Profile of a Fraudster

Our study includes perpetrator data from more than 2,000 fraud cases, which can help organizations assess fraud risk in their own workforces.

**TENURE**

Occupational fraudsters who had been with their organizations at least 6 years caused TWICE the loss of less-tenured employees.

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**GENDER**

Males committed more frauds and caused higher losses.

**EDUCATION**

64% of occupational fraudsters had a university degree or higher.

No university degree

$100,000 MEDIAN LOSS

University degree or higher

$195,000 MEDIAN LOSS

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**AGE**

Older fraudsters caused much larger median losses

<40

$75,000

40-54

$150,000

55+

$425,000

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LEVEL OF AUTHORITY

Most occupational frauds are committed by employee-level or manager-level personnel. But frauds by owners/executives are much more harmful.

HIGH-RISK DEPARTMENTS

More than three-fourths of all occupational frauds were committed by employees from these 8 business units:

- Operations: 15%
- Accounting: 14%
- Executive/upper management: 12%
- Sales: 11%
- Customer service: 9%
- Administrative support: 6%
- Finance: 5%
- Purchasing: 5%