Recognizing the behavioral clues displayed by fraudsters can help organizations more effectively detect fraud and minimize their losses.

These are the 8 most common behavioral clues of occupational fraud. At least one of these red flags was observed in 76% of all cases.

Fraudsters living beyond their means has been the most common red flag in every study since 2008.

* "Bullying or intimidation" was included as an option in our survey beginning in 2014 and was asked in a separate question prior to 2022.
These five HR-related issues all involve a fraudster’s job or compensation security. All five increased in 2022.

Some behavioral flags tended to correlate with the fraudster’s gender.

**MORE COMMON WITH FEMALE FRAUDSTERS**
- Living beyond means: 44% vs. 37%
- Financial difficulties: 34% vs. 22%
- Recent divorce or family problems: 17% vs. 9%

**MORE COMMON WITH MALE FRAUDSTERS**
- Unusually close association with vendor/customer: 23% vs. 13%
- “Wheeler-dealer” attitude: 13% vs. 5%
- Bullying or intimidation: 13% vs. 9%

*Although all cases in our study were investigated in 2020–2021, some of the frauds may have predated COVID.*

**RED FLAGS IN THE C-SUITE**

These 5 red flags were much more common among owner/executives

- Bullying or intimidation: 8% vs. 3%
- Control issues: 12% vs. 9%
- “Wheeler-dealer” attitude: 13% vs. 6%
- Excessive pressure from within organization: 3% vs. 11%
- Past legal problems: 23% vs. 18%