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.

**Gender**

Males committed more frauds and caused higher losses.

- **Male**
  - Median loss: $150,000
  - 72% of cases

- **Female**
  - Median loss: $85,000
  - 28% of cases

**Tenure**

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

- **5 Years or Less**
  - Median loss: $100,000

- **6 Years or More**
  - Median loss: $200,000

**Level of Authority**

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

- **Employee**
  - Median loss: $150,000
- **Manager**
  - Median loss: $600,000
- **Owner/Executive**
  - Median loss: $600,000

- **Percent of Cases**
  - **Employee**: 41%
  - **Manager**: 35%
  - **Owner/Executive**: 20%

**Education**

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

- **No University Degree**
  - Median loss: $100,000

- **University Degree or Higher**
  - Median loss: $195,000

**Age**

- Older fraudsters caused much larger median losses.

- **<40**
  - Median loss: $75,000

- **40-54**
  - Median loss: $150,000

- **55+**
  - Median loss: $425,000

**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%