29
Investments	1	3		4
Magazines and Buyers Clubs	1	1	1	3
Prizes/Sweepstakes and Lotteries	27	12	30	69
Shop-at-Home/Catalog Sales	1	8	7	16
Telephone Services		1	5	6
Travel, Vacations and Timeshare	1			1

Maryland

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	44	50	66	160
Business Opps and Work-at-Home Plans	34	28	32	94
Debt Management/Credit Counseling			11	11
Foreign Money Offers	77	92	116	285
Health Care	21	18	25	64
Internet Auctions	65	129	242	436
Internet Services and Computer Complaints	100	144	156	400
Investments	4	11	10	25
Magazines and Buyers Clubs	15	16	28	59
Multi-Level Mktg/Pyramids/Chain Letters	8	6	4	18
Office Supplies and Services	6	6	6	18
Prizes/Sweepstakes and Lotteries	14	21	50	85
Shop-at-Home/Catalog Sales	75	112	131	318
Telephone Services	27	42	80	149
Travel, Vacations and Timeshare	18	21	24	63

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	11	18	19	48
Business Opps and Work-at-Home Plans	16	11	13	40
Debt Management/Credit Counseling			3	3
Foreign Money Offers	23	25	42	90
Health Care	17	13	8	38
Internet Auctions	17	34	62	113
Internet Services and Computer Complaints	30	44	78	152
Investments	5	4	5	14
Magazines and Buyers Clubs	8	10	15	33
Multi-Level Mktg/Pyramids/Chain Letters	1	4	2	7
Office Supplies and Services	2	3	2	7
Prizes/Sweepstakes and Lotteries	11	21	52	84
Shop-at-Home/Catalog Sales	24	40	51	115
Telephone Services	13	32	31	76
Travel, Vacations and Timeshare	7	16	6	29

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	5	5	8	18
Business Opps and Work-at-Home Plans	3	6	7	16
Debt Management/Credit Counseling			3	3
Foreign Money Offers	9	10	6	25
Health Care	13	7	10	30
Internet Auctions	3	7	9	19
Internet Services and Computer Complaints	16	15	31	62
Investments	6		3	9
Magazines and Buyers Clubs	4	6	11	21
Office Supplies and Services		1	1	2
Prizes/Sweepstakes and Lotteries	45	64	100	209
Shop-at-Home/Catalog Sales	21	20	29	70
Telephone Services	8	18	13	39
Travel, Vacations and Timeshare	2	5	4	11

Massachusetts

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	27	23	47	97
Business Opps and Work-at-Home Plans	17	18	23	58
Debt Management/Credit Counseling		1	15	16
Foreign Money Offers	57	53	101	211
Health Care	18	11	12	41
Internet Auctions	84	137	236	457
Internet Services and Computer Complaints	63	98	119	280
Investments	4	8	3	15
Magazines and Buyers Clubs	7	17	16	40
Multi-Level Mktg/Pyramids/Chain Letters	2	5	5	12
Office Supplies and Services	6	8	13	27
Prizes/Sweepstakes and Lotteries	20	35	37	92
Shop-at-Home/Catalog Sales	40	116	107	263
Telephone Services	28	23	64	115
Travel, Vacations and Timeshare	8	15	6	29

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	7	7	20	34
Business Opps and Work-at-Home Plans	6	7	4	17
Debt Management/Credit Counseling			4	4
Foreign Money Offers	11	9	32	52
Health Care	9	8	11	28
Internet Auctions	19	41	60	120
Internet Services and Computer Complaints	23	38	41	102
Investments	3	2	2	7
Magazines and Buyers Clubs	6	5	8	19
Multi-Level Mktg/Pyramids/Chain Letters	1	2	3	6
Office Supplies and Services	1	6	2	9
Prizes/Sweepstakes and Lotteries	28	28	35	91
Shop-at-Home/Catalog Sales	18	34	45	97
Telephone Services	10	9	18	37
Travel, Vacations and Timeshare	2	6	6	14

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	6	5	7	18
Business Opps and Work-at-Home Plans	1	2	5	8
Debt Management/Credit Counseling			5	5
Foreign Money Offers	4	8	6	18
Health Care	14	9	10	33
Internet Auctions	6	4	7	17
Internet Services and Computer Complaints	6	12	22	40
Investments	2	3	4	9
Magazines and Buyers Clubs	3	2	3	8
Multi-Level Mktg/Pyramids/Chain Letters	1	1		2
Office Supplies and Services	2	1	1	4
Prizes/Sweepstakes and Lotteries	90	124	156	370
Shop-at-Home/Catalog Sales	18	26	14	58
Telephone Services	7	9	16	32
Travel, Vacations and Timeshare	4	3	4	11

Michigan

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	46	62	56	164
Business Opps and Work-at-Home Plans	40	48	77	165
Debt Management/Credit Counseling		1	24	25
Foreign Money Offers	84	80	173	337
Health Care	27	27	36	90
Internet Auctions	95	207	418	720
Internet Services and Computer Complaints	62	137	149	348
Investments	7	12	7	26
Magazines and Buyers Clubs	20	16	23	59
Multi-Level Mktg/Pyramids/Chain Letters	14	11	17	42
Office Supplies and Services	10	13	25	48
Prizes/Sweepstakes and Lotteries	38	61	128	227
Shop-at-Home/Catalog Sales	67	157	167	391
Telephone Services	45	61	80	186
Travel, Vacations and Timeshare	10	29	21	60

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	20	19	20	59
Business Opps and Work-at-Home Plans	15	15	19	49
Debt Management/Credit Counseling			20	20
Foreign Money Offers	22	45	54	121
Health Care	33	11	18	62
Internet Auctions	19	39	103	161
Internet Services and Computer Complaints	28	35	62	125
Investments	2	11	11	24
Magazines and Buyers Clubs	10	17	14	41
Multi-Level Mktg/Pyramids/Chain Letters	4	5	6	15
Office Supplies and Services	1	8	6	15
Prizes/Sweepstakes and Lotteries	36	89	127	252
Shop-at-Home/Catalog Sales	26	61	60	147
Telephone Services	13	33	39	85
Travel, Vacations and Timeshare	4	10	8	22

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	6	2	6	14
Business Opps and Work-at-Home Plans	1	8	14	23
Debt Management/Credit Counseling			3	3
Foreign Money Offers	11	9	8	28
Health Care	38	8	20	66
Internet Auctions	2	8	18	28
Internet Services and Computer Complaints	9	15	14	38
Investments	3	4	5	12
Magazines and Buyers Clubs	10	5	27	42
Multi-Level Mktg/Pyramids/Chain Letters	1		1	2
Office Supplies and Services	1		4	5
Prizes/Sweepstakes and Lotteries	139	278	317	734
Shop-at-Home/Catalog Sales	21	38	38	97
Telephone Services	16	14	27	57
Travel, Vacations and Timeshare		1	1	2

Minnesota**Age Range 50 - 59**

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	21	27	18	66
Business Opps and Work-at-Home Plans	20	28	25	73
Debt Management/Credit Counseling			9	9
Foreign Money Offers	29	49	78	156
Health Care	12	8	8	28
Internet Auctions	46	89	178	313
Internet Services and Computer Complaints	50	54	67	171
Investments	2	2	5	9
Magazines and Buyers Clubs	6	8	6	20
Multi-Level Mktg/Pyramids/Chain Letters	7	1	7	15
Office Supplies and Services	5	1	9	15
Prizes/Sweepstakes and Lotteries	8	21	50	79
Shop-at-Home/Catalog Sales	31	62	85	178
Telephone Services	14	39	23	76
Travel, Vacations and Timeshare	8	11	13	32

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	6	6	6	18
Business Opps and Work-at-Home Plans	7	10	9	26
Debt Management/Credit Counseling			2	2
Foreign Money Offers	9	9	36	54
Health Care	9	6	3	18
Internet Auctions	8	19	37	64
Internet Services and Computer Complaints	10	19	29	58
Investments	1	1	2	4
Magazines and Buyers Clubs	3	1	1	5
Multi-Level Mktg/Pyramids/Chain Letters	2	2		4
Office Supplies and Services	1		1	2
Prizes/Sweepstakes and Lotteries	11	56	31	98
Shop-at-Home/Catalog Sales	9	27	15	51
Telephone Services	11	11	5	27
Travel, Vacations and Timeshare	2	4	10	16

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	5	4	2	11
Business Opps and Work-at-Home Plans	5	8	3	16
Debt Management/Credit Counseling			2	2
Foreign Money Offers	9	6	11	26
Health Care	20		3	23
Internet Auctions	2	2	8	12
Internet Services and Computer Complaints	2	6	9	17
Investments		1	8	9
Magazines and Buyers Clubs	1		2	3
Multi-Level Mktg/Pyramids/Chain Letters		3		3
Office Supplies and Services			1	1
Prizes/Sweepstakes and Lotteries	20	56	79	155
Shop-at-Home/Catalog Sales	6	5	11	22
Telephone Services	3	4	15	22
Travel, Vacations and Timeshare	1	2	2	5

Minor Outlying Islands

Age Range 50 - 59

	2003	2004	Sum:
Internet Services and Computer Complaints	1		1
Shop-at-Home/Catalog Sales	1	2	3

Age Range 70 and Over

	2004	Sum:
Telephone Services	1	1

Mississippi**Age Range 50 - 59**

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	21	16	20	57
Business Opps and Work-at-Home Plans	6	9	9	24
Debt Management/Credit Counseling			7	7
Foreign Money Offers	8	18	27	53
Health Care	8	5	4	17
Internet Auctions	11	41	64	116
Internet Services and Computer Complaints	9	16	31	56
Investments	2		2	4
Magazines and Buyers Clubs	4	9	4	17
Multi-Level Mktg/Pyramids/Chain Letters	1	2		3
Office Supplies and Services	1	1	7	9
Prizes/Sweepstakes and Lotteries	5	9	18	32
Shop-at-Home/Catalog Sales	16	26	29	71
Telephone Services	10	22	13	45
Travel, Vacations and Timeshare	2	1	3	6

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	4	4	4	12
Business Opps and Work-at-Home Plans	1	2	6	9
Debt Management/Credit Counseling			2	2
Foreign Money Offers	5	8	9	22
Health Care	3	4	3	10
Internet Auctions	1	6	22	29
Internet Services and Computer Complaints	3	10	14	27
Magazines and Buyers Clubs	2	1	2	5
Multi-Level Mktg/Pyramids/Chain Letters			1	1
Office Supplies and Services	1		1	2
Prizes/Sweepstakes and Lotteries	7	10	22	39
Shop-at-Home/Catalog Sales	3	7	11	21
Telephone Services	3	10	12	25
Travel, Vacations and Timeshare		3	3	6

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	2	2	3	7
Debt Management/Credit Counseling			1	1
Health Care	4	3	2	9
Internet Auctions		3	3	6
Internet Services and Computer Complaints	1	2	6	9
Investments	2			2
Magazines and Buyers Clubs		2	3	5
Multi-Level Mktg/Pyramids/Chain Letters	1			1
Prizes/Sweepstakes and Lotteries	34	33	40	107
Shop-at-Home/Catalog Sales	6	7	7	20
Telephone Services	2	4	6	12
Travel, Vacations and Timeshare		1		1

Missouri**Age Range 50 - 59**

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	35	31	34	100
Business Opps and Work-at-Home Plans	34	35	39	108
Debt Management/Credit Counseling			15	15
Foreign Money Offers	38	49	118	205
Health Care	41	28	16	85
Internet Auctions	71	106	253	430
Internet Services and Computer Complaints	83	288	104	475
Investments	6	4	5	15
Magazines and Buyers Clubs	6	17	15	38
Multi-Level Mktg/Pyramids/Chain Letters	4	5	6	15
Office Supplies and Services	3	4	14	21
Prizes/Sweepstakes and Lotteries	24	30	42	96
Shop-at-Home/Catalog Sales	49	106	94	249
Telephone Services	19	25	47	91
Travel, Vacations and Timeshare	4	15	9	28

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	11	14	14	39
Business Opps and Work-at-Home Plans	3	5	9	17
Debt Management/Credit Counseling			3	3
Foreign Money Offers	21	54	22	97
Health Care	24	15	9	48
Internet Auctions	13	32	73	118
Internet Services and Computer Complaints	27	22	26	75
Investments	4	7	6	17
Magazines and Buyers Clubs	9	11	9	29
Multi-Level Mktg/Pyramids/Chain Letters	1	1	4	6
Office Supplies and Services	2	2	3	7
Prizes/Sweepstakes and Lotteries	35	44	54	133
Shop-at-Home/Catalog Sales	18	30	44	92
Telephone Services	8	12	23	43
Travel, Vacations and Timeshare	7	11	3	21

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	9	3	2	14
Business Opps and Work-at-Home Plans	6	10	18	34
Debt Management/Credit Counseling			3	3
Foreign Money Offers	3	5	10	18
Health Care	28	12	6	46
Internet Auctions		12	12	24
Internet Services and Computer Complaints	6	20	16	42
Investments	1	2	1	4
Magazines and Buyers Clubs	7	8	5	20
Multi-Level Mktg/Pyramids/Chain Letters		1	1	2
Office Supplies and Services		1	4	5
Prizes/Sweepstakes and Lotteries	90	175	129	394
Shop-at-Home/Catalog Sales	10	19	21	50
Telephone Services	4	8	16	28
Travel, Vacations and Timeshare	1	3	5	9

Montana

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	12	6	3	21
Business Opps and Work-at-Home Plans	3	8	5	16
Debt Management/Credit Counseling			3	3
Foreign Money Offers	7	16	19	42
Health Care	4	3	2	9
Internet Auctions	14	27	53	94
Internet Services and Computer Complaints	8	24	17	49
Investments	4	1	1	6
Magazines and Buyers Clubs	3	3	3	9
Multi-Level Mktg/Pyramids/Chain Letters		1	1	2
Office Supplies and Services	6	2	5	13
Prizes/Sweepstakes and Lotteries	5	13	12	30
Shop-at-Home/Catalog Sales	15	16	18	49
Telephone Services	8	10	9	27
Travel, Vacations and Timeshare	1	6	1	8

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	8	2		10
Business Opps and Work-at-Home Plans	6	2	4	12
Debt Management/Credit Counseling			2	2
Foreign Money Offers	4	7	8	19
Health Care	4	2	2	8
Internet Auctions	5	14	10	29
Internet Services and Computer Complaints	7	7	7	21
Investments	2	1	2	5
Magazines and Buyers Clubs	1		1	2
Multi-Level Mktg/Pyramids/Chain Letters		1		1
Office Supplies and Services			4	4
Prizes/Sweepstakes and Lotteries	12	12	21	45
Shop-at-Home/Catalog Sales	3	8	11	22
Telephone Services	3	5	1	9
Travel, Vacations and Timeshare	2	1		3

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	3	1	3	7
Business Opps and Work-at-Home Plans	1	1	5	7
Debt Management/Credit Counseling			2	2
Foreign Money Offers			3	3
Health Care	3		3	6
Internet Auctions		2	1	3
Internet Services and Computer Complaints	3	5	7	15
Investments			1	1
Magazines and Buyers Clubs		1	1	2
Multi-Level Mktg/Pyramids/Chain Letters			1	1
Office Supplies and Services			1	1
Prizes/Sweepstakes and Lotteries	27	22	45	94
Shop-at-Home/Catalog Sales	4	4	12	20
Telephone Services	1	2		3

Nebraska

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	8	10	12	30
Business Opps and Work-at-Home Plans	17	6	10	33
Debt Management/Credit Counseling			7	7
Foreign Money Offers	25	19	15	59
Health Care	2	5	9	16
Internet Auctions	16	33	65	114
Internet Services and Computer Complaints	9	22	28	59
Investments	2			2
Magazines and Buyers Clubs		3	7	10
Multi-Level Mktg/Pyramids/Chain Letters	43	1		44
Office Supplies and Services		1	2	3
Prizes/Sweepstakes and Lotteries	4	13	18	35
Shop-at-Home/Catalog Sales	8	22	34	64
Telephone Services	8	13	15	36
Travel, Vacations and Timeshare	2	1	3	6

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	1	7	2	10
Business Opps and Work-at-Home Plans	3	2	2	7
Debt Management/Credit Counseling			1	1
Foreign Money Offers	2	2	4	8
Health Care	3			3
Internet Auctions	5	11	15	31
Internet Services and Computer Complaints	7	6	6	19
Investments	1		1	2
Magazines and Buyers Clubs	1	1	3	5
Multi-Level Mktg/Pyramids/Chain Letters	2			2
Office Supplies and Services		1	1	2
Prizes/Sweepstakes and Lotteries	16	12	11	39
Shop-at-Home/Catalog Sales	2	10	12	24
Telephone Services	3	5	7	15
Travel, Vacations and Timeshare			3	3

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	2	1	2	5
Business Opps and Work-at-Home Plans		3	1	4
Debt Management/Credit Counseling			1	1
Foreign Money Offers	1		2	3
Health Care	8	1	3	12
Internet Auctions	3	3	3	9
Internet Services and Computer Complaints	1	2	3	6
Investments	1		1	2
Magazines and Buyers Clubs	1	1	3	5
Multi-Level Mktg/Pyramids/Chain Letters			1	1
Prizes/Sweepstakes and Lotteries	24	41	45	110
Shop-at-Home/Catalog Sales	5	7	6	18
Telephone Services	4	3	1	8
Travel, Vacations and Timeshare		1	1	2

Nevada

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	27	19	20	66
Business Opps and Work-at-Home Plans	21	29	41	91
Debt Management/Credit Counseling			6	6
Foreign Money Offers	19	25	63	107
Health Care	6	7	7	20
Internet Auctions	42	68	142	252
Internet Services and Computer Complaints	34	49	58	141
Investments	1	1	6	8
Magazines and Buyers Clubs	5	6	3	14
Multi-Level Mktg/Pyramids/Chain Letters	2	6	7	15
Office Supplies and Services	5	4	16	25
Prizes/Sweepstakes and Lotteries	9	28	19	56
Shop-at-Home/Catalog Sales	37	64	50	151
Telephone Services	17	21	23	61
Travel, Vacations and Timeshare	4	8	8	20

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	12	9	9	30
Business Opps and Work-at-Home Plans	3	19	29	51
Debt Management/Credit Counseling		1	5	6
Foreign Money Offers	11	9	22	42
Health Care	14	10	7	31
Internet Auctions	9	21	53	83
Internet Services and Computer Complaints	17	24	38	79
Investments	4		4	8
Magazines and Buyers Clubs	4	6	8	18
Multi-Level Mktg/Pyramids/Chain Letters		1	2	3
Office Supplies and Services	1	4	2	7
Prizes/Sweepstakes and Lotteries	14	26	52	92
Shop-at-Home/Catalog Sales	14	25	35	74
Telephone Services	15	14	21	50
Travel, Vacations and Timeshare	2	5	4	11

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	7	8	3	18
Business Opps and Work-at-Home Plans	2	6	17	25
Debt Management/Credit Counseling			6	6
Foreign Money Offers	6	4	5	15
Health Care	13	7	8	28
Internet Auctions	1	4	15	20
Internet Services and Computer Complaints	3	17	8	28
Investments		3	2	5
Magazines and Buyers Clubs	2	4	8	14
Multi-Level Mktg/Pyramids/Chain Letters	1	2	3	6
Office Supplies and Services	2			2
Prizes/Sweepstakes and Lotteries	32	47	68	147
Shop-at-Home/Catalog Sales	12	33	28	73
Telephone Services	2	7	9	18
Travel, Vacations and Timeshare	1	3	4	8

New Hampshire

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	10	10	5	25
Business Opps and Work-at-Home Plans	9	3	11	23
Debt Management/Credit Counseling			9	9
Foreign Money Offers	16	25	27	68
Health Care	3	4	7	14
Internet Auctions	17	28	67	112
Internet Services and Computer Complaints	35	29	30	94
Investments	3	1	1	5
Magazines and Buyers Clubs	2		5	7
Multi-Level Mktg/Pyramids/Chain Letters			3	3
Office Supplies and Services	2	6	2	10
Prizes/Sweepstakes and Lotteries	5	9	22	36
Shop-at-Home/Catalog Sales	16	22	30	68
Telephone Services	9	5	10	24
Travel, Vacations and Timeshare	3	6	2	11

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	7	4	2	13
Business Opps and Work-at-Home Plans	2	4	2	8
Debt Management/Credit Counseling			6	6
Foreign Money Offers	4	8	7	19
Health Care	3		7	10
Internet Auctions	7	11	15	33
Internet Services and Computer Complaints	8	12	17	37
Investments	1			1
Magazines and Buyers Clubs	1	2	2	5
Office Supplies and Services		1	1	2
Prizes/Sweepstakes and Lotteries	8	17	12	37
Shop-at-Home/Catalog Sales	8	11	19	38
Telephone Services	5	5	7	17
Travel, Vacations and Timeshare	1		1	2

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	1	5	2	8
Business Opps and Work-at-Home Plans			2	2
Foreign Money Offers	1	1		2
Health Care	6		3	9
Internet Auctions	1	4	2	7
Internet Services and Computer Complaints	4	5	3	12
Investments	2		1	3
Magazines and Buyers Clubs		4	3	7
Multi-Level Mktg/Pyramids/Chain Letters	1			1
Prizes/Sweepstakes and Lotteries	48	40	38	126
Shop-at-Home/Catalog Sales	3	10	3	16
Telephone Services	3	3	8	14
Travel, Vacations and Timeshare	1			1

New Jersey

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	55	55	54	164
Business Opps and Work-at-Home Plans	32	34	50	116
Debt Management/Credit Counseling			22	22
Foreign Money Offers	47	80	129	256
Health Care	23	15	32	70
Internet Auctions	88	197	342	627
Internet Services and Computer Complaints	94	177	152	423
Investments	10	6	12	28
Magazines and Buyers Clubs	15	13	17	45
Multi-Level Mktg/Pyramids/Chain Letters	6	15	8	29
Office Supplies and Services	2	9	15	26
Prizes/Sweepstakes and Lotteries	17	26	76	119
Shop-at-Home/Catalog Sales	96	162	161	419
Telephone Services	40	58	84	182
Travel, Vacations and Timeshare	8	25	19	52

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	10	13	14	37
Business Opps and Work-at-Home Plans	16	19	13	48
Debt Management/Credit Counseling			9	9
Foreign Money Offers	17	22	47	86
Health Care	35	7	25	67
Internet Auctions	27	41	82	150
Internet Services and Computer Complaints	47	59	68	174
Investments	5	4	5	14
Magazines and Buyers Clubs	6	16	9	31
Multi-Level Mktg/Pyramids/Chain Letters	2		4	6
Office Supplies and Services	1		5	6
Prizes/Sweepstakes and Lotteries	11	44	55	110
Shop-at-Home/Catalog Sales	26	79	61	166
Telephone Services	12	25	53	90
Travel, Vacations and Timeshare	9	10	2	21

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	11	5	13	29
Business Opps and Work-at-Home Plans	3	7	7	17
Debt Management/Credit Counseling			5	5
Foreign Money Offers	8	5	20	33
Health Care	48	16	11	75
Internet Auctions	3	6	14	23
Internet Services and Computer Complaints	17	34	29	80
Investments	4	2	5	11
Magazines and Buyers Clubs	4	11	12	27
Multi-Level Mktg/Pyramids/Chain Letters	2		2	4
Office Supplies and Services		3	2	5
Prizes/Sweepstakes and Lotteries	50	134	233	417
Shop-at-Home/Catalog Sales	26	62	33	121
Telephone Services	12	14	33	59
Travel, Vacations and Timeshare	3	7	4	14

New Mexico

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	21	13	13	47
Business Opps and Work-at-Home Plans	5	10	13	28
Debt Management/Credit Counseling			6	6
Foreign Money Offers	14	18	39	71
Health Care	3	5	12	20
Internet Auctions	16	50	66	132
Internet Services and Computer Complaints	25	43	56	124
Investments	1	3	4	8
Magazines and Buyers Clubs	5	4	11	20
Multi-Level Mktg/Pyramids/Chain Letters		4		4
Office Supplies and Services	2	7	7	16
Prizes/Sweepstakes and Lotteries	19	12	28	59
Shop-at-Home/Catalog Sales	20	22	28	70
Telephone Services	4	11	7	22
Travel, Vacations and Timeshare	3	1		4

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	12	9	6	27
Business Opps and Work-at-Home Plans	2	4	8	14
Debt Management/Credit Counseling			8	8
Foreign Money Offers	11	9	15	35
Health Care	6	5	3	14
Internet Auctions	8	10	33	51
Internet Services and Computer Complaints	20	14	13	47
Investments	1		1	2
Magazines and Buyers Clubs	3	3	2	8
Multi-Level Mktg/Pyramids/Chain Letters	2	2		4
Office Supplies and Services			4	4
Prizes/Sweepstakes and Lotteries	16	23	22	61
Shop-at-Home/Catalog Sales	10	12	18	40
Telephone Services	10	9	5	24
Travel, Vacations and Timeshare	1	1		2

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	5	4	2	11
Business Opps and Work-at-Home Plans		1	2	3
Debt Management/Credit Counseling			2	2
Foreign Money Offers	3	4	3	10
Health Care	1	1	2	4
Internet Auctions	1	7	10	18
Internet Services and Computer Complaints	2	5	7	14
Investments	2	1	3	6
Magazines and Buyers Clubs	1	1	6	8
Multi-Level Mktg/Pyramids/Chain Letters		1		1
Office Supplies and Services			2	2
Prizes/Sweepstakes and Lotteries	85	41	53	179
Shop-at-Home/Catalog Sales	2	8	14	24
Telephone Services	4	4	7	15

New York

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	81	80	109	270
Business Opps and Work-at-Home Plans	55	74	97	226
Debt Management/Credit Counseling			73	73
Foreign Money Offers	91	157	231	479
Health Care	44	47	59	150
Internet Auctions	191	405	667	1,263
Internet Services and Computer Complaints	184	253	297	734
Investments	10	19	27	56
Magazines and Buyers Clubs	20	40	44	104
Multi-Level Mktg/Pyramids/Chain Letters	9	9	17	35
Office Supplies and Services	9	15	38	62
Prizes/Sweepstakes and Lotteries	27	89	148	264
Shop-at-Home/Catalog Sales	179	309	334	822
Telephone Services	89	127	195	411
Travel, Vacations and Timeshare	21	38	38	97

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	29	25	42	96
Business Opps and Work-at-Home Plans	27	26	30	83
Debt Management/Credit Counseling			20	20
Foreign Money Offers	35	34	93	162
Health Care	51	19	28	98
Internet Auctions	61	100	208	369
Internet Services and Computer Complaints	57	91	143	291
Investments	11	8	16	35
Magazines and Buyers Clubs	15	18	17	50
Multi-Level Mktg/Pyramids/Chain Letters	3	3	8	14
Office Supplies and Services	3	6	15	24
Prizes/Sweepstakes and Lotteries	29	67	150	246
Shop-at-Home/Catalog Sales	51	104	109	264
Telephone Services	48	59	116	223
Travel, Vacations and Timeshare	22	13	10	45

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	7	17	13	37
Business Opps and Work-at-Home Plans	11	13	11	35
Debt Management/Credit Counseling			10	10
Foreign Money Offers	23	10	23	56
Health Care	82	10	28	120
Internet Auctions	17	15	44	76
Internet Services and Computer Complaints	18	35	59	112
Investments	4	6	12	22
Magazines and Buyers Clubs	10	14	18	42
Multi-Level Mktg/Pyramids/Chain Letters		4	1	5
Office Supplies and Services	1	5	4	10
Prizes/Sweepstakes and Lotteries	107	248	426	781
Shop-at-Home/Catalog Sales	53	71	60	184
Telephone Services	32	38	70	140
Travel, Vacations and Timeshare	9	6	15	30

North Carolina

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	52	56	55	163
Business Opps and Work-at-Home Plans	36	32	47	115
Debt Management/Credit Counseling		1	10	11
Foreign Money Offers	52	65	107	224
Health Care	16	16	28	60
Internet Auctions	73	154	253	480
Internet Services and Computer Complaints	93	115	170	378
Investments	7	15	11	33
Magazines and Buyers Clubs	15	15	21	51
Multi-Level Mktg/Pyramids/Chain Letters	4	7	6	17
Office Supplies and Services	8	8	18	34
Prizes/Sweepstakes and Lotteries	26	53	94	173
Shop-at-Home/Catalog Sales	72	151	127	350
Telephone Services	47	74	78	199
Travel, Vacations and Timeshare	16	15	14	45

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	16	11	12	39
Business Opps and Work-at-Home Plans	9	17	13	39
Debt Management/Credit Counseling			5	5
Foreign Money Offers	28	15	44	87
Health Care	20	4	16	40
Internet Auctions	14	41	81	136
Internet Services and Computer Complaints	25	44	69	138
Investments	7	6	4	17
Magazines and Buyers Clubs	8	8	12	28
Multi-Level Mktg/Pyramids/Chain Letters	2	6	1	9
Office Supplies and Services	2	2	11	15
Prizes/Sweepstakes and Lotteries	9	27	54	90
Shop-at-Home/Catalog Sales	27	44	39	110
Telephone Services	12	32	28	72
Travel, Vacations and Timeshare	6	9	5	20

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	5	9	5	19
Business Opps and Work-at-Home Plans	4	6	11	21
Debt Management/Credit Counseling			3	3
Foreign Money Offers	7	4	10	21
Health Care	24	11	9	44
Internet Auctions	5	6	18	29
Internet Services and Computer Complaints	14	15	27	56
Investments	2	4	1	7
Magazines and Buyers Clubs	8	6	3	17
Multi-Level Mktg/Pyramids/Chain Letters		1		1
Office Supplies and Services		1	1	2
Prizes/Sweepstakes and Lotteries	55	108	120	283
Shop-at-Home/Catalog Sales	13	23	27	63
Telephone Services	13	21	24	58
Travel, Vacations and Timeshare		6	3	9

North Dakota

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	4	6	1	11
Business Opps and Work-at-Home Plans	2		2	4
Debt Management/Credit Counseling			2	2
Foreign Money Offers	4	5	6	15
Health Care	1	2		3
Internet Auctions	4	11	33	48
Internet Services and Computer Complaints	6	4	6	16
Investments			1	1
Magazines and Buyers Clubs		2	1	3
Office Supplies and Services			1	1
Prizes/Sweepstakes and Lotteries	2	3	4	9
Shop-at-Home/Catalog Sales	4	7	9	20
Telephone Services		1	1	2

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair		1	2	3
Business Opps and Work-at-Home Plans	1	1		2
Debt Management/Credit Counseling			1	1
Foreign Money Offers			11	11
Health Care			1	1
Internet Auctions		3	1	4
Internet Services and Computer Complaints	1	1	5	7
Investments			1	1
Magazines and Buyers Clubs			1	1
Office Supplies and Services			1	1
Prizes/Sweepstakes and Lotteries	3	7	6	16
Shop-at-Home/Catalog Sales		2	1	3
Telephone Services		1		1
Travel, Vacations and Timeshare	1			1

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	6	3	1	10
Business Opps and Work-at-Home Plans			1	1
Foreign Money Offers	1			1
Internet Auctions		1		1
Internet Services and Computer Complaints	1			1
Investments	1			1
Magazines and Buyers Clubs		1	1	2
Multi-Level Mktg/Pyramids/Chain Letters			1	1
Office Supplies and Services			1	1
Prizes/Sweepstakes and Lotteries	22	10	15	47
Shop-at-Home/Catalog Sales	1	2		3
Telephone Services		1	1	2

Ohio

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	92	112	69	273
Business Opps and Work-at-Home Plans	33	52	68	153
Debt Management/Credit Counseling		1	22	23
Foreign Money Offers	61	76	173	310
Health Care	28	30	50	108
Internet Auctions	109	228	418	755
Internet Services and Computer Complaints	101	170	231	502
Investments	10	8	18	36
Magazines and Buyers Clubs	20	14	34	68
Multi-Level Mktg/Pyramids/Chain Letters	5	7	14	26
Office Supplies and Services	10	14	27	51
Prizes/Sweepstakes and Lotteries	46	67	139	252
Shop-at-Home/Catalog Sales	89	204	202	495
Telephone Services	63	82	125	270
Travel, Vacations and Timeshare	11	26	34	71

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	24	24	32	80
Business Opps and Work-at-Home Plans	18	16	20	54
Debt Management/Credit Counseling			20	20
Foreign Money Offers	21	33	71	125
Health Care	27	13	19	59
Internet Auctions	32	55	128	215
Internet Services and Computer Complaints	32	48	96	176
Investments	7	9	11	27
Magazines and Buyers Clubs	19	7	18	44
Multi-Level Mktg/Pyramids/Chain Letters	2	3	4	9
Office Supplies and Services	1	6	11	18
Prizes/Sweepstakes and Lotteries	60	67	96	223
Shop-at-Home/Catalog Sales	35	66	74	175
Telephone Services	27	28	49	104
Travel, Vacations and Timeshare	9	10	8	27

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	10	34	10	54
Business Opps and Work-at-Home Plans	13	7	15	35
Debt Management/Credit Counseling			8	8
Foreign Money Offers	11	10	18	39
Health Care	36	14	17	67
Internet Auctions	7	9	11	27
Internet Services and Computer Complaints	10	16	24	50
Investments	3	5	6	14
Magazines and Buyers Clubs	8	12	18	38
Multi-Level Mktg/Pyramids/Chain Letters	1		4	5
Office Supplies and Services		1	1	2
Prizes/Sweepstakes and Lotteries	140	259	347	746
Shop-at-Home/Catalog Sales	28	54	46	128
Telephone Services	16	25	40	81
Travel, Vacations and Timeshare	12	10	11	33

Oklahoma

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	26	24	15	65
Business Opps and Work-at-Home Plans	19	24	16	59
Debt Management/Credit Counseling			8	8
Foreign Money Offers	25	65	63	153
Health Care	10	11	13	34
Internet Auctions	41	69	128	238
Internet Services and Computer Complaints	44	52	65	161
Investments	1	4	9	14
Magazines and Buyers Clubs	6	5	15	26
Multi-Level Mktg/Pyramids/Chain Letters	2	6	4	12
Office Supplies and Services	5	4	9	18
Prizes/Sweepstakes and Lotteries	9	11	30	50
Shop-at-Home/Catalog Sales	28	51	55	134
Telephone Services	8	20	19	47
Travel, Vacations and Timeshare	3	2	2	7

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	11	10	5	26
Business Opps and Work-at-Home Plans	7	7	11	25
Debt Management/Credit Counseling			3	3
Foreign Money Offers	25	13	25	63
Health Care	9	6	6	21
Internet Auctions	13	19	44	76
Internet Services and Computer Complaints	8	22	30	60
Investments		2	5	7
Magazines and Buyers Clubs		8	8	16
Multi-Level Mktg/Pyramids/Chain Letters		2	1	3
Office Supplies and Services		1	3	4
Prizes/Sweepstakes and Lotteries	8	20	25	53
Shop-at-Home/Catalog Sales	12	23	24	59
Telephone Services	7	6	11	24
Travel, Vacations and Timeshare	1	6	2	9

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	4	1	2	7
Business Opps and Work-at-Home Plans	5	8	2	15
Foreign Money Offers	5	1	17	23
Health Care	11	2	3	16
Internet Auctions	1	4	12	17
Internet Services and Computer Complaints	2	13	13	28
Investments		3	8	11
Magazines and Buyers Clubs	2	3	4	9
Multi-Level Mktg/Pyramids/Chain Letters		1	2	3
Office Supplies and Services			2	2
Prizes/Sweepstakes and Lotteries	40	60	98	198
Shop-at-Home/Catalog Sales	8	13	12	33
Telephone Services	4	7	8	19
Travel, Vacations and Timeshare		1	1	2

Oregon

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	17	15	23	55
Business Opps and Work-at-Home Plans	28	25	48	101
Debt Management/Credit Counseling			7	7
Foreign Money Offers	50	61	119	230
Health Care	12	10	16	38
Internet Auctions	78	103	192	373
Internet Services and Computer Complaints	60	89	124	273
Investments	8	7	4	19
Magazines and Buyers Clubs	13	13	12	38
Multi-Level Mktg/Pyramids/Chain Letters	5	9	4	18
Office Supplies and Services	6	13	21	40
Prizes/Sweepstakes and Lotteries	4	5	17	26
Shop-at-Home/Catalog Sales	55	85	74	214
Telephone Services	29	36	36	101
Travel, Vacations and Timeshare	10	5	7	22

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	9	7	4	20
Business Opps and Work-at-Home Plans	9	6	10	25
Foreign Money Offers	25	19	31	75
Health Care	7	6	10	23
Internet Auctions	15	31	62	108
Internet Services and Computer Complaints	21	48	45	114
Investments	6	2	4	12
Magazines and Buyers Clubs	3	5	4	12
Multi-Level Mktg/Pyramids/Chain Letters	2	2	3	7
Office Supplies and Services	1	6	3	10
Prizes/Sweepstakes and Lotteries	7	16	26	49
Shop-at-Home/Catalog Sales	20	33	29	82
Telephone Services	18	19	16	53
Travel, Vacations and Timeshare	4	3	11	18

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	2	6	7	15
Business Opps and Work-at-Home Plans	3	8	4	15
Debt Management/Credit Counseling			1	1
Foreign Money Offers	6	6	19	31
Health Care	18	5	8	31
Internet Auctions	2	1	11	14
Internet Services and Computer Complaints	6	18	21	45
Investments	3	2		5
Magazines and Buyers Clubs	2	5	8	15
Multi-Level Mktg/Pyramids/Chain Letters			1	1
Office Supplies and Services			2	2
Prizes/Sweepstakes and Lotteries	11	31	33	75
Shop-at-Home/Catalog Sales	14	13	23	50
Telephone Services	5	7	10	22
Travel, Vacations and Timeshare		2	3	5

Pennsylvania

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	86	67	92	245
Business Opps and Work-at-Home Plans	64	46	95	205
Debt Management/Credit Counseling			36	36
Foreign Money Offers	77	120	172	369
Health Care	46	29	50	125
Internet Auctions	123	291	564	978
Internet Services and Computer Complaints	163	225	281	669
Investments	6	6	14	26
Magazines and Buyers Clubs	16	21	42	79
Multi-Level Mktg/Pyramids/Chain Letters	10	7	17	34
Office Supplies and Services	14	17	32	63
Prizes/Sweepstakes and Lotteries	52	66	130	248
Shop-at-Home/Catalog Sales	112	242	242	596
Telephone Services	53	81	135	269
Travel, Vacations and Timeshare	12	19	22	53

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	34	38	28	100
Business Opps and Work-at-Home Plans	15	20	22	57
Debt Management/Credit Counseling			21	21
Foreign Money Offers	28	39	53	120
Health Care	50	11	21	82
Internet Auctions	18	55	123	196
Internet Services and Computer Complaints	44	78	85	207
Investments	4	6	8	18
Magazines and Buyers Clubs	21	15	19	55
Multi-Level Mktg/Pyramids/Chain Letters	2	5	4	11
Office Supplies and Services	3	5	9	17
Prizes/Sweepstakes and Lotteries	82	89	110	281
Shop-at-Home/Catalog Sales	42	95	101	238
Telephone Services	31	31	73	135
Travel, Vacations and Timeshare	6	11	19	36

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	21	12	11	44
Business Opps and Work-at-Home Plans	8	15	14	37
Debt Management/Credit Counseling			7	7
Foreign Money Offers	8	11	22	41
Health Care	56	13	28	97
Internet Auctions	8	12	21	41
Internet Services and Computer Complaints	24	17	44	85
Investments	4	3	5	12
Magazines and Buyers Clubs	9	6	11	26
Multi-Level Mktg/Pyramids/Chain Letters	1	3	4	8
Office Supplies and Services	3		4	7
Prizes/Sweepstakes and Lotteries	239	301	398	938
Shop-at-Home/Catalog Sales	37	65	53	155
Telephone Services	17	26	56	99
Travel, Vacations and Timeshare	6	3	13	22

Puerto Rico

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair		1	13	14
Business Opps and Work-at-Home Plans	8	1	5	14
Debt Management/Credit Counseling			1	1
Foreign Money Offers	2	1	6	9
Health Care	1		3	4
Internet Auctions	6	9	21	36
Internet Services and Computer Complaints	7	6	12	25
Investments	1		2	3
Magazines and Buyers Clubs	1		2	3
Multi-Level Mktg/Pyramids/Chain Letters	1			1
Office Supplies and Services		1		1
Prizes/Sweepstakes and Lotteries	1			1
Shop-at-Home/Catalog Sales	4	8	9	21
Telephone Services	1	2	5	8
Travel, Vacations and Timeshare			11	11

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair		2	6	8
Business Opps and Work-at-Home Plans	1		3	4
Foreign Money Offers		1	1	2
Health Care			1	1
Internet Auctions	2	4	2	8
Internet Services and Computer Complaints	2	3	8	13
Multi-Level Mktg/Pyramids/Chain Letters		1		1
Shop-at-Home/Catalog Sales	2	8	9	19
Telephone Services		1	3	4
Travel, Vacations and Timeshare			6	6

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair		1	2	3
Business Opps and Work-at-Home Plans		1		1
Debt Management/Credit Counseling			1	1
Foreign Money Offers	1		1	2
Health Care		1	1	2
Internet Services and Computer Complaints	2			2
Investments			1	1
Magazines and Buyers Clubs		1	2	3
Office Supplies and Services		1		1
Shop-at-Home/Catalog Sales			3	3
Telephone Services	1		1	2
Travel, Vacations and Timeshare			4	4

Rhode Island

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	8	3	9	20
Business Opps and Work-at-Home Plans	2	4	5	11
Debt Management/Credit Counseling			2	2
Foreign Money Offers	7	14	10	31
Health Care	4	1	3	8
Internet Auctions	11	28	47	86
Internet Services and Computer Complaints	5	12	17	34
Investments		1		1
Magazines and Buyers Clubs	2	5	4	11
Multi-Level Mktg/Pyramids/Chain Letters		1	1	2
Office Supplies and Services	1	2	2	5
Prizes/Sweepstakes and Lotteries	7	5	8	20
Shop-at-Home/Catalog Sales	4	26	20	50
Telephone Services	2	5	6	13
Travel, Vacations and Timeshare		3	1	4

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	1	1	5	7
Business Opps and Work-at-Home Plans		2	3	5
Debt Management/Credit Counseling			6	6
Foreign Money Offers	1	4	3	8
Health Care	5	1		6
Internet Auctions	1	4	11	16
Internet Services and Computer Complaints	3	4	8	15
Investments	1			1
Magazines and Buyers Clubs			1	1
Office Supplies and Services			1	1
Prizes/Sweepstakes and Lotteries	20	3	4	27
Shop-at-Home/Catalog Sales	5	10	4	19
Telephone Services	1		5	6
Travel, Vacations and Timeshare		3	2	5

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair		1		1
Business Opps and Work-at-Home Plans		1	1	2
Debt Management/Credit Counseling			3	3
Foreign Money Offers	3	1	1	5
Health Care	5	2	1	8
Internet Auctions			1	1
Internet Services and Computer Complaints	2	5	4	11
Investments			1	1
Multi-Level Mktg/Pyramids/Chain Letters	1	1		2
Prizes/Sweepstakes and Lotteries	11	21	28	60
Shop-at-Home/Catalog Sales	4	9	4	17
Telephone Services	2		3	5
Travel, Vacations and Timeshare		1		1

South Carolina

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	29	29	22	80
Business Opps and Work-at-Home Plans	15	17	17	49
Debt Management/Credit Counseling			12	12
Foreign Money Offers	27	28	149	204
Health Care	11	9	9	29
Internet Auctions	43	73	126	242
Internet Services and Computer Complaints	38	51	65	154
Investments	2	4	2	8
Magazines and Buyers Clubs	4	13	9	26
Multi-Level Mktg/Pyramids/Chain Letters	3	7	3	13
Office Supplies and Services	4	7	4	15
Prizes/Sweepstakes and Lotteries	3	24	47	74
Shop-at-Home/Catalog Sales	24	55	56	135
Telephone Services	19	35	31	85
Travel, Vacations and Timeshare	5	10	4	19

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	9	15	5	29
Business Opps and Work-at-Home Plans	6	7	10	23
Debt Management/Credit Counseling			8	8
Foreign Money Offers	15	12	27	54
Health Care	17	4	4	25
Internet Auctions	6	18	53	77
Internet Services and Computer Complaints	17	21	36	74
Investments	3	3	1	7
Magazines and Buyers Clubs	9	5	1	15
Multi-Level Mktg/Pyramids/Chain Letters			2	2
Office Supplies and Services		1	1	2
Prizes/Sweepstakes and Lotteries	13	19	49	81
Shop-at-Home/Catalog Sales	12	20	24	56
Telephone Services	12	11	16	39
Travel, Vacations and Timeshare	2	2	1	5

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	5	6	7	18
Business Opps and Work-at-Home Plans	2	2	3	7
Debt Management/Credit Counseling		1	5	6
Foreign Money Offers	1	10	8	19
Health Care	21	7	3	31
Internet Auctions		4	7	11
Internet Services and Computer Complaints	8	14	12	34
Investments	1	2	2	5
Magazines and Buyers Clubs	4	8	2	14
Multi-Level Mktg/Pyramids/Chain Letters		2	1	3
Prizes/Sweepstakes and Lotteries	19	41	83	143
Shop-at-Home/Catalog Sales	3	12	15	30
Telephone Services	5	6	6	17
Travel, Vacations and Timeshare	1	4	1	6

South Dakota

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	1	3	2	6
Business Opps and Work-at-Home Plans	1	3		4
Debt Management/Credit Counseling			3	3
Foreign Money Offers	3	8	4	15
Health Care			2	2
Internet Auctions	9	15	37	61
Internet Services and Computer Complaints	6	17	6	29
Magazines and Buyers Clubs			1	1
Multi-Level Mktg/Pyramids/Chain Letters	1	1		2
Office Supplies and Services	2	1		3
Prizes/Sweepstakes and Lotteries	1	7	4	12
Shop-at-Home/Catalog Sales	6	5	13	24
Telephone Services	3	1		4
Travel, Vacations and Timeshare		1		1

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair			1	1
Business Opps and Work-at-Home Plans	1		4	5
Foreign Money Offers	1	4	3	8
Health Care	2	1		3
Internet Auctions	1	3	9	13
Internet Services and Computer Complaints	2	2	2	6
Magazines and Buyers Clubs	1	1	1	3
Office Supplies and Services		1		1
Prizes/Sweepstakes and Lotteries		3	3	6
Shop-at-Home/Catalog Sales	3	5	6	14
Telephone Services		2	2	4

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	1			1
Business Opps and Work-at-Home Plans			1	1
Debt Management/Credit Counseling			1	1
Foreign Money Offers		1	2	3
Internet Auctions		1	2	3
Internet Services and Computer Complaints		1	1	2
Investments		1		1
Magazines and Buyers Clubs			1	1
Office Supplies and Services		1	1	2
Prizes/Sweepstakes and Lotteries	7	28	17	52
Shop-at-Home/Catalog Sales		2	2	4
Telephone Services	1		1	2
Travel, Vacations and Timeshare		1		1

Tennessee

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	31	40	33	104
Business Opps and Work-at-Home Plans	22	23	30	75
Debt Management/Credit Counseling			8	8
Foreign Money Offers	33	50	81	164
Health Care	27	10	13	50
Internet Auctions	45	113	239	397
Internet Services and Computer Complaints	68	92	110	270
Investments	6	2	1	9
Magazines and Buyers Clubs	11	13	18	42
Multi-Level Mktg/Pyramids/Chain Letters	3	3	5	11
Office Supplies and Services	6	9	12	27
Prizes/Sweepstakes and Lotteries	24	29	45	98
Shop-at-Home/Catalog Sales	36	98	100	234
Telephone Services	28	31	38	97
Travel, Vacations and Timeshare	4	9	12	25

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	8	7	13	28
Business Opps and Work-at-Home Plans	8	7	7	22
Debt Management/Credit Counseling			6	6
Foreign Money Offers	19	20	40	79
Health Care	27	5	7	39
Internet Auctions	13	31	65	109
Internet Services and Computer Complaints	18	34	49	101
Investments	7	2	2	11
Magazines and Buyers Clubs	5	9	4	18
Multi-Level Mktg/Pyramids/Chain Letters	3	4	4	11
Office Supplies and Services	1	2	1	4
Prizes/Sweepstakes and Lotteries	20	22	34	76
Shop-at-Home/Catalog Sales	16	24	35	75
Telephone Services	8	16	20	44
Travel, Vacations and Timeshare	4	4	2	10

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	3	9	5	17
Business Opps and Work-at-Home Plans	3	6	9	18
Debt Management/Credit Counseling			1	1
Foreign Money Offers	3	3	9	15
Health Care	27	1	6	34
Internet Auctions		3	5	8
Internet Services and Computer Complaints	4	8	17	29
Investments		3	1	4
Magazines and Buyers Clubs	2	3	5	10
Multi-Level Mktg/Pyramids/Chain Letters			1	1
Office Supplies and Services		2	2	4
Prizes/Sweepstakes and Lotteries	96	95	96	287
Shop-at-Home/Catalog Sales	16	8	22	46
Telephone Services	4	11	12	27
Travel, Vacations and Timeshare	4		1	5

Texas

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	152	142	142	436
Business Opps and Work-at-Home Plans	98	128	133	359
Debt Management/Credit Counseling			71	71
Foreign Money Offers	207	219	402	828
Health Care	46	49	72	167
Internet Auctions	191	420	701	1,312
Internet Services and Computer Complaints	241	311	401	953
Investments	27	19	26	72
Magazines and Buyers Clubs	27	40	45	112
Multi-Level Mktg/Pyramids/Chain Letters	10	18	29	57
Office Supplies and Services	11	25	55	91
Prizes/Sweepstakes and Lotteries	58	73	143	274
Shop-at-Home/Catalog Sales	182	291	321	794
Telephone Services	75	122	162	359
Travel, Vacations and Timeshare	33	25	36	94

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	41	47	42	130
Business Opps and Work-at-Home Plans	37	40	60	137
Debt Management/Credit Counseling			28	28
Foreign Money Offers	72	100	171	343
Health Care	44	39	41	124
Internet Auctions	38	104	198	340
Internet Services and Computer Complaints	87	131	173	391
Investments	13	15	18	46
Magazines and Buyers Clubs	21	15	33	69
Multi-Level Mktg/Pyramids/Chain Letters	4	10	10	24
Office Supplies and Services	4	8	18	30
Prizes/Sweepstakes and Lotteries	59	83	111	253
Shop-at-Home/Catalog Sales	67	104	119	290
Telephone Services	41	64	76	181
Travel, Vacations and Timeshare	16	13	26	55

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	35	25	23	83
Business Opps and Work-at-Home Plans	18	24	29	71
Debt Management/Credit Counseling			24	24
Foreign Money Offers	30	23	40	93
Health Care	52	25	32	109
Internet Auctions	8	16	38	62
Internet Services and Computer Complaints	26	44	59	129
Investments	5	10	20	35
Magazines and Buyers Clubs	9	14	23	46
Multi-Level Mktg/Pyramids/Chain Letters	2	2	4	8
Office Supplies and Services	1	3	8	12
Prizes/Sweepstakes and Lotteries	223	265	329	817
Shop-at-Home/Catalog Sales	36	89	69	194
Telephone Services	16	36	32	84
Travel, Vacations and Timeshare	11	6	12	29

Utah

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	7	12	7	26
Business Opps and Work-at-Home Plans	8	7	12	27
Debt Management/Credit Counseling			6	6
Foreign Money Offers	25	27	46	98
Health Care	6	10	5	21
Internet Auctions	23	51	81	155
Internet Services and Computer Complaints	19	43	43	105
Investments	4	2		6
Magazines and Buyers Clubs	2	3	3	8
Multi-Level Mktg/Pyramids/Chain Letters		3		3
Office Supplies and Services	2	1	2	5
Prizes/Sweepstakes and Lotteries	10	20	42	72
Shop-at-Home/Catalog Sales	6	23	27	56
Telephone Services	5	16	14	35
Travel, Vacations and Timeshare	2	8	5	15

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	3	4	7	14
Business Opps and Work-at-Home Plans	1	7	7	15
Debt Management/Credit Counseling			3	3
Foreign Money Offers	5	12	15	32
Health Care	3	3	7	13
Internet Auctions	8	10	27	45
Internet Services and Computer Complaints	11	12	14	37
Investments	3	4	1	8
Magazines and Buyers Clubs	3	2	2	7
Multi-Level Mktg/Pyramids/Chain Letters	1	1	1	3
Office Supplies and Services		1	1	2
Prizes/Sweepstakes and Lotteries	14	12	19	45
Shop-at-Home/Catalog Sales	6	9	15	30
Telephone Services	3	7	11	21
Travel, Vacations and Timeshare	3	3	2	8

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	3	3	3	9
Business Opps and Work-at-Home Plans	1	2	1	4
Debt Management/Credit Counseling			2	2
Foreign Money Offers	4	1	5	10
Health Care	16	6	2	24
Internet Auctions		4	7	11
Internet Services and Computer Complaints	6	6	5	17
Investments	1	1		2
Magazines and Buyers Clubs	2	2	2	6
Multi-Level Mktg/Pyramids/Chain Letters		1		1
Office Supplies and Services		1	1	2
Prizes/Sweepstakes and Lotteries	45	57	104	206
Shop-at-Home/Catalog Sales	3	6	2	11
Telephone Services	2	4	1	7
Travel, Vacations and Timeshare			2	2

Vermont

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	3	6	3	12
Business Opps and Work-at-Home Plans		2	7	9
Debt Management/Credit Counseling			2	2
Foreign Money Offers	6	11	8	25
Health Care	1	2	3	6
Internet Auctions	9	10	31	50
Internet Services and Computer Complaints	13	8	18	39
Investments		1	1	2
Magazines and Buyers Clubs	1	1	1	3
Multi-Level Mktg/Pyramids/Chain Letters	1	1		2
Office Supplies and Services	2		2	4
Prizes/Sweepstakes and Lotteries	2	1	15	18
Shop-at-Home/Catalog Sales	4	11	6	21
Telephone Services	1	3	4	8
Travel, Vacations and Timeshare		1	2	3

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair		1		1
Business Opps and Work-at-Home Plans		2		2
Foreign Money Offers	3	3	3	9
Health Care			1	1
Internet Auctions		6	9	15
Internet Services and Computer Complaints	1	3	5	9
Investments			1	1
Magazines and Buyers Clubs		2	2	4
Multi-Level Mktg/Pyramids/Chain Letters		1		1
Office Supplies and Services	1	1		2
Prizes/Sweepstakes and Lotteries	2	1	1	4
Shop-at-Home/Catalog Sales		9	4	13
Telephone Services		1	1	2
Travel, Vacations and Timeshare	1	1		2

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair		1		1
Business Opps and Work-at-Home Plans		1	1	2
Foreign Money Offers			1	1
Health Care			1	1
Internet Auctions			1	1
Internet Services and Computer Complaints		1	4	5
Investments			1	1
Prizes/Sweepstakes and Lotteries	2		4	6
Shop-at-Home/Catalog Sales	3	3	1	7
Telephone Services			1	1

Virginia

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	50	83	75	208
Business Opps and Work-at-Home Plans	39	47	42	128
Debt Management/Credit Counseling			24	24
Foreign Money Offers	120	86	162	368
Health Care	20	19	37	76
Internet Auctions	78	157	299	534
Internet Services and Computer Complaints	130	221	200	551
Investments	4	15	14	33
Magazines and Buyers Clubs	23	44	29	96
Multi-Level Mktg/Pyramids/Chain Letters	13	12	21	46
Office Supplies and Services	11	18	26	55
Prizes/Sweepstakes and Lotteries	27	42	76	145
Shop-at-Home/Catalog Sales	79	140	169	388
Telephone Services	42	86	95	223
Travel, Vacations and Timeshare	18	26	30	74

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	7	31	22	60
Business Opps and Work-at-Home Plans	10	21	24	55
Debt Management/Credit Counseling			10	10
Foreign Money Offers	35	40	46	121
Health Care	12	13	10	35
Internet Auctions	17	37	79	133
Internet Services and Computer Complaints	44	61	87	192
Investments	5	2	5	12
Magazines and Buyers Clubs	7	10	16	33
Multi-Level Mktg/Pyramids/Chain Letters	2	2	2	6
Office Supplies and Services		4	12	16
Prizes/Sweepstakes and Lotteries	26	22	51	99
Shop-at-Home/Catalog Sales	18	55	46	119
Telephone Services	29	38	54	121
Travel, Vacations and Timeshare	11	12	18	41

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	9	7	11	27
Business Opps and Work-at-Home Plans	8	9	9	26
Debt Management/Credit Counseling			9	9
Foreign Money Offers	13	11	19	43
Health Care	17	5	8	30
Internet Auctions	5	13	13	31
Internet Services and Computer Complaints	14	24	27	65
Investments	2	6	3	11
Magazines and Buyers Clubs	10	9	12	31
Multi-Level Mktg/Pyramids/Chain Letters	3		1	4
Office Supplies and Services		3	2	5
Prizes/Sweepstakes and Lotteries	83	122	167	372
Shop-at-Home/Catalog Sales	31	29	30	90
Telephone Services	14	22	29	65
Travel, Vacations and Timeshare	2	7	4	13

Virgin Islands

Age Range 50 - 59

	2002	2003	2004	Sum:
Business Opps and Work-at-Home Plans		1		1
Foreign Money Offers	2		2	4
Health Care			2	2
Internet Auctions	1	2	5	8
Internet Services and Computer Complaints		1		1
Office Supplies and Services			1	1
Prizes/Sweepstakes and Lotteries		2	1	3
Shop-at-Home/Catalog Sales	1			1
Travel, Vacations and Timeshare	1			1

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair		1		1
Foreign Money Offers	4			4
Internet Services and Computer Complaints		1		1
Prizes/Sweepstakes and Lotteries			1	1

Age Range 70 and Over

	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	1	1

Washington

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	37	30	31	98
Business Opps and Work-at-Home Plans	41	45	45	131
Debt Management/Credit Counseling		2	13	15
Foreign Money Offers	98	154	186	438
Health Care	28	16	29	73
Internet Auctions	90	192	390	672
Internet Services and Computer Complaints	117	158	179	454
Investments	7	11	12	30
Magazines and Buyers Clubs	23	14	17	54
Multi-Level Mktg/Pyramids/Chain Letters	13	6	16	35
Office Supplies and Services	16	13	34	63
Prizes/Sweepstakes and Lotteries	16	48	79	143
Shop-at-Home/Catalog Sales	69	125	148	342
Telephone Services	62	87	78	227
Travel, Vacations and Timeshare	15	13	16	44

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	16	17	14	47
Business Opps and Work-at-Home Plans	16	14	23	53
Debt Management/Credit Counseling			7	7
Foreign Money Offers	37	26	69	132
Health Care	20	7	13	40
Internet Auctions	28	55	98	181
Internet Services and Computer Complaints	34	62	73	169
Investments	2	2	11	15
Magazines and Buyers Clubs	14	8	14	36
Multi-Level Mktg/Pyramids/Chain Letters	5	3	4	12
Office Supplies and Services	3	6	12	21
Prizes/Sweepstakes and Lotteries	15	28	99	142
Shop-at-Home/Catalog Sales	32	55	70	157
Telephone Services	24	28	31	83
Travel, Vacations and Timeshare	4	7	11	22

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	6	9	10	25
Business Opps and Work-at-Home Plans	5	5	12	22
Debt Management/Credit Counseling			4	4
Foreign Money Offers	9	17	21	47
Health Care	30	7	16	53
Internet Auctions	4	8	12	24
Internet Services and Computer Complaints	8	15	25	48
Investments	5	6	8	19
Magazines and Buyers Clubs	13	5	7	25
Multi-Level Mktg/Pyramids/Chain Letters	1	1	1	3
Office Supplies and Services	2		2	4
Prizes/Sweepstakes and Lotteries	64	209	336	609
Shop-at-Home/Catalog Sales	13	18	24	55
Telephone Services	12	17	26	55
Travel, Vacations and Timeshare	2	6	5	13

West Virginia

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	18	20	7	45
Business Opps and Work-at-Home Plans	8	6	12	26
Debt Management/Credit Counseling			13	13
Foreign Money Offers	18	17	26	61
Health Care	6	6	6	18
Internet Auctions	19	31	73	123
Internet Services and Computer Complaints	18	20	30	68
Investments	2	2	1	5
Magazines and Buyers Clubs	3	4	5	12
Multi-Level Mktg/Pyramids/Chain Letters	2		2	4
Office Supplies and Services	1	2	7	10
Prizes/Sweepstakes and Lotteries	16	14	7	37
Shop-at-Home/Catalog Sales	7	30	35	72
Telephone Services	10	11	12	33
Travel, Vacations and Timeshare	3	5	3	11

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	7	8	3	18
Business Opps and Work-at-Home Plans	3	2	2	7
Debt Management/Credit Counseling			6	6
Foreign Money Offers	6	7	97	110
Health Care	5	1	3	9
Internet Auctions	8	6	12	26
Internet Services and Computer Complaints	8	6	15	29
Investments	2			2
Magazines and Buyers Clubs		2	2	4
Office Supplies and Services	1		2	3
Prizes/Sweepstakes and Lotteries	9	4	5	18
Shop-at-Home/Catalog Sales	4	9	8	21
Telephone Services	1	4	13	18
Travel, Vacations and Timeshare	2	4	2	8

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	2	3	1	6
Business Opps and Work-at-Home Plans	6		2	8
Debt Management/Credit Counseling			1	1
Foreign Money Offers	2	3	1	6
Health Care	10	1	1	12
Internet Auctions	3	2	2	7
Internet Services and Computer Complaints	2	5		7
Investments			1	1
Magazines and Buyers Clubs	3	3	2	8
Prizes/Sweepstakes and Lotteries	31	18	10	59
Shop-at-Home/Catalog Sales	2	9	5	16
Telephone Services	3	3	4	10

Wisconsin

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	20	19	18	57
Business Opps and Work-at-Home Plans	19	12	25	56
Debt Management/Credit Counseling			6	6
Foreign Money Offers	43	49	79	171
Health Care	9	14	14	37
Internet Auctions	54	102	227	383
Internet Services and Computer Complaints	45	67	81	193
Investments	7	4	7	18
Magazines and Buyers Clubs	4	10	11	25
Multi-Level Mktg/Pyramids/Chain Letters	2	6	9	17
Office Supplies and Services	5	12	26	43
Prizes/Sweepstakes and Lotteries	16	29	43	88
Shop-at-Home/Catalog Sales	38	85	108	231
Telephone Services	7	37	42	86
Travel, Vacations and Timeshare	7	17	12	36

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	7	6	14	27
Business Opps and Work-at-Home Plans	6	5	8	19
Debt Management/Credit Counseling		1	2	3
Foreign Money Offers	9	17	34	60
Health Care	9	7	12	28
Internet Auctions	11	26	52	89
Internet Services and Computer Complaints	15	23	39	77
Investments	5	2	2	9
Magazines and Buyers Clubs	1	6	7	14
Multi-Level Mktg/Pyramids/Chain Letters		2	1	3
Office Supplies and Services		4	4	8
Prizes/Sweepstakes and Lotteries	27	29	38	94
Shop-at-Home/Catalog Sales	14	20	31	65
Telephone Services	8	17	19	44
Travel, Vacations and Timeshare	4	6	2	12

Age Range 70 and Over

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	2	1	2	5
Business Opps and Work-at-Home Plans	1	4	7	12
Foreign Money Offers	2	5	12	19
Health Care	10	2	5	17
Internet Auctions	3	6	8	17
Internet Services and Computer Complaints	10	15	9	34
Investments	1	3	4	8
Magazines and Buyers Clubs	3	1	6	10
Multi-Level Mktg/Pyramids/Chain Letters			4	4
Office Supplies and Services	1	1		2
Prizes/Sweepstakes and Lotteries	101	98	39	238
Shop-at-Home/Catalog Sales	15	11	25	51
Telephone Services	3	9	8	20
Travel, Vacations and Timeshare	1	5	4	10

Wyoming

Age Range 50 - 59

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	2	7	2	11
Business Opps and Work-at-Home Plans	1	6	4	11
Debt Management/Credit Counseling			1	1
Foreign Money Offers	9	5	11	25
Health Care	2	2	1	5
Internet Auctions	10	18	36	64
Internet Services and Computer Complaints	8	7	11	26
Investments			1	1
Magazines and Buyers Clubs	2	1	1	4
Multi-Level Mktg/Pyramids/Chain Letters	1	1		2
Office Supplies and Services	2		5	7
Prizes/Sweepstakes and Lotteries	4	7	12	23
Shop-at-Home/Catalog Sales	6	7	11	24
Telephone Services	3	3	6	12
Travel, Vacations and Timeshare	1	3	4	8

Age Range 60 - 69

	2002	2003	2004	Sum:
Advance-Fee Loans and Credit Protection/Repair	2		3	5
Business Opps and Work-at-Home Plans		1	2	3
Debt Management/Credit Counseling			1	1
Foreign Money Offers	2	1	2	5
Health Care	2	1	1	4
Internet Auctions		1	12	13
Internet Services and Computer Complaints		1	5	6
Magazines and Buyers Clubs		1	1	2
Multi-Level Mktg/Pyramids/Chain Letters	1			1
Office Supplies and Services		1	2	3
Prizes/Sweepstakes and Lotteries	2		6	8
Shop-at-Home/Catalog Sales	1	5	10	16
Telephone Services	3	2	3	8
Travel, Vacations and Timeshare		3		3

Age Range 70 and Over

	2002	2003	2004	Sum:
Business Opps and Work-at-Home Plans	1	1	5	7
Debt Management/Credit Counseling			1	1
Foreign Money Offers			1	1
Health Care	3			3
Internet Auctions		1	2	3
Internet Services and Computer Complaints	2	1		3
Magazines and Buyers Clubs	1			1
Multi-Level Mktg/Pyramids/Chain Letters	1		1	2
Prizes/Sweepstakes and Lotteries	10	6	9	25
Shop-at-Home/Catalog Sales	5	1	1	7
Telephone Services	1		2	3

Appendix E: Number of Sentinel Identity Theft (IDT) complaints from United States (U.S.) consumers reporting age 50 and over by consumers' state, age range, and calendar year.

Notes: 1) This report includes IDT consumer complaints from all 50 U.S. states, the District of Columbia, and four U.S. territories - Guam (4), Minor Outlying Islands (0), Puerto Rico (368), and Virgin Islands (43). 2) Sentinel complaints may contain information from multiple consumers.

Alabama

	<i>Calendar Year</i>			Sum:
	2002	2003	2004	
50 - 59	147	208	300	655
60 - 69	72	109	120	301
70 and Over	54	78	98	230
Sum:	273	395	518	1,186

Alaska

	<i>Calendar Year</i>			Sum:
	2002	2003	2004	
50 - 59	41	28	60	129
60 - 69	14	11	24	49
70 and Over	10	5	12	27
Sum:	65	44	96	205

Arizona

	<i>Calendar Year</i>			Sum:
	2002	2003	2004	
50 - 59	491	696	801	1,988
60 - 69	220	364	398	982
70 and Over	145	221	267	633
Sum:	856	1,281	1,466	3,603

Arkansas

	<i>Calendar Year</i>			Sum:
	2002	2003	2004	
50 - 59	88	189	185	462
60 - 69	55	91	93	239
70 and Over	29	49	59	137
Sum:	172	329	337	838

California

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	3,234	4,635	5,068	12,937
60 - 69	1,435	1,982	2,184	5,601
70 and Over	950	1,264	1,450	3,664
Sum:	5,619	7,881	8,702	22,202

Colorado

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	289	445	526	1,260
60 - 69	131	192	204	527
70 and Over	73	100	116	289
Sum:	493	737	846	2,076

Connecticut

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	151	219	275	645
60 - 69	74	111	119	304
70 and Over	50	81	57	188
Sum:	275	411	451	1,137

Delaware

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	30	75	69	174
60 - 69	25	27	45	97
70 and Over	9	21	21	51
Sum:	64	123	135	322

District of Columbia

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	94	109	87	290
60 - 69	32	38	46	116
70 and Over	19	28	42	89
Sum:	145	175	175	495

Florida

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	1,372	1,833	2,176	5,381
60 - 69	822	947	1,125	2,894
70 and Over	655	824	877	2,356
Sum:	2,849	3,604	4,178	10,631

Georgia

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	446	668	810	1,924
60 - 69	214	283	391	888
70 and Over	108	188	215	511
Sum:	768	1,139	1,416	3,323

Guam

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	1	1	2	4
Sum:	1	1	2	4

Hawaii

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	57	93	105	255
60 - 69	38	41	42	121
70 and Over	29	26	23	78
Sum:	124	160	170	454

Idaho

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	37	72	78	187
60 - 69	18	23	43	84
70 and Over	19	14	17	50
Sum:	74	109	138	321

Illinois

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	767	1,094	1,207	3,068
60 - 69	360	476	561	1,397
70 and Over	262	332	362	956
Sum:	1,389	1,902	2,130	5,421

Indiana

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	281	409	509	1,199
60 - 69	123	178	205	506
70 and Over	106	137	135	378
Sum:	510	724	849	2,083

Iowa

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	69	110	116	295
60 - 69	38	65	55	158
70 and Over	20	31	38	89
Sum:	127	206	209	542

Kansas

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	114	165	202	481
60 - 69	41	65	100	206
70 and Over	23	48	55	126
Sum:	178	278	357	813

Kentucky

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	115	165	209	489
60 - 69	46	65	101	212
70 and Over	29	50	57	136
Sum:	190	280	367	837

Louisiana

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	161	225	286	672
60 - 69	86	104	132	322
70 and Over	63	93	83	239
Sum:	310	422	501	1,233

Maine

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	31	49	60	140
60 - 69	19	27	25	71
70 and Over	10	10	16	36
Sum:	60	86	101	247

Maryland

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	462	524	615	1,601
60 - 69	192	257	287	736
70 and Over	143	190	208	541
Sum:	797	971	1,110	2,878

Massachusetts

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	314	479	461	1,254
60 - 69	109	179	207	495
70 and Over	76	115	134	325
Sum:	499	773	802	2,074

Michigan

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	641	981	1,069	2,691
60 - 69	295	448	503	1,246
70 and Over	210	330	380	920
Sum:	1,146	1,759	1,952	4,857

Minnesota

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	210	305	335	850
60 - 69	93	129	150	372
70 and Over	73	104	87	264
Sum:	376	538	572	1,486

Mississippi

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	88	134	143	365
60 - 69	45	66	74	185
70 and Over	36	52	50	138
Sum:	169	252	267	688

Missouri

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	278	400	482	1,160
60 - 69	143	188	240	571
70 and Over	96	124	169	389
Sum:	517	712	891	2,120

Montana

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	25	33	55	113
60 - 69	16	12	22	50
70 and Over	8	11	9	28
Sum:	49	56	86	191

Nebraska

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	53	72	97	222
60 - 69	17	38	47	102
70 and Over	17	22	24	63
Sum:	87	132	168	387

Nevada

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	215	339	397	951
60 - 69	126	165	163	454
70 and Over	64	69	89	222
Sum:	405	573	649	1,627

New Hampshire

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	53	75	71	199
60 - 69	12	30	32	74
70 and Over	19	19	16	54
Sum:	84	124	119	327

New Jersey

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	602	740	814	2,156
60 - 69	264	348	385	997
70 and Over	182	208	278	668
Sum:	1,048	1,296	1,477	3,821

New Mexico

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	85	188	189	462
60 - 69	45	69	71	185
70 and Over	18	39	57	114
Sum:	148	296	317	761

New York

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	1,501	2,073	2,341	5,915
60 - 69	755	1,008	1,101	2,864
70 and Over	523	615	698	1,836
Sum:	2,779	3,696	4,140	10,615

North Carolina

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	387	633	674	1,694
60 - 69	172	292	276	740
70 and Over	109	208	192	509
Sum:	668	1,133	1,142	2,943

North Dakota

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	8	10	19	37
60 - 69	1	5	10	16
70 and Over	1	3	6	10
Sum:	10	18	35	63

Ohio

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	487	691	832	2,010
60 - 69	208	355	372	935
70 and Over	173	195	275	643
Sum:	868	1,241	1,479	3,588

Oklahoma

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	113	197	255	565
60 - 69	71	112	114	297
70 and Over	43	65	74	182
Sum:	227	374	443	1,044

Oregon

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	281	398	462	1,141
60 - 69	114	179	194	487
70 and Over	72	111	102	285
Sum:	467	688	758	1,913

Pennsylvania

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	648	822	1,004	2,474
60 - 69	275	383	389	1,047
70 and Over	237	267	349	853
Sum:	1,160	1,472	1,742	4,374

Puerto Rico

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	27	85	109	221
60 - 69	15	31	53	99
70 and Over	6	23	19	48
Sum:	48	139	181	368

Rhode Island

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	38	71	62	171
60 - 69	19	32	27	78
70 and Over	9	14	15	38
Sum:	66	117	104	287

South Carolina

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	127	210	284	621
60 - 69	78	145	151	374
70 and Over	46	78	64	188
Sum:	251	433	499	1,183

South Dakota

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	7	15	25	47
60 - 69	3	10	14	27
70 and Over	4	8	11	23
Sum:	14	33	50	97

Tennessee

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	247	365	424	1,036
60 - 69	124	162	188	474
70 and Over	83	113	138	334
Sum:	454	640	750	1,844

Texas

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	1,400	2,114	2,575	6,089
60 - 69	552	887	1,169	2,608
70 and Over	400	635	760	1,795
Sum:	2,352	3,636	4,504	10,492

Utah

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	87	124	192	403
60 - 69	42	70	92	204
70 and Over	19	38	50	107
Sum:	148	232	334	714

Vermont

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	14	21	35	70
60 - 69	9	8	12	29
70 and Over	1	6	6	13
Sum:	24	35	53	112

Virginia

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	384	540	627	1,551
60 - 69	160	234	254	648
70 and Over	100	149	141	390
Sum:	644	923	1,022	2,589

Virgin Islands

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	5	6	16	27
60 - 69	1	1	7	9
70 and Over		1	6	7
Sum:	6	8	29	43

Washington

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	497	646	809	1,952
60 - 69	210	275	352	837
70 and Over	122	155	173	450
Sum:	829	1,076	1,334	3,239

West Virginia

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	37	64	85	186
60 - 69	22	27	36	85
70 and Over	21	11	25	57
Sum:	80	102	146	328

Wisconsin

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	205	258	340	803
60 - 69	83	95	129	307
70 and Over	74	62	72	208
Sum:	362	415	541	1,318

Wyoming

	Calendar Year			Sum:
	2002	2003	2004	
50 - 59	14	25	22	61
60 - 69	8	15	15	38
70 and Over	2	8	6	16
Sum:	24	48	43	115

**Appendix F: Number of Sentinel Identity Theft (IDT) complaints
from United States (U.S.) consumers reporting age 50 and over
by identity theft type and calendar year.**

Notes: 1) This report includes IDT consumer complaints from all 50 U.S. states, the District of Columbia, and four U.S. territories - Guam (4), Minor Outlying Islands (0), Puerto Rico (368), and Virgin Islands (43). 2) Sentinel complaints may contain information from multiple consumers. 3) "Bank Fraud" includes fraud involving checking and savings accounts and electronic fund transfers.

Theft Type	<i>Calendar Year</i>			Sum:
	2002	2003	2004	
Credit Card Fraud	14,980	17,698	18,765	51,443
Phone or Utilities Fraud	5,459	7,635	8,771	21,865
Bank Fraud	4,752	7,187	9,149	21,088
Employment-Related Fraud	883	2,088	2,768	5,739
Government Documents or Benefits Fraud	1,480	2,060	2,601	6,141
Loan Fraud	1,793	2,169	2,806	6,768
Other Identity Theft	3,422	6,512	8,803	18,737
Attempted Identity Theft	4,470	5,630	5,277	15,377

**Appendix F: Number of Sentinel Identity Theft (IDT) complaints
from United States consumers reporting age 50 and over
by identity theft type and age range.**

Notes: 1) This report includes IDT consumer complaints from all 50 U.S. states, the District of Columbia, and four U.S. territories - Guam (4), Minor Outlying Islands (0), Puerto Rico (368), and Virgin Islands (43). 2) Sentinel complaints may contain information from multiple consumers. 3) "Bank Fraud" includes fraud involving checking and savings accounts and electronic fund transfers.

50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	8,193	9,582	10,272	28,047
Phone or Utilities Fraud	3,332	4,639	5,092	13,063
Bank Fraud	2,700	4,270	5,358	12,328
Employment-Related Fraud	603	1,386	1,902	3,891
Government Documents or Benefits Fraud	871	1,335	1,627	3,833
Loan Fraud	1,094	1,264	1,656	4,014
Other Identity Theft	2,029	3,916	5,283	11,228
Attempted Identity Theft	2,304	2,913	2,817	8,034

60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	3,910	4,749	4,988	13,647
Phone or Utilities Fraud	1,366	1,904	2,319	5,589
Bank Fraud	1,169	1,705	2,223	5,097
Employment-Related Fraud	209	480	612	1,301
Government Documents or Benefits Fraud	366	491	614	1,471
Loan Fraud	438	554	712	1,704
Other Identity Theft	835	1,569	2,110	4,514
Attempted Identity Theft	1,266	1,615	1,476	4,357

70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	2,877	3,367	3,505	9,749
Phone or Utilities Fraud	761	1,092	1,360	3,213
Bank Fraud	883	1,212	1,568	3,663
Employment-Related Fraud	71	222	254	547
Government Documents or Benefits Fraud	243	234	360	837
Loan Fraud	261	351	438	1,050
Other Identity Theft	558	1,027	1,410	2,995
Attempted Identity Theft	900	1,102	984	2,986

**Appendix F: Number of Sentinel Identity Theft (IDT) complaints
from United States (U.S.) consumers reporting age 50 and over
by consumers' state and identity theft type.**

Notes: 1) This report includes IDT consumer complaints from all 50 U.S. states, the District of Columbia, and four U.S. territories - Guam (4), Minor Outlying Islands (0), Puerto Rico (368), and Virgin Islands (43). 2) Sentinel complaints may contain information from multiple consumers. 3) "Bank Fraud" includes fraud involving checking and savings accounts and electronic fund transfers.

Alabama

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	144	158	191	493
Phone or Utilities Fraud	32	63	73	168
Bank Fraud	37	60	94	191
Employment-Related Fraud	7	12	25	44
Government Documents or Benefits Fraud	12	18	32	62
Loan Fraud	22	25	36	83
Other Identity Theft	25	67	89	181
Attempted Identity Theft	39	49	54	142

Alaska

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	38	24	44	106
Phone or Utilities Fraud	7	2	12	21
Bank Fraud	8	4	16	28
Employment-Related Fraud	1	1	3	5
Government Documents or Benefits Fraud	3	2	2	7
Loan Fraud	6	1	2	9
Other Identity Theft	8	9	20	37
Attempted Identity Theft	7	6	9	22

Arizona

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	401	509	513	1,423
Phone or Utilities Fraud	129	183	205	517
Bank Fraud	171	255	302	728
Employment-Related Fraud	46	83	104	233
Government Documents or Benefits Fraud	44	59	86	189
Loan Fraud	54	52	84	190
Other Identity Theft	101	190	264	555
Attempted Identity Theft	110	151	148	409

Arkansas

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	82	142	115	339
Phone or Utilities Fraud	25	44	46	115
Bank Fraud	20	63	67	150
Employment-Related Fraud	7	15	27	49
Government Documents or Benefits Fraud	9	15	16	40
Loan Fraud	15	18	27	60
Other Identity Theft	21	49	65	135
Attempted Identity Theft	21	31	31	83

California

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	2,536	2,963	2,973	8,472
Phone or Utilities Fraud	1,072	1,344	1,425	3,841
Bank Fraud	913	1,383	1,691	3,987
Employment-Related Fraud	258	539	645	1,442
Government Documents or Benefits Fraud	316	442	583	1,341
Loan Fraud	306	360	502	1,168
Other Identity Theft	599	1,195	1,557	3,351
Attempted Identity Theft	791	980	816	2,587

Colorado

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	206	260	265	731
Phone or Utilities Fraud	72	106	122	300
Bank Fraud	105	159	202	466
Employment-Related Fraud	32	55	76	163
Government Documents or Benefits Fraud	28	38	48	114
Loan Fraud	29	36	43	108
Other Identity Theft	72	138	164	374
Attempted Identity Theft	63	81	84	228

Connecticut

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	135	177	186	498
Phone or Utilities Fraud	42	75	81	198
Bank Fraud	25	42	54	121
Employment-Related Fraud	3	22	18	43
Government Documents or Benefits Fraud	10	6	16	32
Loan Fraud	13	20	24	57
Other Identity Theft	32	67	83	182
Attempted Identity Theft	46	51	55	152

Delaware

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	33	57	64	154
Phone or Utilities Fraud	8	20	11	39
Bank Fraud	8	11	17	36
Employment-Related Fraud		5	3	8
Government Documents or Benefits Fraud		8	6	14
Loan Fraud	3	4	15	22
Other Identity Theft	12	16	25	53
Attempted Identity Theft	12	16	12	40

District of Columbia

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	70	83	69	222
Phone or Utilities Fraud	28	19	30	77
Bank Fraud	26	43	41	110
Employment-Related Fraud	3	5	9	17
Government Documents or Benefits Fraud	5	16	9	30
Loan Fraud	7	5	12	24
Other Identity Theft	21	17	28	66
Attempted Identity Theft	16	16	15	47

Florida

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	1,480	1,529	1,619	4,628
Phone or Utilities Fraud	424	589	669	1,682
Bank Fraud	396	552	733	1,681
Employment-Related Fraud	50	145	191	386
Government Documents or Benefits Fraud	116	150	205	471
Loan Fraud	172	216	260	648
Other Identity Theft	293	526	714	1,533
Attempted Identity Theft	427	464	431	1,322

Georgia

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	343	433	498	1,274
Phone or Utilities Fraud	109	171	207	487
Bank Fraud	169	221	338	728
Employment-Related Fraud	9	35	60	104
Government Documents or Benefits Fraud	44	70	85	199
Loan Fraud	35	69	83	187
Other Identity Theft	74	159	254	487
Attempted Identity Theft	113	149	131	393

Guam

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	1	1	1	3
Bank Fraud			1	1
Other Identity Theft			1	1

Hawaii

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	55	81	77	213
Phone or Utilities Fraud	23	24	30	77
Bank Fraud	31	31	33	95
Employment-Related Fraud		5	5	10
Government Documents or Benefits Fraud	5	8	5	18
Loan Fraud	4	6	5	15
Other Identity Theft	20	20	30	70
Attempted Identity Theft	11	17	17	45

Idaho

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	37	43	56	136
Phone or Utilities Fraud	8	15	27	50
Bank Fraud	9	17	18	44
Employment-Related Fraud	4	7	7	18
Government Documents or Benefits Fraud	6	7	8	21
Loan Fraud	11	6	4	21
Other Identity Theft	13	20	26	59
Attempted Identity Theft	7	18	13	38

Illinois

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	650	758	795	2,203
Phone or Utilities Fraud	288	372	410	1,070
Bank Fraud	210	246	339	795
Employment-Related Fraud	53	117	142	312
Government Documents or Benefits Fraud	73	97	104	274
Loan Fraud	92	104	129	325
Other Identity Theft	148	276	357	781
Attempted Identity Theft	169	248	212	629

Indiana

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	203	263	272	738
Phone or Utilities Fraud	133	177	234	544
Bank Fraud	58	86	119	263
Employment-Related Fraud	12	24	43	79
Government Documents or Benefits Fraud	21	30	39	90
Loan Fraud	32	33	35	100
Other Identity Theft	68	130	156	354
Attempted Identity Theft	63	85	76	224

Iowa

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	64	91	84	239
Phone or Utilities Fraud	22	32	20	74
Bank Fraud	20	37	51	108
Employment-Related Fraud	5	6	1	12
Government Documents or Benefits Fraud	7	11	6	24
Loan Fraud	12	7	10	29
Other Identity Theft	14	27	41	82
Attempted Identity Theft	17	19	24	60

Kansas

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	75	104	126	305
Phone or Utilities Fraud	30	41	40	111
Bank Fraud	32	72	85	189
Employment-Related Fraud	6	9	11	26
Government Documents or Benefits Fraud	9	15	23	47
Loan Fraud	12	8	16	36
Other Identity Theft	20	49	73	142
Attempted Identity Theft	20	27	35	82

Kentucky

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	89	120	135	344
Phone or Utilities Fraud	27	42	60	129
Bank Fraud	31	39	68	138
Employment-Related Fraud	6	9	14	29
Government Documents or Benefits Fraud	6	12	22	40
Loan Fraud	9	16	17	42
Other Identity Theft	31	48	71	150
Attempted Identity Theft	24	35	42	101

Louisiana

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	155	166	216	537
Phone or Utilities Fraud	54	76	87	217
Bank Fraud	52	63	79	194
Employment-Related Fraud	8	18	13	39
Government Documents or Benefits Fraud	13	20	26	59
Loan Fraud	16	26	30	72
Other Identity Theft	38	64	83	185
Attempted Identity Theft	38	50	58	146

Maine

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	26	35	51	112
Phone or Utilities Fraud	7	7	13	27
Bank Fraud	12	15	10	37
Employment-Related Fraud	2		2	4
Government Documents or Benefits Fraud	5	5	5	15
Loan Fraud	6	3	9	18
Other Identity Theft	13	12	17	42
Attempted Identity Theft	6	16	12	34

Maryland

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	377	411	418	1,206
Phone or Utilities Fraud	145	197	228	570
Bank Fraud	92	142	186	420
Employment-Related Fraud	10	18	32	60
Government Documents or Benefits Fraud	40	25	57	122
Loan Fraud	36	35	57	128
Other Identity Theft	81	124	169	374
Attempted Identity Theft	140	156	136	432

Massachusetts

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	258	357	339	954
Phone or Utilities Fraud	62	113	124	299
Bank Fraud	66	88	110	264
Employment-Related Fraud	6	22	31	59
Government Documents or Benefits Fraud	11	33	41	85
Loan Fraud	26	26	52	104
Other Identity Theft	73	124	123	320
Attempted Identity Theft	80	123	101	304

Michigan

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	529	607	650	1,786
Phone or Utilities Fraud	337	552	552	1,441
Bank Fraud	111	222	240	573
Employment-Related Fraud	11	20	51	82
Government Documents or Benefits Fraud	46	58	75	179
Loan Fraud	56	81	96	233
Other Identity Theft	106	205	262	573
Attempted Identity Theft	167	276	285	728

Minnesota

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	171	222	201	594
Phone or Utilities Fraud	54	67	78	199
Bank Fraud	76	124	149	349
Employment-Related Fraud	9	16	24	49
Government Documents or Benefits Fraud	17	19	26	62
Loan Fraud	14	15	23	52
Other Identity Theft	39	69	95	203
Attempted Identity Theft	54	91	62	207

Mississippi

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	95	110	106	311
Phone or Utilities Fraud	28	34	35	97
Bank Fraud	26	48	59	133
Employment-Related Fraud	2	11	12	25
Government Documents or Benefits Fraud	5	19	9	33
Loan Fraud	7	11	15	33
Other Identity Theft	15	36	43	94
Attempted Identity Theft	20	32	27	79

Missouri

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	260	278	328	866
Phone or Utilities Fraud	99	153	174	426
Bank Fraud	79	101	137	317
Employment-Related Fraud	6	21	36	63
Government Documents or Benefits Fraud	12	24	30	66
Loan Fraud	34	35	52	121
Other Identity Theft	61	100	167	328
Attempted Identity Theft	56	87	107	250

Montana

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	24	19	33	76
Phone or Utilities Fraud	8	4	18	30
Bank Fraud	10	13	14	37
Employment-Related Fraud		3	1	4
Government Documents or Benefits Fraud		1	4	5
Loan Fraud	3	3	5	11
Other Identity Theft	9	10	22	41
Attempted Identity Theft	4	10	9	23

Nebraska

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	51	62	57	170
Phone or Utilities Fraud	10	16	31	57
Bank Fraud	14	19	34	67
Employment-Related Fraud	3	7	12	22
Government Documents or Benefits Fraud	3	7	13	23
Loan Fraud	4	7	6	17
Other Identity Theft	12	22	26	60
Attempted Identity Theft	10	9	20	39

Nevada

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	167	187	221	575
Phone or Utilities Fraud	83	139	120	342
Bank Fraud	70	120	143	333
Employment-Related Fraud	12	22	29	63
Government Documents or Benefits Fraud	24	32	25	81
Loan Fraud	22	31	36	89
Other Identity Theft	62	90	122	274
Attempted Identity Theft	61	57	70	188

New Hampshire

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	47	64	54	165
Phone or Utilities Fraud	11	16	20	47
Bank Fraud	6	17	20	43
Employment-Related Fraud		4	1	5
Government Documents or Benefits Fraud	4	2	1	7
Loan Fraud	6	7	6	19
Other Identity Theft	14	20	28	62
Attempted Identity Theft	12	13	5	30

New Jersey

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	536	602	650	1,788
Phone or Utilities Fraud	168	201	200	569
Bank Fraud	114	147	165	426
Employment-Related Fraud	18	62	80	160
Government Documents or Benefits Fraud	32	62	56	150
Loan Fraud	66	67	84	217
Other Identity Theft	126	182	255	563
Attempted Identity Theft	150	164	199	513

New Mexico

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	73	92	103	268
Phone or Utilities Fraud	15	40	43	98
Bank Fraud	23	48	72	143
Employment-Related Fraud	6	27	27	60
Government Documents or Benefits Fraud	10	26	18	54
Loan Fraud	12	19	26	57
Other Identity Theft	19	63	59	141
Attempted Identity Theft	13	24	28	65

New York

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	1,468	1,652	1,769	4,889
Phone or Utilities Fraud	521	687	820	2,028
Bank Fraud	243	390	479	1,112
Employment-Related Fraud	41	143	198	382
Government Documents or Benefits Fraud	106	156	204	466
Loan Fraud	145	190	197	532
Other Identity Theft	258	478	621	1,357
Attempted Identity Theft	450	533	477	1,460

North Carolina

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	340	427	417	1,184
Phone or Utilities Fraud	123	183	178	484
Bank Fraud	93	163	215	471
Employment-Related Fraud	22	47	57	126
Government Documents or Benefits Fraud	33	53	64	150
Loan Fraud	37	64	75	176
Other Identity Theft	67	204	214	485
Attempted Identity Theft	85	137	110	332

North Dakota

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	6	2	15	23
Phone or Utilities Fraud	1	4	2	7
Bank Fraud	1	4	4	9
Employment-Related Fraud	2		5	7
Government Documents or Benefits Fraud	3	2	1	6
Loan Fraud		1	2	3
Other Identity Theft	1	4	7	12
Attempted Identity Theft	1	3	4	8

Ohio

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	413	503	539	1,455
Phone or Utilities Fraud	149	259	339	747
Bank Fraud	110	166	225	501
Employment-Related Fraud	15	24	48	87
Government Documents or Benefits Fraud	45	43	50	138
Loan Fraud	58	49	76	183
Other Identity Theft	96	195	272	563
Attempted Identity Theft	141	171	146	458

Oklahoma

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	118	151	171	440
Phone or Utilities Fraud	37	61	67	165
Bank Fraud	31	79	104	214
Employment-Related Fraud	5	9	16	30
Government Documents or Benefits Fraud	9	19	16	44
Loan Fraud	14	23	24	61
Other Identity Theft	28	57	75	160
Attempted Identity Theft	33	32	31	96

Oregon

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	194	278	238	710
Phone or Utilities Fraud	79	95	116	290
Bank Fraud	110	167	182	459
Employment-Related Fraud	7	21	30	58
Government Documents or Benefits Fraud	23	22	36	81
Loan Fraud	20	28	40	88
Other Identity Theft	43	85	149	277
Attempted Identity Theft	64	89	77	230

Pennsylvania

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	558	652	711	1,921
Phone or Utilities Fraud	209	245	265	719
Bank Fraud	119	203	248	570
Employment-Related Fraud	26	29	49	104
Government Documents or Benefits Fraud	58	50	85	193
Loan Fraud	86	89	99	274
Other Identity Theft	128	219	342	689
Attempted Identity Theft	188	204	198	590

Puerto Rico

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	23	58	56	137
Phone or Utilities Fraud	15	17	38	70
Bank Fraud	4	10	5	19
Employment-Related Fraud	6	25	37	68
Government Documents or Benefits Fraud	2	10	14	26
Loan Fraud	7	22	18	47
Other Identity Theft	10	26	51	87
Attempted Identity Theft	3	2	4	9

Rhode Island

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	32	63	43	138
Phone or Utilities Fraud	12	21	15	48
Bank Fraud	8	11	10	29
Employment-Related Fraud	3	4	4	11
Government Documents or Benefits Fraud	2	2	1	5
Loan Fraud	7	7	7	21
Other Identity Theft	5	16	22	43
Attempted Identity Theft	13	14	12	39

South Carolina

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	117	151	171	439
Phone or Utilities Fraud	46	74	104	224
Bank Fraud	39	61	89	189
Employment-Related Fraud	9	23	17	49
Government Documents or Benefits Fraud	10	18	18	46
Loan Fraud	12	24	36	72
Other Identity Theft	33	76	101	210
Attempted Identity Theft	30	61	55	146

South Dakota

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	6	13	18	37
Phone or Utilities Fraud	2	5	3	10
Bank Fraud	1	3	10	14
Employment-Related Fraud		2	3	5
Government Documents or Benefits Fraud			4	4
Loan Fraud			3	3
Other Identity Theft	5	9	11	25
Attempted Identity Theft	2	2	6	10

Tennessee

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	227	290	294	811
Phone or Utilities Fraud	54	90	99	243
Bank Fraud	93	123	154	370
Employment-Related Fraud	7	17	32	56
Government Documents or Benefits Fraud	21	29	36	86
Loan Fraud	30	33	31	94
Other Identity Theft	50	91	131	272
Attempted Identity Theft	54	74	76	204

Texas

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	1,093	1,346	1,491	3,930
Phone or Utilities Fraud	309	495	709	1,513
Bank Fraud	513	769	1,059	2,341
Employment-Related Fraud	103	298	419	820
Government Documents or Benefits Fraud	129	211	239	579
Loan Fraud	142	151	230	523
Other Identity Theft	207	498	713	1,418
Attempted Identity Theft	307	395	358	1,060

Utah

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	56	77	111	244
Phone or Utilities Fraud	24	40	48	112
Bank Fraud	38	64	86	188
Employment-Related Fraud	6	12	20	38
Government Documents or Benefits Fraud	6	8	14	28
Loan Fraud	10	10	21	41
Other Identity Theft	18	29	55	102
Attempted Identity Theft	22	21	36	79

Vermont

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	17	17	24	58
Phone or Utilities Fraud	3	3	8	14
Bank Fraud	2	5	10	17
Employment-Related Fraud		1	2	3
Government Documents or Benefits Fraud			2	2
Loan Fraud	1		4	5
Other Identity Theft	2	6	11	19
Attempted Identity Theft	3	4	4	11

Virginia

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	315	392	398	1,105
Phone or Utilities Fraud	92	144	183	419
Bank Fraud	88	153	166	407
Employment-Related Fraud	12	27	29	68
Government Documents or Benefits Fraud	44	33	43	120
Loan Fraud	26	40	53	119
Other Identity Theft	72	132	167	371
Attempted Identity Theft	117	135	131	383

Virgin Islands

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	2	4	7	13
Phone or Utilities Fraud	1		13	14
Bank Fraud		1	6	7
Government Documents or Benefits Fraud			2	2
Loan Fraud			3	3
Other Identity Theft	2	2	6	10
Attempted Identity Theft	1	1	1	3

Washington

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	372	396	497	1,265
Phone or Utilities Fraud	128	173	197	498
Bank Fraud	179	252	313	744
Employment-Related Fraud	17	39	42	98
Government Documents or Benefits Fraud	42	47	59	148
Loan Fraud	37	48	50	135
Other Identity Theft	105	167	219	491
Attempted Identity Theft	115	135	148	398

West Virginia

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	35	40	50	125
Phone or Utilities Fraud	19	19	25	63
Bank Fraud	9	15	25	49
Employment-Related Fraud	1	3	8	12
Government Documents or Benefits Fraud		3	2	5
Loan Fraud	5	12	9	26
Other Identity Theft	14	15	34	63
Attempted Identity Theft	9	10	16	35

Wisconsin

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	165	156	218	539
Phone or Utilities Fraud	75	77	107	259
Bank Fraud	47	51	68	166
Employment-Related Fraud	6	19	16	41
Government Documents or Benefits Fraud	10	15	29	54
Loan Fraud	14	26	25	65
Other Identity Theft	34	70	101	205
Attempted Identity Theft	61	53	58	172

Wyoming

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	12	22	17	51
Phone or Utilities Fraud		9	10	19
Bank Fraud	4	9	4	17
Employment-Related Fraud			1	1
Government Documents or Benefits Fraud	1	2	1	4
Loan Fraud			2	2
Other Identity Theft	4	9	12	25
Attempted Identity Theft	4	3	5	12

**Appendix F: Number of Sentinel Identity Theft (IDT) complaints
from United States consumers reporting age 50 and over
by consumers' state, identity theft type, and age range.**

Notes: 1) This report includes IDT consumer complaints from all 50 U.S. states, the District of Columbia, and four U.S. territories - Guam (4), Minor Outlying Islands (0), Puerto Rico (368), and Virgin Islands (43). 2) Sentinel complaints may contain information from multiple consumers. 3) "Bank Fraud" includes fraud involving checking and savings accounts and electronic fund transfers.

Alabama

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	80	74	101	255
Phone or Utilities Fraud	17	30	47	94
Bank Fraud	22	36	62	120
Employment-Related Fraud	5	9	18	32
Government Documents or Benefits Fraud	10	13	22	45
Loan Fraud	9	17	23	49
Other Identity Theft	16	40	56	112
Attempted Identity Theft	14	27	27	68

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	35	45	49	129
Phone or Utilities Fraud	10	20	18	48
Bank Fraud	11	15	14	40
Employment-Related Fraud	2	2	5	9
Government Documents or Benefits Fraud		5	7	12
Loan Fraud	8	4	7	19
Other Identity Theft	7	17	19	43
Attempted Identity Theft	11	10	13	34

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	29	39	41	109
Phone or Utilities Fraud	5	13	8	26
Bank Fraud	4	9	18	31
Employment-Related Fraud		1	2	3
Government Documents or Benefits Fraud	2		3	5
Loan Fraud	5	4	6	15
Other Identity Theft	2	10	14	26
Attempted Identity Theft	14	12	14	40

Alaska

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	25	16	29	70
Phone or Utilities Fraud	5	1	7	13
Bank Fraud	7	4	8	19
Employment-Related Fraud	1	1	1	3
Government Documents or Benefits Fraud	2			2
Loan Fraud	3		2	5
Other Identity Theft	5	5	11	21
Attempted Identity Theft	2	3	7	12

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	9	5	13	27
Phone or Utilities Fraud		1	2	3
Bank Fraud			6	6
Employment-Related Fraud			1	1
Government Documents or Benefits Fraud	1	2	1	4
Loan Fraud	1	1		2
Other Identity Theft	1	2	4	7
Attempted Identity Theft	5	3	2	10

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	4	3	2	9
Phone or Utilities Fraud	2		3	5
Bank Fraud	1		2	3
Employment-Related Fraud			1	1
Government Documents or Benefits Fraud			1	1
Loan Fraud	2			2
Other Identity Theft	2	2	5	9

Arizona

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	220	253	257	730
Phone or Utilities Fraud	83	110	123	316
Bank Fraud	108	140	168	416
Employment-Related Fraud	30	63	76	169
Government Documents or Benefits Fraud	24	42	48	114
Loan Fraud	32	30	48	110
Other Identity Theft	61	109	150	320
Attempted Identity Theft	59	67	85	211

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	112	151	152	415
Phone or Utilities Fraud	33	49	60	142
Bank Fraud	37	68	79	184
Employment-Related Fraud	14	16	19	49
Government Documents or Benefits Fraud	11	12	21	44
Loan Fraud	17	13	23	53
Other Identity Theft	20	53	66	139
Attempted Identity Theft	27	57	31	115

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	69	105	104	278
Phone or Utilities Fraud	13	24	22	59
Bank Fraud	26	47	55	128
Employment-Related Fraud	2	4	9	15
Government Documents or Benefits Fraud	9	5	17	31
Loan Fraud	5	9	13	27
Other Identity Theft	20	28	48	96
Attempted Identity Theft	24	27	32	83

Arkansas

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	34	81	58	173
Phone or Utilities Fraud	15	29	25	69
Bank Fraud	14	37	29	80
Employment-Related Fraud	6	9	20	35
Government Documents or Benefits Fraud	7	10	9	26
Loan Fraud	9	10	17	36
Other Identity Theft	10	30	41	81
Attempted Identity Theft	11	15	15	41

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	32	40	37	109
Phone or Utilities Fraud	4	9	11	24
Bank Fraud	5	19	24	48
Employment-Related Fraud	1	4	4	9
Government Documents or Benefits Fraud	2	1	4	7
Loan Fraud	4	5	6	15
Other Identity Theft	8	12	13	33
Attempted Identity Theft	7	12	7	26

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	16	21	20	57
Phone or Utilities Fraud	6	6	10	22
Bank Fraud	1	7	14	22
Employment-Related Fraud		2	3	5
Government Documents or Benefits Fraud		4	3	7
Loan Fraud	2	3	4	9
Other Identity Theft	3	7	11	21
Attempted Identity Theft	3	4	9	16

California

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	1,399	1,676	1,683	4,758
Phone or Utilities Fraud	693	872	875	2,440
Bank Fraud	534	820	971	2,325
Employment-Related Fraud	163	350	417	930
Government Documents or Benefits Fraud	195	294	382	871
Loan Fraud	178	225	306	709
Other Identity Theft	369	743	954	2,066
Attempted Identity Theft	415	506	449	1,370

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	667	762	741	2,170
Phone or Utilities Fraud	253	312	347	912
Bank Fraud	205	333	415	953
Employment-Related Fraud	72	128	165	365
Government Documents or Benefits Fraud	79	101	144	324
Loan Fraud	71	87	118	276
Other Identity Theft	147	271	358	776
Attempted Identity Theft	214	282	222	718

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	470	525	549	1,544
Phone or Utilities Fraud	126	160	203	489
Bank Fraud	174	230	305	709
Employment-Related Fraud	23	61	63	147
Government Documents or Benefits Fraud	42	47	57	146
Loan Fraud	57	48	78	183
Other Identity Theft	83	181	245	509
Attempted Identity Theft	162	192	145	499

Colorado

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	117	152	163	432
Phone or Utilities Fraud	48	66	81	195
Bank Fraud	68	107	122	297
Employment-Related Fraud	21	36	47	104
Government Documents or Benefits Fraud	16	25	33	74
Loan Fraud	17	23	27	67
Other Identity Theft	48	92	112	252
Attempted Identity Theft	25	46	51	122

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	55	77	62	194
Phone or Utilities Fraud	20	22	30	72
Bank Fraud	24	33	45	102
Employment-Related Fraud	9	13	19	41
Government Documents or Benefits Fraud	5	7	11	23
Loan Fraud	7	10	11	28
Other Identity Theft	17	28	30	75
Attempted Identity Theft	24	28	26	78

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	34	31	40	105
Phone or Utilities Fraud	4	18	11	33
Bank Fraud	13	19	35	67
Employment-Related Fraud	2	6	10	18
Government Documents or Benefits Fraud	7	6	4	17
Loan Fraud	5	3	5	13
Other Identity Theft	7	18	22	47
Attempted Identity Theft	14	7	7	28

Connecticut

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	79	98	113	290
Phone or Utilities Fraud	24	42	48	114
Bank Fraud	15	17	35	67
Employment-Related Fraud	2	14	13	29
Government Documents or Benefits Fraud	5	5	7	17
Loan Fraud	6	12	17	35
Other Identity Theft	17	36	54	107
Attempted Identity Theft	23	24	30	77

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	31	42	49	122
Phone or Utilities Fraud	11	19	26	56
Bank Fraud	5	14	11	30
Employment-Related Fraud	1	5	4	10
Government Documents or Benefits Fraud	3		7	10
Loan Fraud	6	7	3	16
Other Identity Theft	9	16	16	41
Attempted Identity Theft	15	19	16	50

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	25	37	24	86
Phone or Utilities Fraud	7	14	7	28
Bank Fraud	5	11	8	24
Employment-Related Fraud		3	1	4
Government Documents or Benefits Fraud	2	1	2	5
Loan Fraud	1	1	4	6
Other Identity Theft	6	15	13	34
Attempted Identity Theft	8	8	9	25

Delaware

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	14	35	36	85
Phone or Utilities Fraud	6	14	7	27
Bank Fraud	4	7	6	17
Employment-Related Fraud		1	1	2
Government Documents or Benefits Fraud		7	1	8
Loan Fraud	3	2	10	15
Other Identity Theft	6	11	16	33
Attempted Identity Theft	7	6	1	14

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	15	12	19	46
Phone or Utilities Fraud	2	4	2	8
Bank Fraud	4	3	7	14
Employment-Related Fraud		1	1	2
Government Documents or Benefits Fraud		1	3	4
Loan Fraud		2	2	4
Other Identity Theft	5	3	7	15
Attempted Identity Theft	1	5	8	14

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	4	10	9	23
Phone or Utilities Fraud		2	2	4
Bank Fraud		1	4	5
Employment-Related Fraud		3	1	4
Government Documents or Benefits Fraud			2	2
Loan Fraud			3	3
Other Identity Theft	1	2	2	5
Attempted Identity Theft	4	5	3	12

District of Columbia

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	48	52	38	138
Phone or Utilities Fraud	14	10	17	41
Bank Fraud	16	23	19	58
Employment-Related Fraud	3	5	7	15
Government Documents or Benefits Fraud	5	10	5	20
Loan Fraud	5	3	3	11
Other Identity Theft	15	12	13	40
Attempted Identity Theft	12	8	6	26

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	13	18	14	45
Phone or Utilities Fraud	11	4	10	25
Bank Fraud	7	12	12	31
Employment-Related Fraud			2	2
Government Documents or Benefits Fraud		3	2	5
Loan Fraud	2	1	1	4
Other Identity Theft	2	1	8	11
Attempted Identity Theft	2	8	6	16

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	9	13	17	39
Phone or Utilities Fraud	3	5	3	11
Bank Fraud	3	8	10	21
Government Documents or Benefits Fraud		3	2	5
Loan Fraud		1	8	9
Other Identity Theft	4	4	7	15
Attempted Identity Theft	2		3	5

Florida

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	711	727	816	2,254
Phone or Utilities Fraud	219	322	334	875
Bank Fraud	198	314	420	932
Employment-Related Fraud	34	82	126	242
Government Documents or Benefits Fraud	63	87	122	272
Loan Fraud	101	104	148	353
Other Identity Theft	143	298	364	805
Attempted Identity Theft	175	216	199	590

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	429	412	441	1,282
Phone or Utilities Fraud	116	156	198	470
Bank Fraud	111	131	169	411
Employment-Related Fraud	8	40	44	92
Government Documents or Benefits Fraud	35	44	48	127
Loan Fraud	51	55	65	171
Other Identity Theft	85	126	196	407
Attempted Identity Theft	138	128	133	399

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	340	390	362	1,092
Phone or Utilities Fraud	89	111	137	337
Bank Fraud	87	107	144	338
Employment-Related Fraud	8	23	21	52
Government Documents or Benefits Fraud	18	19	35	72
Loan Fraud	20	57	47	124
Other Identity Theft	65	102	154	321
Attempted Identity Theft	114	120	99	333

Georgia

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	198	237	264	699
Phone or Utilities Fraud	72	111	131	314
Bank Fraud	96	140	216	452
Employment-Related Fraud	6	13	36	55
Government Documents or Benefits Fraud	23	36	47	106
Loan Fraud	21	49	57	127
Other Identity Theft	40	104	146	290
Attempted Identity Theft	64	78	64	206

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	97	122	136	355
Phone or Utilities Fraud	29	34	53	116
Bank Fraud	52	48	81	181
Employment-Related Fraud	3	9	20	32
Government Documents or Benefits Fraud	12	18	25	55
Loan Fraud	9	13	14	36
Other Identity Theft	16	33	73	122
Attempted Identity Theft	32	50	50	132

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	48	74	98	220
Phone or Utilities Fraud	8	26	23	57
Bank Fraud	21	33	41	95
Employment-Related Fraud		13	4	17
Government Documents or Benefits Fraud	9	16	13	38
Loan Fraud	5	7	12	24
Other Identity Theft	18	22	35	75
Attempted Identity Theft	17	21	17	55

Guam

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	1	1	1	3
Bank Fraud			1	1
Other Identity Theft			1	1

Hawaii

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	28	42	45	115
Phone or Utilities Fraud	11	16	18	45
Bank Fraud	12	22	17	51
Employment-Related Fraud		4	2	6
Government Documents or Benefits Fraud	2	5	3	10
Loan Fraud	1	3	2	6
Other Identity Theft	5	13	19	37
Attempted Identity Theft	5	6	11	22

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	19	25	21	65
Phone or Utilities Fraud	9	5	7	21
Bank Fraud	15	6	13	34
Employment-Related Fraud		1	3	4
Government Documents or Benefits Fraud	3	1	1	5
Loan Fraud	2	2	2	6
Other Identity Theft	4	3	6	13
Attempted Identity Theft	2	4	3	9

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	8	14	11	33
Phone or Utilities Fraud	3	3	5	11
Bank Fraud	4	3	3	10
Government Documents or Benefits Fraud		2	1	3
Loan Fraud	1	1	1	3
Other Identity Theft	11	4	5	20
Attempted Identity Theft	4	7	3	14

Idaho

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	20	27	28	75
Phone or Utilities Fraud	3	13	13	29
Bank Fraud	3	10	10	23
Employment-Related Fraud	3	6	6	15
Government Documents or Benefits Fraud	3	6	6	15
Loan Fraud	8	6	3	17
Other Identity Theft	7	16	17	40
Attempted Identity Theft	2	10	7	19

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	9	10	16	35
Phone or Utilities Fraud	2	1	12	15
Bank Fraud	3	5	6	14
Employment-Related Fraud	1			1
Government Documents or Benefits Fraud	2		2	4
Loan Fraud	2			2
Other Identity Theft	2	2	6	10
Attempted Identity Theft	4	6	5	15

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	8	6	12	26
Phone or Utilities Fraud	3	1	2	6
Bank Fraud	3	2	2	7
Employment-Related Fraud		1	1	2
Government Documents or Benefits Fraud	1	1		2
Loan Fraud	1		1	2
Other Identity Theft	4	2	3	9
Attempted Identity Theft	1	2	1	4

Illinois

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	348	409	426	1,183
Phone or Utilities Fraud	170	243	230	643
Bank Fraud	114	138	199	451
Employment-Related Fraud	40	81	88	209
Government Documents or Benefits Fraud	39	66	66	171
Loan Fraud	59	68	66	193
Other Identity Theft	82	170	215	467
Attempted Identity Theft	91	126	122	339

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	174	206	221	601
Phone or Utilities Fraud	74	87	113	274
Bank Fraud	55	60	87	202
Employment-Related Fraud	10	17	41	68
Government Documents or Benefits Fraud	24	21	22	67
Loan Fraud	20	24	41	85
Other Identity Theft	36	59	74	169
Attempted Identity Theft	49	69	63	181

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	128	143	148	419
Phone or Utilities Fraud	44	42	67	153
Bank Fraud	41	48	53	142
Employment-Related Fraud	3	19	13	35
Government Documents or Benefits Fraud	10	10	16	36
Loan Fraud	13	12	22	47
Other Identity Theft	30	47	68	145
Attempted Identity Theft	29	53	27	109

Indiana

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	104	137	142	383
Phone or Utilities Fraud	75	97	141	313
Bank Fraud	38	46	70	154
Employment-Related Fraud	10	14	30	54
Government Documents or Benefits Fraud	9	21	28	58
Loan Fraud	16	15	23	54
Other Identity Theft	40	89	105	234
Attempted Identity Theft	34	45	49	128

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	50	71	78	199
Phone or Utilities Fraud	35	51	50	136
Bank Fraud	8	23	24	55
Employment-Related Fraud	2	7	7	16
Government Documents or Benefits Fraud	8	8	10	26
Loan Fraud	12	12	8	32
Other Identity Theft	15	20	36	71
Attempted Identity Theft	15	17	16	48

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	49	55	52	156
Phone or Utilities Fraud	23	29	43	95
Bank Fraud	12	17	25	54
Employment-Related Fraud		3	6	9
Government Documents or Benefits Fraud	4	1	1	6
Loan Fraud	4	6	4	14
Other Identity Theft	13	21	15	49
Attempted Identity Theft	14	23	11	48

Iowa

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	30	45	52	127
Phone or Utilities Fraud	13	19	10	42
Bank Fraud	11	28	30	69
Employment-Related Fraud	5	2	1	8
Government Documents or Benefits Fraud	4	7	3	14
Loan Fraud	10	2	6	18
Other Identity Theft	9	15	21	45
Attempted Identity Theft	9	7	11	27

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	24	29	22	75
Phone or Utilities Fraud	7	9	6	22
Bank Fraud	4	5	13	22
Employment-Related Fraud		4		4
Government Documents or Benefits Fraud	3	4	1	8
Loan Fraud	1	4	3	8
Other Identity Theft	5	9	13	27
Attempted Identity Theft	5	9	5	19

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	10	17	10	37
Phone or Utilities Fraud	2	4	4	10
Bank Fraud	5	4	8	17
Government Documents or Benefits Fraud			2	2
Loan Fraud	1	1	1	3
Other Identity Theft		3	7	10
Attempted Identity Theft	3	3	8	14

Kansas

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	51	58	60	169
Phone or Utilities Fraud	18	29	25	72
Bank Fraud	21	39	51	111
Employment-Related Fraud	4	9	8	21
Government Documents or Benefits Fraud	6	10	13	29
Loan Fraud	8	5	9	22
Other Identity Theft	15	31	50	96
Attempted Identity Theft	10	15	20	45

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	13	29	39	81
Phone or Utilities Fraud	8	4	9	21
Bank Fraud	9	19	22	50
Employment-Related Fraud	1		2	3
Government Documents or Benefits Fraud		4	9	13
Loan Fraud	3	2	6	11
Other Identity Theft	4	10	19	33
Attempted Identity Theft	7	8	8	23

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	11	17	27	55
Phone or Utilities Fraud	4	8	6	18
Bank Fraud	2	14	12	28
Employment-Related Fraud	1		1	2
Government Documents or Benefits Fraud	3	1	1	5
Loan Fraud	1	1	1	3
Other Identity Theft	1	8	4	13
Attempted Identity Theft	3	4	7	14

Kentucky

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	55	72	70	197
Phone or Utilities Fraud	16	28	40	84
Bank Fraud	16	20	38	74
Employment-Related Fraud	5	5	12	22
Government Documents or Benefits Fraud	3	8	11	22
Loan Fraud	5	12	11	28
Other Identity Theft	22	27	43	92
Attempted Identity Theft	14	18	23	55

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	16	26	39	81
Phone or Utilities Fraud	10	9	14	33
Bank Fraud	7	9	20	36
Employment-Related Fraud	1	2	2	5
Government Documents or Benefits Fraud		1	9	10
Loan Fraud	4	3	6	13
Other Identity Theft	6	12	19	37
Attempted Identity Theft	6	10	12	28

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	18	22	26	66
Phone or Utilities Fraud	1	5	6	12
Bank Fraud	8	10	10	28
Employment-Related Fraud		2		2
Government Documents or Benefits Fraud	3	3	2	8
Loan Fraud		1		1
Other Identity Theft	3	9	9	21
Attempted Identity Theft	4	7	7	18

Louisiana

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	76	81	120	277
Phone or Utilities Fraud	30	47	52	129
Bank Fraud	27	29	44	100
Employment-Related Fraud	6	11	8	25
Government Documents or Benefits Fraud	9	15	16	40
Loan Fraud	7	12	16	35
Other Identity Theft	20	34	50	104
Attempted Identity Theft	17	26	32	75

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	39	47	57	143
Phone or Utilities Fraud	12	17	20	49
Bank Fraud	13	20	23	56
Employment-Related Fraud	1	3	5	9
Government Documents or Benefits Fraud	1	2	7	10
Loan Fraud	2	4	7	13
Other Identity Theft	11	16	25	52
Attempted Identity Theft	14	11	12	37

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	40	38	39	117
Phone or Utilities Fraud	12	12	15	39
Bank Fraud	12	14	12	38
Employment-Related Fraud	1	4		5
Government Documents or Benefits Fraud	3	3	3	9
Loan Fraud	7	10	7	24
Other Identity Theft	7	14	8	29
Attempted Identity Theft	7	13	14	34

Maine

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	14	21	31	66
Phone or Utilities Fraud	5	5	5	15
Bank Fraud	4	7	7	18
Employment-Related Fraud	1		1	2
Government Documents or Benefits Fraud	3	3	4	10
Loan Fraud	4	2	6	12
Other Identity Theft	7	6	13	26
Attempted Identity Theft	3	10	6	19

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	8	12	12	32
Phone or Utilities Fraud	1	1	6	8
Bank Fraud	6	6	2	14
Employment-Related Fraud	1		1	2
Government Documents or Benefits Fraud	2	2		4
Loan Fraud	2	1	1	4
Other Identity Theft	5	4	2	11
Attempted Identity Theft	1	3	3	7

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	4	2	8	14
Phone or Utilities Fraud	1	1	2	4
Bank Fraud	2	2	1	5
Government Documents or Benefits Fraud			1	1
Loan Fraud			2	2
Other Identity Theft	1	2	2	5
Attempted Identity Theft	2	3	3	8

Maryland

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	214	217	229	660
Phone or Utilities Fraud	101	110	116	327
Bank Fraud	56	80	94	230
Employment-Related Fraud	8	9	27	44
Government Documents or Benefits Fraud	24	14	33	71
Loan Fraud	23	22	30	75
Other Identity Theft	45	81	114	240
Attempted Identity Theft	73	80	70	223

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	86	106	112	304
Phone or Utilities Fraud	32	49	55	136
Bank Fraud	20	34	53	107
Employment-Related Fraud	2	7	2	11
Government Documents or Benefits Fraud	9	10	16	35
Loan Fraud	6	8	19	33
Other Identity Theft	22	29	35	86
Attempted Identity Theft	37	45	42	124

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	77	88	77	242
Phone or Utilities Fraud	12	38	57	107
Bank Fraud	16	28	39	83
Employment-Related Fraud		2	3	5
Government Documents or Benefits Fraud	7	1	8	16
Loan Fraud	7	5	8	20
Other Identity Theft	14	14	20	48
Attempted Identity Theft	30	31	24	85

Massachusetts

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	156	224	199	579
Phone or Utilities Fraud	42	72	72	186
Bank Fraud	42	51	67	160
Employment-Related Fraud	5	19	22	46
Government Documents or Benefits Fraud	6	22	27	55
Loan Fraud	19	17	32	68
Other Identity Theft	53	75	66	194
Attempted Identity Theft	52	68	51	171

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	63	77	86	226
Phone or Utilities Fraud	13	30	36	79
Bank Fraud	15	19	28	62
Employment-Related Fraud	1	3	4	8
Government Documents or Benefits Fraud	1	9	7	17
Loan Fraud	5	6	14	25
Other Identity Theft	10	31	32	73
Attempted Identity Theft	16	34	30	80

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	39	56	54	149
Phone or Utilities Fraud	7	11	16	34
Bank Fraud	9	18	15	42
Employment-Related Fraud			5	5
Government Documents or Benefits Fraud	4	2	7	13
Loan Fraud	2	3	6	11
Other Identity Theft	10	18	25	53
Attempted Identity Theft	12	21	20	53

Michigan

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	290	330	340	960
Phone or Utilities Fraud	196	320	325	841
Bank Fraud	56	134	132	322
Employment-Related Fraud	9	14	31	54
Government Documents or Benefits Fraud	33	36	48	117
Loan Fraud	39	49	49	137
Other Identity Theft	54	119	156	329
Attempted Identity Theft	92	137	152	381

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	127	160	183	470
Phone or Utilities Fraud	88	145	129	362
Bank Fraud	35	48	54	137
Employment-Related Fraud	1	3	12	16
Government Documents or Benefits Fraud	6	15	18	39
Loan Fraud	10	18	30	58
Other Identity Theft	32	43	60	135
Attempted Identity Theft	48	72	76	196

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	112	117	127	356
Phone or Utilities Fraud	53	87	98	238
Bank Fraud	20	40	54	114
Employment-Related Fraud	1	3	8	12
Government Documents or Benefits Fraud	7	7	9	23
Loan Fraud	7	14	17	38
Other Identity Theft	20	43	46	109
Attempted Identity Theft	27	67	57	151

Minnesota

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	96	129	112	337
Phone or Utilities Fraud	31	46	43	120
Bank Fraud	33	74	94	201
Employment-Related Fraud	5	10	16	31
Government Documents or Benefits Fraud	11	13	22	46
Loan Fraud	11	12	15	38
Other Identity Theft	31	44	59	134
Attempted Identity Theft	28	41	28	97

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	40	43	55	138
Phone or Utilities Fraud	13	17	25	55
Bank Fraud	21	28	37	86
Employment-Related Fraud	3	4	6	13
Government Documents or Benefits Fraud	3	2	2	7
Loan Fraud	3	2	5	10
Other Identity Theft	6	15	23	44
Attempted Identity Theft	14	32	18	64

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	35	50	34	119
Phone or Utilities Fraud	10	4	10	24
Bank Fraud	22	22	18	62
Employment-Related Fraud	1	2	2	5
Government Documents or Benefits Fraud	3	4	2	9
Loan Fraud		1	3	4
Other Identity Theft	2	10	13	25
Attempted Identity Theft	12	18	16	46

Mississippi

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	51	50	63	164
Phone or Utilities Fraud	12	21	18	51
Bank Fraud	15	32	27	74
Employment-Related Fraud	2	6	8	16
Government Documents or Benefits Fraud	2	10	3	15
Loan Fraud	6	7	9	22
Other Identity Theft	10	24	26	60
Attempted Identity Theft	10	15	10	35

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	21	30	24	75
Phone or Utilities Fraud	9	7	8	24
Bank Fraud	6	10	20	36
Employment-Related Fraud		3	2	5
Government Documents or Benefits Fraud	3	9	4	16
Loan Fraud		3	5	8
Other Identity Theft	4	4	10	18
Attempted Identity Theft	7	9	12	28

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	23	30	19	72
Phone or Utilities Fraud	7	6	9	22
Bank Fraud	5	6	12	23
Employment-Related Fraud		2	2	4
Government Documents or Benefits Fraud			2	2
Loan Fraud	1	1	1	3
Other Identity Theft	1	8	7	16
Attempted Identity Theft	3	8	5	16

Missouri

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	132	150	157	439
Phone or Utilities Fraud	56	81	98	235
Bank Fraud	48	56	79	183
Employment-Related Fraud	5	17	28	50
Government Documents or Benefits Fraud	5	17	17	39
Loan Fraud	24	18	29	71
Other Identity Theft	42	65	102	209
Attempted Identity Theft	25	44	47	116

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	76	67	88	231
Phone or Utilities Fraud	26	49	56	131
Bank Fraud	14	34	31	79
Employment-Related Fraud	1	3	7	11
Government Documents or Benefits Fraud	4	5	4	13
Loan Fraud	7	5	17	29
Other Identity Theft	13	23	39	75
Attempted Identity Theft	21	23	32	76

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	52	61	83	196
Phone or Utilities Fraud	17	23	20	60
Bank Fraud	17	11	27	55
Employment-Related Fraud		1	1	2
Government Documents or Benefits Fraud	3	2	9	14
Loan Fraud	3	12	6	21
Other Identity Theft	6	12	26	44
Attempted Identity Theft	10	20	28	58

Montana

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	11	11	17	39
Phone or Utilities Fraud	5	2	15	22
Bank Fraud	7	8	10	25
Employment-Related Fraud		2	1	3
Government Documents or Benefits Fraud		1	3	4
Loan Fraud	3		3	6
Other Identity Theft	5	7	16	28
Attempted Identity Theft	2	7	5	14

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	9	4	10	23
Phone or Utilities Fraud	3	1	3	7
Bank Fraud	1	3	2	6
Employment-Related Fraud		1		1
Government Documents or Benefits Fraud			1	1
Loan Fraud		3	2	5
Other Identity Theft	3	2	4	9
Attempted Identity Theft	1		3	4

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	4	4	6	14
Phone or Utilities Fraud		1		1
Bank Fraud	2	2	2	6
Other Identity Theft	1	1	2	4
Attempted Identity Theft	1	3	1	5

Nebraska

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	29	30	30	89
Phone or Utilities Fraud	7	9	15	31
Bank Fraud	12	8	18	38
Employment-Related Fraud	1	7	9	17
Government Documents or Benefits Fraud	1	3	9	13
Loan Fraud	3	3	6	12
Other Identity Theft	6	13	14	33
Attempted Identity Theft	8	6	13	27

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	11	21	15	47
Phone or Utilities Fraud	1	5	15	21
Bank Fraud	1	7	9	17
Employment-Related Fraud	2		1	3
Government Documents or Benefits Fraud		3	3	6
Loan Fraud		1		1
Other Identity Theft	2	6	11	19
Attempted Identity Theft	2	2	5	9

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	11	11	12	34
Phone or Utilities Fraud	2	2	1	5
Bank Fraud	1	4	7	12
Employment-Related Fraud			2	2
Government Documents or Benefits Fraud	2	1	1	4
Loan Fraud	1	3		4
Other Identity Theft	4	3	1	8
Attempted Identity Theft		1	2	3

Nevada

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	86	103	123	312
Phone or Utilities Fraud	48	79	70	197
Bank Fraud	36	79	89	204
Employment-Related Fraud	9	14	23	46
Government Documents or Benefits Fraud	14	22	19	55
Loan Fraud	12	17	22	51
Other Identity Theft	40	61	86	187
Attempted Identity Theft	20	31	36	87

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	54	63	69	186
Phone or Utilities Fraud	23	42	26	91
Bank Fraud	22	31	27	80
Employment-Related Fraud	3	7	5	15
Government Documents or Benefits Fraud	5	7	6	18
Loan Fraud	8	11	10	29
Other Identity Theft	14	19	23	56
Attempted Identity Theft	27	14	18	59

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	27	21	29	77
Phone or Utilities Fraud	12	18	24	54
Bank Fraud	12	10	27	49
Employment-Related Fraud		1	1	2
Government Documents or Benefits Fraud	5	3		8
Loan Fraud	2	3	4	9
Other Identity Theft	8	10	13	31
Attempted Identity Theft	14	12	16	42

New Hampshire

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	30	42	36	108
Phone or Utilities Fraud	9	8	12	29
Bank Fraud	1	13	11	25
Employment-Related Fraud		2		2
Government Documents or Benefits Fraud	2	2		4
Loan Fraud	3	3	2	8
Other Identity Theft	10	12	17	39
Attempted Identity Theft	8	7	4	19

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	7	11	12	30
Phone or Utilities Fraud	1	7	7	15
Bank Fraud	1	1	4	6
Employment-Related Fraud		1		1
Government Documents or Benefits Fraud	1		1	2
Loan Fraud		2	4	6
Other Identity Theft	2	4	7	13
Attempted Identity Theft	2	6	1	9

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	10	11	6	27
Phone or Utilities Fraud	1	1	1	3
Bank Fraud	4	3	5	12
Employment-Related Fraud		1	1	2
Government Documents or Benefits Fraud	1			1
Loan Fraud	3	2		5
Other Identity Theft	2	4	4	10
Attempted Identity Theft	2			2

New Jersey

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	308	327	338	973
Phone or Utilities Fraud	98	126	109	333
Bank Fraud	67	88	87	242
Employment-Related Fraud	14	41	56	111
Government Documents or Benefits Fraud	19	38	40	97
Loan Fraud	44	36	49	129
Other Identity Theft	77	114	148	339
Attempted Identity Theft	83	94	111	288

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	125	171	181	477
Phone or Utilities Fraud	43	48	62	153
Bank Fraud	27	35	44	106
Employment-Related Fraud	4	16	16	36
Government Documents or Benefits Fraud	6	16	9	31
Loan Fraud	14	21	21	56
Other Identity Theft	27	48	60	135
Attempted Identity Theft	44	37	49	130

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	103	104	131	338
Phone or Utilities Fraud	27	27	29	83
Bank Fraud	20	24	34	78
Employment-Related Fraud		5	8	13
Government Documents or Benefits Fraud	7	8	7	22
Loan Fraud	8	10	14	32
Other Identity Theft	22	20	47	89
Attempted Identity Theft	23	33	39	95

New Mexico

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	37	64	50	151
Phone or Utilities Fraud	10	23	25	58
Bank Fraud	14	33	51	98
Employment-Related Fraud	5	17	20	42
Government Documents or Benefits Fraud	6	17	12	35
Loan Fraud	8	14	16	38
Other Identity Theft	13	43	37	93
Attempted Identity Theft	8	13	16	37

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	25	14	32	71
Phone or Utilities Fraud	4	12	17	33
Bank Fraud	5	12	5	22
Employment-Related Fraud	1	9	6	16
Government Documents or Benefits Fraud	3	6	5	14
Loan Fraud	3	3	4	10
Other Identity Theft	3	11	9	23
Attempted Identity Theft	4	8	5	17

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	11	14	21	46
Phone or Utilities Fraud	1	5	1	7
Bank Fraud	4	3	16	23
Employment-Related Fraud		1	1	2
Government Documents or Benefits Fraud	1	3	1	5
Loan Fraud	1	2	6	9
Other Identity Theft	3	9	13	25
Attempted Identity Theft	1	3	7	11

New York

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	783	880	975	2,638
Phone or Utilities Fraud	316	417	491	1,224
Bank Fraud	120	236	290	646
Employment-Related Fraud	24	90	130	244
Government Documents or Benefits Fraud	55	103	118	276
Loan Fraud	90	120	112	322
Other Identity Theft	152	277	351	780
Attempted Identity Theft	231	275	241	747

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	412	461	475	1,348
Phone or Utilities Fraud	117	173	200	490
Bank Fraud	70	77	109	256
Employment-Related Fraud	12	45	46	103
Government Documents or Benefits Fraud	32	38	47	117
Loan Fraud	34	50	55	139
Other Identity Theft	57	136	174	367
Attempted Identity Theft	130	174	147	451

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	273	311	319	903
Phone or Utilities Fraud	88	97	129	314
Bank Fraud	53	77	80	210
Employment-Related Fraud	5	8	22	35
Government Documents or Benefits Fraud	19	15	39	73
Loan Fraud	21	20	30	71
Other Identity Theft	49	65	96	210
Attempted Identity Theft	89	84	89	262

North Carolina

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	202	202	234	638
Phone or Utilities Fraud	77	116	109	302
Bank Fraud	57	107	121	285
Employment-Related Fraud	16	34	45	95
Government Documents or Benefits Fraud	17	29	42	88
Loan Fraud	23	32	40	95
Other Identity Theft	38	119	138	295
Attempted Identity Theft	45	75	70	190

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	82	129	107	318
Phone or Utilities Fraud	30	36	46	112
Bank Fraud	20	37	50	107
Employment-Related Fraud	4	7	9	20
Government Documents or Benefits Fraud	10	15	11	36
Loan Fraud	8	18	25	51
Other Identity Theft	14	49	49	112
Attempted Identity Theft	24	39	21	84

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	56	96	76	228
Phone or Utilities Fraud	16	31	23	70
Bank Fraud	16	19	44	79
Employment-Related Fraud	2	6	3	11
Government Documents or Benefits Fraud	6	9	11	26
Loan Fraud	6	14	10	30
Other Identity Theft	15	36	27	78
Attempted Identity Theft	16	23	19	58

North Dakota

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	4	1	7	12
Phone or Utilities Fraud	1	2	1	4
Bank Fraud	1	3	3	7
Employment-Related Fraud	1		3	4
Government Documents or Benefits Fraud	2	1		3
Other Identity Theft	1	3	4	8
Attempted Identity Theft	1	1	2	4

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	1	1	7	9
Phone or Utilities Fraud		1		1
Bank Fraud		1	1	2
Employment-Related Fraud	1		1	2
Government Documents or Benefits Fraud	1		1	2
Loan Fraud		1	2	3
Other Identity Theft		1	1	2
Attempted Identity Theft		1		1

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	1		1	2
Phone or Utilities Fraud		1	1	2
Employment-Related Fraud			1	1
Government Documents or Benefits Fraud		1		1
Other Identity Theft			2	2
Attempted Identity Theft		1	2	3

Ohio

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	229	275	290	794
Phone or Utilities Fraud	99	144	184	427
Bank Fraud	62	98	140	300
Employment-Related Fraud	10	16	36	62
Government Documents or Benefits Fraud	28	30	28	86
Loan Fraud	37	27	43	107
Other Identity Theft	53	116	165	334
Attempted Identity Theft	69	86	75	230

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	102	149	147	398
Phone or Utilities Fraud	35	82	100	217
Bank Fraud	24	39	45	108
Employment-Related Fraud	4	4	9	17
Government Documents or Benefits Fraud	12	9	10	31
Loan Fraud	10	16	15	41
Other Identity Theft	20	58	55	133
Attempted Identity Theft	35	50	40	125

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	82	79	102	263
Phone or Utilities Fraud	15	33	55	103
Bank Fraud	24	29	40	93
Employment-Related Fraud	1	4	3	8
Government Documents or Benefits Fraud	5	4	12	21
Loan Fraud	11	6	18	35
Other Identity Theft	23	21	52	96
Attempted Identity Theft	37	35	31	103

Oklahoma

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	57	72	108	237
Phone or Utilities Fraud	22	38	40	100
Bank Fraud	16	51	55	122
Employment-Related Fraud	3	5	14	22
Government Documents or Benefits Fraud	4	15	7	26
Loan Fraud	6	11	12	29
Other Identity Theft	18	28	42	88
Attempted Identity Theft	14	15	17	46

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	35	47	37	119
Phone or Utilities Fraud	12	15	17	44
Bank Fraud	9	19	34	62
Employment-Related Fraud	2	3		5
Government Documents or Benefits Fraud	2	3	4	9
Loan Fraud	6	6	9	21
Other Identity Theft	7	19	21	47
Attempted Identity Theft	10	12	8	30

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	26	32	26	84
Phone or Utilities Fraud	3	8	10	21
Bank Fraud	6	9	15	30
Employment-Related Fraud		1	2	3
Government Documents or Benefits Fraud	3	1	5	9
Loan Fraud	2	6	3	11
Other Identity Theft	3	10	12	25
Attempted Identity Theft	9	5	6	20

Oregon

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	112	168	138	418
Phone or Utilities Fraud	52	61	72	185
Bank Fraud	63	101	112	276
Employment-Related Fraud	5	14	22	41
Government Documents or Benefits Fraud	14	16	25	55
Loan Fraud	17	14	22	53
Other Identity Theft	31	51	97	179
Attempted Identity Theft	35	47	42	124

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	49	64	63	176
Phone or Utilities Fraud	22	24	33	79
Bank Fraud	27	48	48	123
Employment-Related Fraud	2	4	3	9
Government Documents or Benefits Fraud	7	4	7	18
Loan Fraud	2	7	12	21
Other Identity Theft	8	22	39	69
Attempted Identity Theft	15	24	20	59

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	33	46	37	116
Phone or Utilities Fraud	5	10	11	26
Bank Fraud	20	18	22	60
Employment-Related Fraud		3	5	8
Government Documents or Benefits Fraud	2	2	4	8
Loan Fraud	1	7	6	14
Other Identity Theft	4	12	13	29
Attempted Identity Theft	14	18	15	47

Pennsylvania

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	310	337	402	1,049
Phone or Utilities Fraud	126	155	155	436
Bank Fraud	70	114	142	326
Employment-Related Fraud	16	20	34	70
Government Documents or Benefits Fraud	35	35	57	127
Loan Fraud	53	48	64	165
Other Identity Theft	74	126	209	409
Attempted Identity Theft	96	111	105	312

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	132	186	158	476
Phone or Utilities Fraud	54	54	54	162
Bank Fraud	22	49	57	128
Employment-Related Fraud	5	5	6	16
Government Documents or Benefits Fraud	12	9	9	30
Loan Fraud	18	22	21	61
Other Identity Theft	31	55	67	153
Attempted Identity Theft	52	62	54	168

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	116	129	151	396
Phone or Utilities Fraud	29	36	56	121
Bank Fraud	27	40	49	116
Employment-Related Fraud	5	4	9	18
Government Documents or Benefits Fraud	11	6	19	36
Loan Fraud	15	19	14	48
Other Identity Theft	23	38	66	127
Attempted Identity Theft	40	31	39	110

Puerto Rico

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	15	29	33	77
Phone or Utilities Fraud	8	8	21	37
Bank Fraud	1	7	4	12
Employment-Related Fraud	5	18	25	48
Government Documents or Benefits Fraud	1	9	8	18
Loan Fraud	4	15	11	30
Other Identity Theft	5	16	33	54
Attempted Identity Theft	3	2	1	6

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	4	18	15	37
Phone or Utilities Fraud	5	5	13	23
Bank Fraud	2	1		3
Employment-Related Fraud	1	4	10	15
Government Documents or Benefits Fraud	1	1	6	8
Loan Fraud	3	4	6	13
Other Identity Theft	3	6	13	22
Attempted Identity Theft			1	1

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	4	11	8	23
Phone or Utilities Fraud	2	4	4	10
Bank Fraud	1	2	1	4
Employment-Related Fraud		3	2	5
Loan Fraud		3	1	4
Other Identity Theft	2	4	5	11
Attempted Identity Theft			2	2

Rhode Island

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	17	36	24	77
Phone or Utilities Fraud	8	12	13	33
Bank Fraud	6	9	5	20
Employment-Related Fraud	2	2	2	6
Government Documents or Benefits Fraud	1	1	1	3
Loan Fraud	6	3	6	15
Other Identity Theft	3	10	9	22
Attempted Identity Theft	7	11	7	25

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	12	22	11	45
Phone or Utilities Fraud	4	7	2	13
Bank Fraud	2		3	5
Employment-Related Fraud		1	1	2
Government Documents or Benefits Fraud	1	1		2
Loan Fraud		1		1
Other Identity Theft	1	4	8	13
Attempted Identity Theft	2	3	4	9

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	3	5	8	16
Phone or Utilities Fraud		2		2
Bank Fraud		2	2	4
Employment-Related Fraud	1	1	1	3
Loan Fraud	1	3	1	5
Other Identity Theft	1	2	5	8
Attempted Identity Theft	4		1	5

South Carolina

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	53	73	86	212
Phone or Utilities Fraud	28	39	55	122
Bank Fraud	21	32	54	107
Employment-Related Fraud	5	11	13	29
Government Documents or Benefits Fraud	7	10	11	28
Loan Fraud	9	14	19	42
Other Identity Theft	17	38	68	123
Attempted Identity Theft	11	22	30	63

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	36	54	54	144
Phone or Utilities Fraud	12	27	38	77
Bank Fraud	12	14	22	48
Employment-Related Fraud	4	8	3	15
Government Documents or Benefits Fraud	1	4	6	11
Loan Fraud	3	7	15	25
Other Identity Theft	11	30	22	63
Attempted Identity Theft	13	21	17	51

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	28	24	31	83
Phone or Utilities Fraud	6	8	11	25
Bank Fraud	6	15	13	34
Employment-Related Fraud		4	1	5
Government Documents or Benefits Fraud	2	4	1	7
Loan Fraud		3	2	5
Other Identity Theft	5	8	11	24
Attempted Identity Theft	6	18	8	32

South Dakota

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	2	4	10	16
Phone or Utilities Fraud	1	2	2	5
Bank Fraud		2	6	8
Employment-Related Fraud		1	1	2
Government Documents or Benefits Fraud			3	3
Loan Fraud			1	1
Other Identity Theft	3	5	5	13
Attempted Identity Theft	1	1	2	4

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	2	6	4	12
Phone or Utilities Fraud		2	1	3
Bank Fraud	1	1	4	6
Employment-Related Fraud			2	2
Government Documents or Benefits Fraud			1	1
Loan Fraud			2	2
Other Identity Theft	2	1	2	5
Attempted Identity Theft		1	1	2

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	2	3	4	9
Phone or Utilities Fraud	1	1		2
Employment-Related Fraud		1		1
Other Identity Theft		3	4	7
Attempted Identity Theft	1		3	4

Tennessee

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	121	172	149	442
Phone or Utilities Fraud	31	58	60	149
Bank Fraud	46	74	98	218
Employment-Related Fraud	4	10	20	34
Government Documents or Benefits Fraud	13	17	19	49
Loan Fraud	19	16	17	52
Other Identity Theft	32	53	79	164
Attempted Identity Theft	29	36	38	103

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	60	72	77	209
Phone or Utilities Fraud	18	16	25	59
Bank Fraud	25	27	32	84
Employment-Related Fraud	2	7	9	18
Government Documents or Benefits Fraud	3	10	7	20
Loan Fraud	7	11	8	26
Other Identity Theft	14	24	30	68
Attempted Identity Theft	15	17	25	57

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	46	46	68	160
Phone or Utilities Fraud	5	16	14	35
Bank Fraud	22	22	24	68
Employment-Related Fraud	1		3	4
Government Documents or Benefits Fraud	5	2	10	17
Loan Fraud	4	6	6	16
Other Identity Theft	4	14	22	40
Attempted Identity Theft	10	21	13	44

Texas

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	619	731	787	2,137
Phone or Utilities Fraud	183	282	389	854
Bank Fraud	323	455	620	1,398
Employment-Related Fraud	80	219	320	619
Government Documents or Benefits Fraud	81	131	149	361
Loan Fraud	79	82	142	303
Other Identity Theft	128	287	416	831
Attempted Identity Theft	180	226	187	593

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	268	338	415	1,021
Phone or Utilities Fraud	72	122	192	386
Bank Fraud	101	182	276	559
Employment-Related Fraud	13	62	78	153
Government Documents or Benefits Fraud	28	51	59	138
Loan Fraud	43	40	49	132
Other Identity Theft	58	123	176	357
Attempted Identity Theft	75	93	100	268

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	206	277	289	772
Phone or Utilities Fraud	54	91	128	273
Bank Fraud	89	132	163	384
Employment-Related Fraud	10	17	21	48
Government Documents or Benefits Fraud	20	29	31	80
Loan Fraud	20	29	39	88
Other Identity Theft	21	88	121	230
Attempted Identity Theft	52	76	71	199

Utah

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	36	39	62	137
Phone or Utilities Fraud	17	21	31	69
Bank Fraud	19	35	49	103
Employment-Related Fraud	2	6	11	19
Government Documents or Benefits Fraud	3	4	9	16
Loan Fraud	8	6	14	28
Other Identity Theft	11	17	32	60
Attempted Identity Theft	10	9	22	41

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	13	22	30	65
Phone or Utilities Fraud	5	11	13	29
Bank Fraud	10	19	26	55
Employment-Related Fraud	3	4	7	14
Government Documents or Benefits Fraud	3	2	5	10
Loan Fraud	1	3	4	8
Other Identity Theft	6	6	11	23
Attempted Identity Theft	11	12	9	32

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	7	16	19	42
Phone or Utilities Fraud	2	8	4	14
Bank Fraud	9	10	11	30
Employment-Related Fraud	1	2	2	5
Government Documents or Benefits Fraud		2		2
Loan Fraud	1	1	3	5
Other Identity Theft	1	6	12	19
Attempted Identity Theft	1		5	6

Vermont

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	9	9	13	31
Phone or Utilities Fraud	3	1	3	7
Bank Fraud	2	4	9	15
Employment-Related Fraud		1	2	3
Government Documents or Benefits Fraud			2	2
Loan Fraud			2	2
Other Identity Theft	1	4	7	12
Attempted Identity Theft	3	2	4	9

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	7	6	8	21
Phone or Utilities Fraud		1	1	2
Bank Fraud		1	1	2
Loan Fraud	1		1	2
Other Identity Theft	1	1	3	5

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	1	2	3	6
Phone or Utilities Fraud		1	4	5
Loan Fraud			1	1
Other Identity Theft		1	1	2
Attempted Identity Theft		2		2

Virginia

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	195	229	243	667
Phone or Utilities Fraud	66	95	116	277
Bank Fraud	47	92	98	237
Employment-Related Fraud	8	20	21	49
Government Documents or Benefits Fraud	26	23	28	77
Loan Fraud	14	22	35	71
Other Identity Theft	45	76	109	230
Attempted Identity Theft	61	72	85	218

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	64	96	95	255
Phone or Utilities Fraud	21	33	49	103
Bank Fraud	28	28	41	97
Employment-Related Fraud	3	7	5	15
Government Documents or Benefits Fraud	11	6	11	28
Loan Fraud	7	15	10	32
Other Identity Theft	15	40	40	95
Attempted Identity Theft	36	38	29	103

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	56	67	60	183
Phone or Utilities Fraud	5	16	18	39
Bank Fraud	13	33	27	73
Employment-Related Fraud	1		3	4
Government Documents or Benefits Fraud	7	4	4	15
Loan Fraud	5	3	8	16
Other Identity Theft	12	16	18	46
Attempted Identity Theft	20	25	17	62

Virgin Islands

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	2	3	2	7
Phone or Utilities Fraud	1		8	9
Bank Fraud			3	3
Government Documents or Benefits Fraud			2	2
Loan Fraud			2	2
Other Identity Theft	1	2	4	7
Attempted Identity Theft	1	1	1	3

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud		1	3	4
Phone or Utilities Fraud			2	2
Bank Fraud			1	1
Other Identity Theft	1		1	2

Age Range 70 and Over

Theft Type	Calendar Year		Sum:
	2003	2004	
Credit Card Fraud		2	2
Phone or Utilities Fraud		3	3
Bank Fraud	1	2	3
Loan Fraud		1	1
Other Identity Theft		1	1

Washington

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	221	230	306	757
Phone or Utilities Fraud	79	121	111	311
Bank Fraud	102	160	199	461
Employment-Related Fraud	11	29	27	67
Government Documents or Benefits Fraud	27	31	37	95
Loan Fraud	21	34	31	86
Other Identity Theft	68	88	139	295
Attempted Identity Theft	67	78	79	224

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	88	106	123	317
Phone or Utilities Fraud	38	43	66	147
Bank Fraud	50	54	70	174
Employment-Related Fraud	6	7	11	24
Government Documents or Benefits Fraud	9	15	17	41
Loan Fraud	9	8	14	31
Other Identity Theft	27	46	53	126
Attempted Identity Theft	30	34	51	115

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	63	60	68	191
Phone or Utilities Fraud	11	9	20	40
Bank Fraud	27	38	44	109
Employment-Related Fraud		3	4	7
Government Documents or Benefits Fraud	6	1	5	12
Loan Fraud	7	6	5	18
Other Identity Theft	10	33	27	70
Attempted Identity Theft	18	23	18	59

West Virginia

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	16	24	28	68
Phone or Utilities Fraud	13	9	15	37
Bank Fraud	3	13	21	37
Employment-Related Fraud		3	7	10
Government Documents or Benefits Fraud		3	1	4
Loan Fraud	5	10	5	20
Other Identity Theft	3	10	15	28
Attempted Identity Theft	6	5	11	22

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	10	12	14	36
Phone or Utilities Fraud	2	7	4	13
Bank Fraud	4	1	4	9
Employment-Related Fraud			1	1
Loan Fraud		2	3	5
Other Identity Theft	6	3	11	20
Attempted Identity Theft	1	3	4	8

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	9	4	8	21
Phone or Utilities Fraud	4	3	6	13
Bank Fraud	2	1		3
Employment-Related Fraud	1			1
Government Documents or Benefits Fraud			1	1
Loan Fraud			1	1
Other Identity Theft	5	2	8	15
Attempted Identity Theft	2	2	1	5

Wisconsin

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	93	85	136	314
Phone or Utilities Fraud	49	51	66	166
Bank Fraud	23	35	46	104
Employment-Related Fraud	3	14	9	26
Government Documents or Benefits Fraud	5	12	20	37
Loan Fraud	6	12	16	34
Other Identity Theft	19	46	64	129
Attempted Identity Theft	30	34	37	101

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	37	44	58	139
Phone or Utilities Fraud	16	16	25	57
Bank Fraud	12	12	10	34
Employment-Related Fraud	2	3	5	10
Government Documents or Benefits Fraud	1	2	3	6
Loan Fraud	6	10	5	21
Other Identity Theft	9	11	25	45
Attempted Identity Theft	14	9	12	35

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	35	27	24	86
Phone or Utilities Fraud	10	10	16	36
Bank Fraud	12	4	12	28
Employment-Related Fraud	1	2	2	5
Government Documents or Benefits Fraud	4	1	6	11
Loan Fraud	2	4	4	10
Other Identity Theft	6	13	12	31
Attempted Identity Theft	17	10	9	36

Wyoming

Age Range 50 - 59

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	5	12	12	29
Phone or Utilities Fraud		6	3	9
Bank Fraud	3	2	1	6
Employment-Related Fraud			1	1
Government Documents or Benefits Fraud	1		1	2
Other Identity Theft	3	5	5	13
Attempted Identity Theft	3	2	3	8

Age Range 60 - 69

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	5	7	2	14
Phone or Utilities Fraud		3	5	8
Bank Fraud	1	4	2	7
Government Documents or Benefits Fraud		2		2
Loan Fraud			1	1
Other Identity Theft	1	2	6	9
Attempted Identity Theft	1	1	1	3

Age Range 70 and Over

Theft Type	Calendar Year			Sum:
	2002	2003	2004	
Credit Card Fraud	2	3	3	8
Phone or Utilities Fraud			2	2
Bank Fraud		3	1	4
Loan Fraud			1	1
Other Identity Theft		2	1	3
Attempted Identity Theft			1	1