



Profiling the Fraudster: Findings from a Rapid Evidence Assessment

Anna Gekoski, Joanna R Adler & Tim McSweeney

To cite this article: Anna Gekoski, Joanna R Adler & Tim McSweeney (2022) Profiling the Fraudster: Findings from a Rapid Evidence Assessment, *Global Crime*, 23:4, 422-442, DOI: [10.1080/17440572.2022.2137670](https://doi.org/10.1080/17440572.2022.2137670)

To link to this article: <https://doi.org/10.1080/17440572.2022.2137670>



© 2022 The Author(s). Published by Informa UK Limited, trading as Taylor & Francis Group.



Published online: 26 Oct 2022.



Submit your article to this journal [↗](#)



Article views: 1005



View related articles [↗](#)



View Crossmark data [↗](#)

Profiling the Fraudster: Findings from a Rapid Evidence Assessment

Anna Gekoski, Joanna R Adler  and Tim McSweeney

School of Life and Medical Sciences, University of Hertfordshire, Hatfield, UK

ABSTRACT

Fraud accounts for a growing proportion of UK crime, causing economic losses, societal and personal harms. While there is a growing body of literature on the scale and prevalence of fraud, little research has been undertaken about those who carry out the crime – the offenders – since seminal studies undertaken in the 1970s and 80s. This study reports on findings from a Rapid Evidence Assessment commissioned by the Home Office, to explore this gap, seeking to provide an up-to-date socio-demographic profile of fraudsters. It was found that much of the international research considered supports the historical picture of the traditional fraudster as an older, White, employed, well-educated male of a middle-high socio-demographic status, who appear to be late onset offenders. However, there may be different types/groups of fraudsters emerging that might not fit the traditional profile.

ARTICLE HISTORY

Received 10 August 2022
Revised 9 October 2022
Accepted 11 October 2022

KEYWORDS

Fraudster; white-collar criminal; profile; characteristics

Introduction

The scale and impact of fraud

Today in the UK, fraud accounts for a significant proportion of overall crime and is on the rise. According to the most recent figures from the Crime Survey for England and Wales (CSEW), there were 5.2 million fraud offences in the year ending December 2021, a 41% increase compared with the year ending December 2019¹ (ONS, 2022). Fraud is a very varied and diverse crime, which may be perpetrated against individuals, businesses/organisations, charities, and the public sector. Although there are many different definitions, broadly, it may be defined as ‘the deliberate use of deception or dishonesty to disadvantage or cause loss (usually financial) to another person or party’ (Fraud Advisory Panel, 2015, p. 1).

Fraud includes many specific offences including: fraud by false representation, fraud by failing to disclose information, and fraud by abuse of position (Fraud Act, 2006). Most incidents fall under the legal definition of ‘fraud by false representation’, in which an individual makes a representation that they know is untrue or misleading. This includes numerous types of fraudulent activity, with the most common being banking and

payment card frauds, consumer and retail frauds, and advance fee payment frauds (ONS, 2022).

However, not included in the CSEW are fraud against businesses and other organisations, which often account for the more serious cases. These are measured by reports made to the National Fraud Intelligence Bureau (NFIB) (a government-funded initiative run by the City of London Police), Action Fraud (the public-facing national fraud and cybercrime reporting centre), in addition to Cifas and UK Finance (two industry bodies who report incidents of fraud against their member organisations). All of these reporting bodies found increases of fraud in the last year (2021). For example, Action Fraud reported a 15% rise in fraud offences (to 400,763 offences), compared with the year ending December 2020 (ONS, 2022).

Fraud causes significant harm, beyond financial losses. The Home Office's 2018 economic and social costs of crime report put the total costs of fraud against individuals at £4.7bn (Heeks et al., 2018). . Further,

“White-collar crimes cause substantial social harm by undermining the economy, exacerbating the divide between poverty and wealth, eroding trust, and depriving individuals of their time and resources ... [white-collar crime] can have as many emotional consequences and can be as devastating to the victim's quality of life as street-level crimes” (Perri, 2011, p. 218).

Individual victims of fraud can suffer various types of harm. Using data from the CSEW, it was found that nearly eight in ten (78%) incidents emotionally affected the victim in some way (ONS, 2020). In one in ten fraud incidents, victims were ‘very much affected’, which is lower than for incidents of burglary, violence and robbery, and about the same as for theft of vehicles or personal property.

A report by the Victims' Commissioner (Poppleton et al., 2021), also drawing on CSEW data, found that around 700,000 victims of fraud will suffer ‘profoundly’. Almost a quarter (22%) of fraud victims are deeply affected by being defrauded, going on to experience very high levels of both financial loss and emotional strain. As Dame Vera Baird, the Victims' Commissioner, said:

“Despite the prevalence of fraud, when we think of the word ‘victim’, fraud is probably not one of the first crimes that springs to mind. Yet in high-harm fraud cases, victims frequently suffer deeply” (Poppleton et al., 2021).

Yet despite the prevalence of, and harms associated with, fraud, a report by Her Majesty's Inspectorate of Constabulary and Fire & Rescue Services (HMICFRS, 2021) report concluded that most victims receive poor service from the police and wider criminal justice system. Fraud services are under-resourced and not prioritised, with just 2% of police resources being allocated to fraud; in 2019 there were fewer than 8,000 prosecutions.

Profiling fraudsters

Much of the core work undertaken in profiling fraudsters was conducted in the 1970s and 80s. In the literature, fraud is frequently considered under the more generic, term of white-collar crime. In the white-collar crime studies considered in this paper, where the data is available, it is specified what particular types of crime are being investigated. However, as it appears that the majority of white-collar crime encompasses some type of

fraud (Ruhland & Selzer, 2020), even where such data is not available, the authors can be fairly confident that fraudsters of some description are included. Thus, the terms are used interchangeably.

Historically, white-collar offenders/fraudsters were, synonymous with 'upper' class, with Sutherland initially defining such crime as that 'committed by a person of respectability and high social status in the course of his occupation' (Sutherland, 1949, p. 9). Although more recent research has turned from offender-based to offence-based definitions, with some arguing for violation of trust – rather than the characteristics of an offender – as a fundamental attribute of white-collar crime (e.g. Friedrichs, 2010), the idea of fraudsters coming from the upper classes has persisted.

In addition to having a higher social status in comparison to other types of offenders, historically fraudsters have been thought to be more likely to be male, middle-aged, White, well educated, and from stable family backgrounds (Crank & Payne, 2015). The most frequently cited seminal work in this area was carried out by Wheeler and colleagues at Yale university, who conducted a series of studies – the Yale studies on white-collar crime – between 1983 and 1991 (e.g. Wheeler & Rothman, 1982; Wheeler et al., 1982, 1988).

Wheeler et al. (1988) considered eight white-collar crime categories, including various types of fraud, namely: securities fraud, antitrust violations, bribery, tax offences, bank embezzlement, postal and wire fraud, false claims and statements, and credit and lending institution fraud. The sample of convicted offenders was drawn from seven diverse US judicial districts during the years 1976, 1977 and 1978, with a random sample of thirty cases for each offence category in each of the seven districts being studied. The authors compared white-collar offenders with non-violent offenders and the general public, on various socio-demographic characteristics.

In terms of gender, age, and ethnicity: 85% of white-collar offenders were male, eight in ten were White, and the mean age was 40. As regards employment and education, white-collar offenders were more likely to be college graduates and less likely to be unemployed, than both common offenders and the general public. Overall, the authors concluded that:

"It seems well established, then, that whatever else may be true of the distinction between white-collar and common crime offenses and offenders, they definitely do draw from distinctively different sectors of the population". (p. 342)

Largely based on the results of this body of work, research in the field has tended to characterise the typical white-collar offender/fraudster as male, middle-aged, White, well-educated, and employed.

Due to the scale of the problem, the harms associated with fraud, and the lack of research on offenders, the Home Office sought to commission a Rapid Evidence Assessment (REA) to advance understanding of these individuals, in conjunction with the University of Hertfordshire. The Government's 2018 Serious and Organised Crime (SOC) Strategy emphasised the importance of 'Prevent' as part of the four P approach to tackling serious and organised crime, by 'stopping the problem at source, identifying and supporting those at risk of engaging in criminality' (Home Office, 2018, p. 7). In order to be able to identify those at risk of engaging in such offending, we need to know more about such offenders: fraudsters themselves. This paper is based upon the findings of the REA that investigated this issue.

Materials and Methods

Design

The original research upon which this paper is based was a question-led adapted REA. A REA is a tool for synthesising the available research evidence on a policy issue, as exhaustively as possible, within the limitations of a given timeframe. A toolkit for undertaking a REA has been widely implemented since its inception by Government Social Research and has recently been used by (e.g.) Livingstone et al. (2019), and Fisher et al. (2017).

This paper comes out of a commissioned REA that was originally much wider in scope – encompassing fraudsters, money launderers and cyber-criminals; this study focuses specifically on fraudsters. The pertinent research question asked in the REA was: What are the profiles and characteristics of fraudsters? Secondary to this, it was considered how profiles of fraudsters may differ from the profiles and characteristics of ‘traditional’ offenders? More specifically, various socio-demographic characteristics were explored, including: age, gender, ethnicity, employment, education, income, family background, marital status and dependents.

Procedure

Inclusion/exclusion criteria for material

The initial step in identifying the relevant material was to set the inclusion/exclusion criteria for the literature. The key criteria for the inclusion of material were:

- studies published between January 2010 and January 2020;
- studies with samples drawn from North America, Britain, Europe and Australia;
- studies focused on the characteristics of fraudsters;
- English language publications; and
- all research methods, prioritising meta-analyses and literature reviews.

Generation of search terms

Search terms were developed from the research questions, maintaining a balance between including enough terms to ensure scope and rigour, while making them tightly focused. From the search terms, a search string was then generated:

Search String: (fraudster OR fraud OR conman OR scam* OR identity theft OR white-collar OR white collar) AND (profil* OR characteristic* OR demographic* OR typolog* OR trait OR personality OR predictor OR driver OR motivation OR pathway)

Literature searching

The relevant literature was identified through two main methods:

- (1) systematic searches for relevant studies and literature across high priority academic databases relevant to the issue; and

- (2) an online search for grey literature.

The online databases used were: ISI Web of Science (WoS) and International Bibliography of the Social Sciences (IBSS). Grey literature was identified through online (general) Google searches. As the three databases all allow ordering of results by relevance, only the first 50 results were reviewed from each database. This was after duplicates had been removed, within and between databases.

Data abstraction

The first stage of data abstraction involved searching the academic databases. Taking the first 50 results – sorted by relevance – from both WoS and IBSS, these were then screened in more depth. This was done firstly by title, secondly by abstract, and lastly by reading full text articles. This left 21 references that met the inclusion criteria.

This process was then repeated for the Google searches, using the key words ‘fraudster’ and ‘profiles’. Again, taking the first 50 ‘hits’, six were deemed relevant to the REA. Some further searching – e.g. following up on references found in relevant studies, and scanning the reference lists and bibliographies of included material – produced a further three pieces of ‘miscellaneous’ material. After the data abstraction process was complete, there were 30 documents.

Key information from each piece of material (e.g. author(s), title, date of publication, type of source, country, method, and summary) was then extracted onto a specially designed Excel spreadsheet for ease of reference.

Weight of Evidence (WoE) coding

Each reference was then evaluated using an adapted ‘Weight of Evidence’ (WoE) approach, in which the quality and relevance of the literature was assessed and given a strength rating of High (3), Medium (2), or Low (1). This approach was developed by the EPPI-Centre (Evidence for Policy and Practice Information and Co-ordinating Centre; Gough, 2007) and can be used for both quantitative and qualitative research.

Given the tight timeframe for the REA, the EPPI-Centre’s approach was simplified, with each study weighted according to two (as opposed to five) dimensions. The first dimension was for the confidence in the paper and the second for the relevance of the paper to the REA. The studies with lower judgements were given less weight in the synthesis.

Ethics

The project team at the University of Hertfordshire adhered to the ethical standards of both the Health Care Professions Council (HCPC) and the British Psychological Society (BPS). The REA received approval from the University of Hertfordshire Ethics Committee before work began.

The REA itself posed few ethical issues as it focused on published literature. The ethical areas prioritised related to the correct use and acknowledgement of sources; the originality of writing; the need for a clear list of criteria for inclusion of studies to reduce any

potential selection bias/mistakes by researchers; and awareness that findings could be controversial.

Limitations

Several methodological limitations should be noted. To begin with, a REA is not a full systematic review, differing in the scope and depth of its searches. For example, the process of searching for a full systematic review can often take more than three months (more than the total time allocated to the REA), whereas the searches for this report had to be undertaken in two weeks. The searches conducted also depended solely on electronic databases and were not accompanied by searching key journals individually.

As noted above, due to the tight timeframe for the REA, several modifications were made which meant that the authors will inevitably not have captured all the relevant literature. The authors also omitted the practice of sending out a call for papers again, due to time constraints. In addition, as noted earlier, the EPPI-Centre's weight of evidence approach was simplified, with each study weighted according to two (as opposed to five) dimensions.

Apart from the constrained search strategy, the REA followed all the stages and adhered to the principles of a full systematic review. Despite its limitations, the authors are confident that the methodology was a robust, suitable one for the piece of work, that much of the key literature in the area was isolated and the main issues identified.

Results

The findings below aim to paint a profile of the typical fraudster, concentrating on socio-demographic characteristics, including: (i) gender, (ii) age, (iii) ethnicity, (iv) socio-economic status (income, employment, education), and (v) family situation (family background, marital status, and dependents). It is also considered how this profile compares to that of the 'traditional' offender.

Gender

Most fraudsters are male

Traditionally, it has been thought that fraud is an offence largely perpetrated by men, with some research samples looking only at male offenders (e.g. Mullen et al., 2012; Ribeiro et al., 2019). The literature reviewed here supports the traditional gender profile to a large extent, finding that most fraudsters are indeed male.

For example, in an investigation of the development of offending in a sample of 644 white-collar criminals in the Netherlands – the majority of whom (79%) were prosecuted by the Netherlands Public Prosecution Service for Serious Fraud (e.g. frauds related to taxes and customs, bankruptcy fraud, credit and mortgage fraud, labour fraud and money laundering fraud) – it was found that over eight in ten offenders (85%) were men (Van Onna et al., 2014).

Gottschalk's (2012) examination of articles in Norwegian financial newspapers from the preceding year, sought to identify and analyse white-collar criminals who were convicted

and given prison sentences. There, 47 out of 49 were men. In an exploration of 'heroic' versus 'non-heroic' white-collar criminals (the former being those who had some form of notoriety or fame preceding their conviction), Arnulf and Gottschalk (2012) identified 179 white-collar offenders whose cases were reported in Norwegian newspapers between 2009 and 2011. Here too, the vast majority were men, with only 8 female offenders.

In the largest sample of occupational fraud cases analysed to that point, the Association of Certified Fraud Examiners (Association of Certified Fraud Examiners, 2016) looked at 2,410 cases that were investigated between January 2014 and October 2015 in 114 countries globally. They found that 69% of offenders were male and 31% were female, noting that this is consistent with past ACFE studies where females have been responsible for between 30% and 35% of frauds. However, gender differences varied quite widely by region. The largest imbalance was found in Southern Asia, where nearly 97% of fraudsters were male, while the United States had the most even gender distribution, with men accounting for 56% of frauds, and women 44%.

Ruhland and Selzer (2020) looked at the characteristics of offenders (N = 31,306) who had been convicted of nine types of white-collar offences, the majority of which were various types of fraud – chiefly tax, mail and wire fraud, and false claims and statements – on federal community supervision in the US from 2006 to 2014. Like the ACFE report above, they found that, while men made up the majority of white-collar offenders, female offenders constituted a substantial minority: of the entire sample, 21,192 were men (70%) and 10,114 were women (30%).

Female fraudsters may be on the rise, and there may be differences between the types of crimes committed by male and female fraudsters

Some research suggests that female offending is on the rise. An assessment of the nature and extent of internal or 'insider' fraud in the UK by CIFAS – an independent, not-for-profit organisation working to reduce fraud and related financial crime in the UK – reported that:

"60% of individuals recorded on the Internal Fraud Database in 2017 were male, which has decreased from 64% in 2016. Traditionally, men have been more closely associated with internal fraud, but it's recognised that women are increasingly involved in this kind of activity" (CIFAS, 2018, p. 7).

In their review of the literature on white-collar criminals, Klenowski and Dodson (2016) noted that there is a growing body of evidence that suggests that women are increasingly involved in white-collar crime. This may be particularly true of lower-level white-collar crimes, such as forgery, counterfeiting, embezzlement and asset misappropriation. For example, the literature suggests that women are now responsible for a significant percentage of embezzlement offences.

The largescale global Association of Certified Fraud Examiners (2016) also found that men and women tend to commit different types of fraud. For example, 44% of male perpetrators committed corruption and 13% committed financial statement fraud, while only 23% of female perpetrators committed corruption and 5% committed financial statement fraud. They further looked at the losses incurred by gender, finding that males cause larger losses. For example, the median loss by a male fraudster was US \$187,000, while the median loss by a female was US\$100,000.

It was also found that motivations may differ, with women being found to be more likely than men to commit fraud due to financial need or life circumstances. These include general financial difficulties, divorce/family problems, and addiction issues. This is supported by Goulette's (2020) study on recidivism, which found that female white-collar offenders were more likely to be single, live alone, lack prosocial support, and have financial issues, than male white-collar offenders. The author suggests that female white-collar offenders may thus be more directly economically motivated than their male counterparts. While males may be more motivated by lifestyle maintenance, enhancing social or financial standing, paying debts, and the desire for fun and risk-taking (Smith, 2014).

Benson and Harbinson (2020) also found that women were more likely than men to be involved in less profitable offences (e.g. embezzlement). However, they also note that the general involvement of women in higher-order offences – in terms of economic scale/larger losses incurred – has significantly increased since the 1980s. This is hypothesised to be due to societal factors such as changes in the composition of the workforce: that is, as women are increasingly employed in white-collar positions that used to be occupied almost exclusively by men, they may have more opportunity to engage in the same crimes.

Similarly, Klenowski and Dodson (2016) report that as occupational gender-gaps continue to narrow, and females have more opportunities in the workforce, researchers have speculated that female involvement in white-collar crime will continue to rise across different white-collar offences. However, Ndrecka (2020) offers a different view, noting that similar gender increases have been found across other crime types, with the growth rate of incarcerated women having surpassed men since 1995 in the US (from a concomitantly smaller base).

One such piece of research by Crank and Payne (2015) looked at approximately 6,500 inmates incarcerated in local jails in the US, comparing white-collar offenders to violent and non-violent offenders. They found that just over half (54%) of white-collar offenders were female (versus 21% and 32% for violent and non-violent offenders respectively). The authors hypothesise that the higher numbers of females found may be because the sample was drawn from local, smaller jails, as opposed to prisons which are more likely to be federal, larger and/or holding prisoners serving longer sentences. This may be because females are convicted of less serious white-collar offences than males, so are more likely to be sent to jail. In addition, female white-collar offenders are often accomplices, not the primary offender, so more lenient (i.e. jail) terms may be given.

Research has found that male and female fraudsters may also differ in other ways. For example, Ragatz and Fremouw's (2010) critical review of 16 empirical English language studies from the previous 30 years, on the demographic and psychological characteristics of white-collar criminals, found that female offenders are less likely to be White, more likely to be younger, and are more often in lower level administrative/clerical positions, as opposed to management or senior administrative positions, than males.

However, as much of this research draws upon US samples, Benson and Gottschalk (2015) conducted a content analysis of Norwegian newspaper reports and court documents about white-collar crime cases, in order to investigate whether high level white-collar crime in Norway is gender neutral or gender specific. They found that despite gender inequality being lower in Norway than the US, the gender gap in Norwegian

white-collar crime is almost identical to that in the US: of 329 individuals identified in the newspaper reports, just 22 (7%) were women. This does not support the 'emancipation hypothesis' – the idea that greater gender equality leads to increased female involvement in white-collar crime. They instead suggest that theories focused on gendered focal concerns (e.g. women having lower taste for risk than men) and access to criminal opportunities are more useful in explaining the gender gap in white-collar crime.

Age

Most fraudsters are middle aged

It should be noted at the outset that studies differ in how they measure average age. For example, some use age when offenders first came to police attention; others use age at incarceration; and others use self-reported first offending. Further complicating matters, many studies do not specify which of these measures (or others) are used; where these measures are reported they are set out in the analysis of the studies below.

With this caveat, it seems that across all measures, most research identified here found that fraudsters are middle aged. For example, in a survey of 106 male federal prison inmates convicted of white-collar crimes in the north central region of the US, most of the sample were what the US Census defines as middle-aged, with very few falling in the lower or higher ranges (Mullen et al., 2012). Specifically: 6% were under 31; 25% were 31–40; 25% were 41–50; 38% 51–60; and 8% were over 60.

Ribeiro et al. (2019) compared socio-demographic variables, personality traits, levels of self-control and recidivism among white-collar offenders and common offenders. A non-random sample of 137 Portuguese male prisoners, 74 who were incarcerated for white-collar crime and 63 for violence against the person, completed self-report surveys. They found that the mean age of white-collar offenders was 44, while for violent offenders it was 36.

Similar findings emerged from KPMG's (2013) survey analysis of fraudsters investigated between 2011 and 2013 by member firms. Looking at a total of 596 fraudsters, from 78 countries, it was found that 70% were aged 36–55. While the Association of Certified Fraud Examiners (2016) report found that 55% of occupational fraudsters (N = 2,410) were between the ages of 31 and 45. Klenowski and Dodson's (2016) literature review also found that the majority of white-collar offenders are arrested, prosecuted, and convicted for their first offence between their late 30s to their mid- to late 40s.

Ruhland and Selzer (2020)'s study of white-collar offenders (N = 31,306) found that over 95% of the sample was aged 25 years old or more, with very few offenders (men or women) in the 18–21 or 22–25 age range categories. More specifically, in Van Onna et al.'s (2014) investigation of prosecuted white-collar offenders in the Netherlands (N = 644), the average age was found to be 42. In a longitudinal study investigating white-collar criminals, recidivism and personality types, Listwan et al. (2010) looked at 64 US offenders convicted of a white-collar crime, specifically bank crimes (theft of bank funds, misappropriation of bank funds and bank fraud) and frauds (bribery, conspiracy, counterfeiting, embezzlement, forgery, credit card fraud, extortion, false income tax, failure to file income tax, mail fraud, wire fraud, RICO violation, FDA violation, and illegal business operation). They found that the mean age of the sample was 39 years old.

Norwegian studies conducted by Gottschalk and colleagues found slightly higher average ages, with offenders typically being in their mid-late 40s. In Arnulf and Gottschalk's (2012) analysis of 179 Norwegian white-collar criminals the average age when committing the crime was 44 years old. While Gottschalk's (2012) analysis of 49 Norwegian convicted white-collar criminals found that the average age was 51 when convicted and 46 when committing the crime. Finally, Gottschalk's (2019) analysis of 408 convicted white-collar offenders, identified in newspaper stories and supported by court documents, found that the average age when convicted was 49 (range = 25–77).

White-collar offenders/fraudsters are older, and have a later age of onset of offending, than other offenders

Research has found that known white-collar offenders are both older and have a later onset of offending, in comparison to other types of offender. For example, Klenowski and Dodson's (2016) review of the literature found that while conventional street offenders typically begin offending in adolescence, white-collar offenders tend to start their criminal careers later in life.

However, it may also be hypothesised that white-collar offenders may take longer to come to the notice of authorities than other types of offender. In addition, as noted with age generally in the above section, 'onset of offending' is measured differently in different studies, with some using self-reported first offences as the onset of offending and some when the offender first came to police notice or were incarcerated, sometimes not specifying which. However, while this may be considered a methodological difficulty, white-collar offenders do appear to be older across *all* measures of onset of offending.

Van Onna et al.'s (2014) research claims to be the first non-US study to investigate the age-crime development of offending, from age 12 onwards, in a sample of 644 prosecuted white-collar offenders in the Netherlands with a mean age of 42. They found that the age of onset for white-collar offences was 36. Offending history was obtained from offences registered by the Netherlands Ministry of Security, which covers juvenile (aged 12 and over) and adult offending. However, this may still not be an accurate reflection of when offending actually started, as criminal activity at earlier ages may have remained undetected. This would be more congruent with other research in this area, which shows significantly earlier onsets of offending (e.g. Ministry of Justice, 2010).

Klenowski and Dodson (2016) also note that research has found a correlation between the offender's age and the level of sophistication of white-collar offences committed. Gottschalk's (2019) analysis of 408 Norwegian white-collar criminals also found that offender age when convicted is significantly positively correlated with crime amount (in terms of monetary value), personal income, personal tax, and organisation size (measured by revenue and employees), and negatively correlated with 'elite level'. While the Association of Certified Fraud Examiners (2016) report of 2,410 cases of occupational fraud found that losses rose with the age of the fraudster. In all age ranges at or below 40 the highest median loss was \$100,000, while in all ranges above the age of 40, the median loss was \$250,000 or higher.

Klenowski and Dodson (2016) argue that it is unsurprising that white-collar offenders have a later age of onset given that 'legitimate employment opportunities are often restricted by age, education, and prior work experience' (p. 8). Thus, they do not have the

opportunity to offend until they have worked their way up the career ladder. This is in line with the finding that some white-collar crimes have a lower age of onset – typically lower-level offences such as embezzlement – as these types of white-collar offender tend to occupy lower-level positions within companies/organisations and so have the opportunity to offend sooner. Thus, it may be hypothesised that unlike in non-white-collar crime where employment is frequently a protective factor against offending, in white-collar crime employment enables it, with opportunities rising with employment status.

Ethnicity

The majority of fraudsters are White

Ragatz and Fremouw's (2010) review of 16 (international) empirical studies on white-collar crime found that most offenders are White. More specifically, research typically finds that around 60–70% of fraudsters/white-collar offenders are White, with Black offenders being the next largest ethnic group, comprising around one quarter of perpetrators. Asian and Hispanic offenders typically comprise very small numbers.

In Ruhland and Selzer's (2020) study of 31,306 white-collar criminals (including fraudsters) on federal community supervision in the US from 2006 to 2014, they found that the majority of both men and women were White, comprising almost two thirds of the sample (64%). Black offenders made up just over one quarter of the sample (27%) and Asians 4%.

Similarly, in their longitudinal study of 64 US offenders convicted of a white-collar crime, Listwan et al. (2010) found that nearly seven in ten of the sample were White. Specifically: 69% were White; 27% were Black; 3% were Hispanic; and 1% Asian. While Mullen et al.'s (2012) survey of 106 male federal prison inmates convicted of white-collar crimes in the US, found that seven in ten were White (70%), 22% Black, and 2% Asian.

In regard to potential interactions between gender and ethnicity, some research identified here suggests that female white-collar offenders are less likely to be White (e.g. Ragatz & Fremouw, 2010). For example, Ruhland and Selzer (2020) found that of the 10,114 women (30%) and 21,192 (70%) men convicted of white-collar offences in their US sample, a greater proportion of women were Black (36%) compared to Black males (27%).

Fraudsters are more likely to be White in comparison to other types of criminal

There is evidence to suggest that fraudsters/white-collar offenders are disproportionately White, compared with other types of offender. Klenowski and

Klenowski and Dodson's (2016) review reported that much research to date has found white-collar offenders to be predominately White, in comparison to conventional street offenders, who tend to be from Black and ethnic minority backgrounds. However, they further observe that some recent research has found a larger percentage of non-White offenders.

For example, Crank and Payne's (2015) US study which compared white-collar offenders to violent and other non-violent offenders (N = 6,500), found that nearly half (48%) of white-collar offenders were White (versus 31% and 39% for violent and non-violent offenders respectively). Just over a third (35%) of white-collar offenders were Black (versus 42% and 38% for violent and non-violent offenders respectively), and 9% of white-collar offenders were Hispanic (versus 19% and 17% for violent and non-violent offenders respectively).

The studies reviewed here found that a minimum of one quarter of fraudsters are Black. This finding is worthy of further exploration, given that most of this research is based on US samples, and that figures from the United States Census Bureau (2021) puts the US Black population at 14%. It therefore appears that the Black population is over-represented in the population of fraudsters, which could be for numerous reasons, some of which are considered in the Discussion.

Socio-economic status (SES)

While there is no one global measure of socio-economic status, here we will use three factors which, in combination, are frequently used to determine SES: (i) income; (ii) employment; and (iii) education.

Fraudsters have been found to have average or higher than average incomes

Although only a limited number of studies identified specifically considered the incomes of white-collar offenders, those that did, tended to find that such offenders have average or higher than average incomes. For example, Van Onna et al.'s (2014) study of 644 Dutch white-collar offenders found that 38% owned their own home and the average income was 32,194 euro (compared to a national average of 28,700 euro). While intelligence assessments by the UK National Crime Agency (NCA) have concluded that 'economic crime offenders or professional enablers, are often financially secure prior to their criminal involvement' (National Crime Agency and Strategic Cyber Industry Group, 2016, p. 16), which raises interesting questions about the motives and drivers for their offending.

The Norwegian studies considered by Gottschalk (2012), KPMG (2013), (2019) found that the average taxable income of white-collar offenders was higher than the national average. However, it should be noted that these Norwegian studies are not necessarily representative samples as the cases were derived from newspaper reports and therefore were ones that tended to be larger in scale, involving higher amounts of money and more high-profile offenders.

Comparing white-collar offenders with other offender populations, Crank and Payne's (2015) US study found that white-collar offenders had higher incomes than violent and other non-violent offenders. The authors measured income based on the total amount that offenders received in the month before being jailed, with \$0 = 0; less than \$300 = 1; \$300–599 = 2; \$600–999 = 3; \$1000–1999 = 4; \$2000 or more = 5. The mean income for white-collar offenders was 2.56; for violent offenders 2.08; and for non-violent offenders 2.06. It was further found that 'for every unit increase in income, the odds of being classified as a violent inmate decrease by 17.9% compared to the odds of being classified as a white-collar inmate ($p < .05$)' (p. 389).

Finally, although income was not specifically used as a measure here, in their longitudinal study of 64 US white-collar offenders Listwan et al. (2010) found that SES at prison intake suggested around 70% were considered as living at least adequately. Specifically: 48% were classed as living adequately, 22% more than adequately, 25% less than adequately, and 5% as living in poverty. This information was obtained through interviews and by reviewing presentence investigations. However, how these figures compare to the general prison population/other types of offender is unclear, as these figures are not reported.

The majority of fraudsters are employed

Similar to how white-collar offenders are often considered upper class by very definition, some argue that they are also, by definition, employed – their crimes being committed in the course of their employment – which has led some researchers to call such offences ‘occupational crimes’. As Ruhland and Selzer (2020) say:

“White-collar crimes differ because the individual must rely on deception, abuse of trust, and certain types of occupational positions to commit their crimes . . . The functional prerequisites of white-collar offending accordingly influence the demographic characteristics of the people who commit white-collar crimes”. (p. 14)

With that said, not all white-collar offenders commit their offences while in employment and, for those who do, there is still a lot to be learned about the employment positions offenders hold.

Ragatz and Fremouw’s (2010) review found that white-collar offenders are more likely to be employed in comparison to non-white-collar offenders. The literature identified here typically finds that around two-thirds to three-quarters of offenders are employed. For example, in their longitudinal study of 64 US white-collar offenders, Listwan et al. (2010) found that: 53% were working full time; 31% were not working; and 13% were working occasionally. Similarly, Crank and Payne’s (2015) comparison of white-collar offenders to violent and other non-violent offenders, found that just over two thirds (68%) of white-collar offenders were employed at the time of the offence (versus 56% and 54% for violent and non-violent offenders respectively).

In their literature review, Klenowski and Dodson (2016) found that managers and those who work for them – rather than ‘upper class’ company owners – are more often directly implicated in the most serious white-collar offences. They observe that, recently, some researchers have categorised the social class of white-collar offenders as being ‘privileged’, a class which includes gainfully employed people, ranging from low-level clerical staff to certain professionals (e.g. doctors, lawyers, and accountants) and corporate executive officers. They contrast this to those employed in working-class occupations or apparently ‘dirty work’.

This seems to be supported by Van Onna et al.’s (2014) Dutch study of 644 prosecuted white-collar offenders. They found that the majority (72%) received income from an employer, were self-employed or a business owner, or received a benefit from a government agency. More specifically, they found that offenders were more often managers/directors (28%) rather than owners (18%).

Similarly, the Association of Certified Fraud Examiners (2016) report of 2,410 cases of fraud found that just over three-quarters (76%) of occupational frauds came from seven key departments: accounting, operations, sales, executive/upper management, customer service, purchasing, and finance. There were more frauds from accounting departments (16%) than anywhere else, and the median loss in those cases (\$197,000) was slightly larger than the typical fraud scheme. However, fraudsters who worked as executives or in upper management (11%) caused larger losses than anyone else (\$850,000).

Mullen et al.’s (2012) survey of 106 male federal prison inmates convicted of white-collar offences found that the average length of employment in their company was ten years and that 62% were classified as upper management; 22% as middle management;

and 16% non-management. Supporting this, Arnulf and Gottschalk's (2012) analysis of 179 Norwegian white-collar offenders found that 159 worked in the private sector and 20 worked in the public sector. In respect of position in the company, 21 offenders held chairman of the board positions, 78 were chief executive officers, and the remaining 62 had other positions. However, those in chief executive officer positions may be over-represented here due to the sampling method being through newspaper articles.

Fraudsters tend to be well educated

The research identified here suggests that white-collar offenders are generally well educated in comparison to other types of offender. In their longitudinal study of US white-collar offenders (N = 64), Listwan et al. (2010) found that almost half of the sample either had a high school diploma or General Educational Development (GED) certificate, and nearly 15% had done some college work. While Ragatz and Fremouw's (2010) review found that white-collar offenders are more likely to have a high school diploma or GED, in comparison to non-white-collar offenders. Crank and Payne (2015) also found that white-collar criminals had higher levels of education, in comparison to violent and other non-violent offenders.

More specifically, Ribeiro et al.'s (2019) study of 137 Portuguese male prisoners, who were incarcerated for white-collar crime (n = 74) and violence against the person (n = 63), found that no white-collar offenders reported only having primary school levels of education, in comparison to 18% of 'common' offenders. While 49% of white-collar offenders had secondary levels of education, in comparison to 29% of general offenders. Furthermore, 12% of white-collar offenders were college graduates, in comparison to 2% of other offenders.

Klenowski and Dodson's (2016) review also found that white-collar offenders are more likely to be educated than other offenders, often with some college work. The review suggests that the least well-educated white-collar offenders are those who are employed at entry-level and clerical positions and who commit crimes such as embezzlement and low-level frauds.

One study also found that white-collar offenders are better educated than the general population. Mullen et al.'s (2012) survey of 106 male white-collar federal inmates in the US found that white-collar offenders were more likely to have gone to college, more likely to have a college degree, and more likely to have post-graduate education than the general population. For example, 17% percent of the sample had a postgraduate degree, as compared to 10% of the general population.

Looking at gender and education levels in white-collar offending, Ruhland and Selzer (2020) found that female white-collar offenders were likely to be less well educated than males. They found that 71% of women, versus 64% of men, had no more than a high school diploma. Looking at the crimes committed most frequently – embezzlement, false claims and statements, lending and credit fraud, mail and wire fraud, securities fraud and income tax offences – they observe that: 'one pattern stands out. For every offence, women are more likely to have lower levels of educational attainment than men' (p. 24).

Crank and Payne's (2015) multinomial logistic regression found that female White inmates who were better educated and had a higher income, had greater odds of

being classified as white-collar inmates in comparison with violent inmates. It was further found that female inmates with a higher education and income, and without previous arrest records, have greater odds of being classified as white-collar inmates in comparison with non-violent inmates. However, the fact that the sample was recruited from jails, rather than prisons, may have influenced the results, as not all offenders in jail go on to prison (as they may be awaiting trial) and jail inmates may also be there for less serious crimes.

Finally, the Association of Certified Fraud Examiners (2016) report found that losses caused correlate with education. Specifically, they found that fraudsters with a university degree caused a median loss of \$200,000, while those with a postgraduate degree caused a median loss of \$300,000. These figures were significantly higher than the losses caused by less educated fraudsters.

Family situation

This section considers the family situations of fraudsters, in particular: family background, marital status and dependents.

Fraudsters may come from stable and 'comfortable' family backgrounds

Few studies identified here considered the family background and upbringing of fraudsters. Klenowski and Dodson's (2016) review found that most white-collar criminals are from two-parent households, with secure and comfortable financial circumstances, where fathers provide the principal source of income. This is in contrast to 'street' criminals, who often grow up with absent fathers, with their mothers as the primary income provider, and may be subjected to abuse and neglect. They also found that there is less abuse and criminality in the background of white-collar offenders, with street offenders being more likely to have a convicted offender in their immediate family when growing up.

Mullen et al.'s (2012) survey of 106 US male white-collar inmates also found that just over two thirds (68%) were raised by both parents in the family home, with one in three (31%) being raised by a single parent or somebody else (e.g. grandparents). Finally, in a non-random sample of 24 infamous fraudsters, Brody et al. (2019) found that only three had experienced parental divorce as a child, and 18 were raised in middle- or upper-class households.

Fraudsters tend to be married or divorced

Broadly, it has been found that white-collar offenders tend to be married or divorced, as opposed to single. Klenowski and Dodson (2016) argue that 'this should be no surprise, especially since most of these offenders tend to commit their offences later in life' (p. 12).

For example, Mullen et al. (2012) found that out of the 106 male US federal prison inmates convicted of white-collar offences in their sample, just over two thirds were married at the time of their indictment. Specifically, it was found that offenders fell into five categories: married (67%); single (15%); divorced (12%); long-term relationship (4%); and widowed (1%).

Similar results were found by Listwan et al. (2010) in their longitudinal study of 64 US white-collar criminals, who found that six in ten of the sample were married. Specifically, at prison admission: 59% were married; 14% were divorced; 13% were single; 8% were separated; and 6% had common law partners.

Looking at differences in marital status by gender, Ruhland and Selzer (2020) found that, of the 31,306 white-collar offenders in their sample, a greater proportion of men were married (45%), compared to women (36%). Women were more likely than men to be single, divorced, separated, or widowed.

Ribeiro et al.'s (2019) study of Portuguese male prisoners, who were incarcerated for white-collar crime ($n = 74$) and violence against the person ($n = 63$), found that white-collar offenders were far less likely to be single (30%) than violent offenders (68%). More white-collar offenders were married (19%) or divorced (34%) than other offenders (14% and 8 respectively).

Fraudsters are likely to have dependents

Only three studies identified here looked at whether fraudsters had dependents. Klenowski and Dodson's (2016) review found that white-collar offenders are more likely to have children than other types of offender. In their longitudinal study of 64 US white-collar criminals, Listwan et al. (2010) found that over three quarters had at least one dependent, with an average of two children. Specifically: 83% had more than one dependent and 18% had no dependents. Finally, Mullen et al.'s (2012) survey of white-collar inmates found that 85% had at least one child.

As with marriage, it may be hypothesised that white-collar offenders are more likely to have children due to the comparatively later age at which they commit their crimes.

Discussion

Summary and conclusions

Broadly, much of the recent research considered here supports the earlier work carried out by Wheeler and colleagues (Wheeler & Rothman, 1982; Wheeler et al., 1982, 1988), finding the typical fraudster to be an older, White, employed, well-educated male of a middle-high socio-economic status. However, there are some areas in which the picture of the archetypal fraudster has evolved and diverged over the past decades. Key similarities and differences are briefly summarised below.

Supporting previous research, recent studies typically find that around seven in ten fraudsters are male (Association of Certified Fraud Examiners, 2016; Ruhland & Selzer, 2020). However, there is building evidence that female fraudsters may have been on the rise, particularly for lower-level offences (CIFAS, 2018; Klenowski & Dodson, 2016). Some research has also found that female offenders are less likely to be White, more likely to be younger, and often in clerical positions (Ragatz & Fremouw, 2010).

This study reinforced the idea of fraudsters being those in middle age – ranging from 35 to 55 – with few offenders in lower or higher age brackets (Arnulf & Gottschalk, 2012; KPMG, 2013; Listwan et al., 2010; Mullen et al., 2012). Fraudsters also appear to have a later onset of offending as compared to other types of offender, starting their criminal careers

later in life (Crank & Payne, 2015; Van Onna et al., 2014). This may be due to the offences being linked to their employment status and opportunities arising with age and experience (Klenowski & Dodson, 2016).

Although most studies found that the majority of fraudsters are White (Listwan et al., 2010; Ragatz & Fremouw, 2010) – in line with previous research – this study found that offending among BAME populations may be on the rise (Ragatz & Fremouw, 2010). Around 60–70% of fraudsters were found to be White, with Black offenders comprising around one quarter of perpetrators, and Asian and Hispanic offenders comprising very small numbers (Ruhland & Selzer, 2020). Recent research also suggests that Black offenders may be increasingly likely to commit certain types of lower-level frauds, and female fraudsters may be less likely to be White (Klenowski & Dodson, 2016).

As noted earlier, based on US studies, it appears that Black offenders are over-represented in the population of fraudsters, being larger than would be expected based on figures from the United States Census Bureau. This may be for numerous reasons. For example, Klenowski and Dodson (2016) note that Black offenders may be particularly likely to be convicted of certain types of lower-level white-collar crimes – such as identity theft, embezzlement, and check fraud – representing a more significant number of the offender population. It has been hypothesised that this may be because Black offenders commit lower-level offences which are not related to a ‘legitimate’ occupation, and are more likely to be reported, investigated, and prosecuted.

Supporting previous research on SES, this research found that most (two-thirds to three-quarters) of fraudsters are employed, with average – or higher than average – incomes (Crank & Payne, 2015; Gottschalk, 2012, 2019; Ragatz & Fremouw, 2010), and are more likely to be employed as business managers rather than owners (Van Onna et al., 2014). Fraudsters are also generally better educated than other types of offender and the public, being more likely to have gone to college (Listwan et al., 2010; Ribeiro et al., 2019). The least well educated offenders are typically: employed at entry-level positions; commit crimes such as embezzlement and low-level frauds; and are female (Ruhland & Selzer, 2020).

However, while historically white-collar offenders/fraudsters are perceived (sometimes by definition) to be from the upper classes, this research suggests that this is not necessarily the case. More recent research has categorised the social class of fraudsters as being of a ‘privileged’ class, encompassing ‘gainfully employed’ people, from low-level clerical staff, to professionals, and corporate executive officers (Klenowski & Dodson, 2016).

The evidence on family situation is limited, but suggests that fraudsters tend to be married (or divorced), as opposed to single (Listwan et al., 2010; Mullen et al., 2012). Additionally, they are more likely than other types of offender to be married (e.g. Crank & Payne, 2015; Ribeiro et al., 2019). They are also likely to have dependents/children, which may be due to the relatively late onset of their crimes (Klenowski & Dodson, 2016). However, there is some evidence that female fraudsters are more likely than men to be single, divorced, separated, or widowed (Ruhland & Selzer, 2020).

Limitations

It should be observed that the literature identified through the searches on fraudsters/white-collar criminals were concentrated largely on insider and occupational fraud. The literature identified did not generally consider some of the more recent types of fraud that are increasingly being perpetrated, such as those involving, for example, online shopping, dating, auction and authorised online payment fraud and international/cross border frauds.

Detection rates are also a potential issue, as the findings presented in this study are based solely on detected fraudsters. However, previous research has posited that only one out of 10, or even one out of 20, fraudsters are detected and brought to justice (Gottschalk & Gunnesdal, 2018). It may thus be the case that undetected fraudsters may differ from detected ones. It might be hypothesised, for example, that those who remain undetected are more educated or intelligent, better able to keep their crimes 'hidden'. It may also be that undetected and detected fraudsters may operate in sectors, cultures or localities that are differentially capacitated to detect fraud.

There were also various methodological issues that should be considered, including: small sample sizes, unrepresentative/self-selected samples, inconsistencies in definitions across studies, a lack of replication and testing of findings, a paucity of large-scale surveys, and a lack of comparison to other offenders. Indeed, these issues are considered a key finding in themselves, highlighting that the research in this field is sparse, may be lacking in methodological rigour, and is thus a fruitful area for future study. Areas for future research are set out below.

Future research

As the broad term 'white-collar crime', which – as noted before – does not appear to cover all types of fraud, future research needs to consider whether different groups of fraudsters may be emerging who do not fit the traditional white-collar criminal profile. For instance, there may be differences in those who commit 'newer' types of fraud, and fraudsters who commit their offences online, with fast changing technology. There are also more diverse individuals/groups who may now be involved in fraud who differ from traditional white-collar criminals.

Given the findings regarding gender, and the possible rise of the 'female fraudster', future research might also consider any differences between female and male fraudsters in terms of (e.g.) age, race, education, occupational position, and offence type. Similarly, preliminary research suggests that ethnically minoritised offenders are increasingly convicted of fraud and that they may also have other characteristics that differentiate them from other fraudsters, such as gender or occupational position. Considering whether, and if so, why, for example, convicted female offenders may be more likely to come from minoritised backgrounds needs further inquiry.

Furthermore, given the evidence from this review pointing to the late onset offending of fraudsters and the growing number of female offenders, implications for fraud prevention and intervention might be explored. Using this knowledge, this might include, for example, looking at what effective strategies there might be to deter regulated occupations and businesses from being drawn into fraud, and how security and anti-corruption systems in these sectors might be improved or enhanced.

Finally, while out of the scope of this REA, one notable area of research which contributes to our understanding of the characteristics of white collar criminals is personality traits. For example, Ragatz and Fremouw (2010) found that white-collar offenders tend to be lower in conscientiousness, agreeableness, and behavioural self-control than white-collar professionals, while reporting higher levels of anxiety and extroversion. While Ragatz et al. (2012) found that white-collar offenders scored higher on some measures of psychopathology and psychopathic traits compared with non-white collar offenders. Eaton and Korach (2016) also found that white-collar offenders are more likely to have four personality traits: (i) overconfidence/over-appreciation for self-authority; (ii) cultural hedonism; (iii) Narcissistic Personality Disorder; and (iv) lack of self-control. Understanding these personality traits further would contribute to painting a more complete profile of the fraudster.

Note

1. This large increase is hypothesised to be due to behaviour changes during the COVID-19 pandemic, for example, where people engaged in more online shopping. As this REA was completed pre-pandemic, considering this particular issue is not within the scope of this paper.

Acknowledgments

We are grateful to the Home Office, UK, for funding the Rapid Evidence Assessment upon which this paper is based. The views of the authors expressed in this report do not necessarily reflect those of the funder.

We would also like to thank Monica Huerga, for her work as a research assistant on the original REA.

Disclosure statement

No potential conflict of interest was reported by the author(s).

Funding

This research was funded by the Home Office, UK.

Notes on contributors

Dr Anna Gekoski is a research consultant in the fields of forensic psychology and criminology. She specialises in qualitative trauma-focused research, with a particular emphasis on sexual offending and cyber-crime. Anna has over 15 years' experience carrying out research and evaluation with government, third sector organisations, and universities.

Joanna R Adler is professor of forensic psychology at the University of Hertfordshire. For three decades, she has been conducting research, evaluation and teaching in domains related to the causes and ramifications of offending behaviour. Professor Adler has interests in criminal behaviours conducted online and in the real world focussing on interventions designed to reduce the likelihood of reoffending and on the impacts of victimisation on individuals and communities.

Dr Tim McSweeney is a senior lecturer at the University of Hertfordshire, UK. He has over 20 years' experience of managing and delivering local, national and international research and evaluation examining the processes and impacts of different criminal justice interventions.

ORCID

Joanna R Adler  <http://orcid.org/0000-0003-2973-8503>

References

- Act, F. (2006). London: Crown Prosecution Service. Available from: <https://www.cps.gov.uk/legal-guidance/fraud-act-2006>
- Arnulf, J., and P. Gottschalk. (2012). Heroic leaders as white-collar criminals: an empirical study. *Journal Of Investigative Psychology And Offender Profiling*, 10(1), 96–113. <https://doi.org/10.1002/jip.1370>
- Association of Certified Fraud Examiners. (2016). *Report to the nations on occupational fraud and abuse*. Austin. Available from <https://www.acfe.com/rtn2016/docs/2016-report-to-the-nations.pdf>
- Benson, M. L., and P. Gottschalk. (2015). Gender and white-collar crime in Norway: An empirical study of media reports. *International Journal of Law, Crime and Justice*, 43(4), 535–552. <https://doi.org/10.1016/j.ijlcrj.2015.01.001>
- Benson, M. L., and E. Harbinson. (2020). Gender and criminal thinking among individuals convicted of white-collar crimes. *Criminal Justice Studies*, 33(2), 1–15. <https://doi.org/10.1080/1478601X.2020.1709953>
- Brody, R., R. Knight, and J. Nunez. (2019). Born and raised to be a fraudster. *Journal Of Investigative Psychology And Offender Profiling*, 17(1), 46–58. <https://doi.org/10.1002/jip.1535>
- CIFAS. (2018). *The 'money mule' threat continues to grow*. *Fraudscape*, 7–8. Available from [https://www.cifas.org.uk/secure/content/PORT/uploads/documents/External-Fraudscape 2018 2018Final.pdf](https://www.cifas.org.uk/secure/content/PORT/uploads/documents/External-Fraudscape%2018%20Final.pdf)
- Crank, B., and B. Payne. (2015). White-collar offenders and the jail experience: A comparative analysis. *Criminal Justice Studies*, 28(4), 378–396. <https://doi.org/10.1080/1478601x.2015.1060971>
- Eaton, T., and S. Korach. (2016). A criminological profile of white-collar crime. *Journal Of Applied Business Research*, 32(1), 129–142. <https://doi.org/10.19030/jabr.v32i1.9528>
- The EPPI-Centre (2007). The EPPI-Centre, Institute of Education, University of London. Available from: <https://www.betterevaluation.org/sites/default/files/Methods.pdf>
- Fisher, C., A. Goldsmith, R. Hurcombe, and C. Soares. (2017). *The impacts of child sexual abuse: A rapid evidence assessment*. IICSA.
- Fraud Advisory Panel. (2015). *Criminal fraud in England and Wales*.
- Friedrichs, D. O. (2010). *Trusted criminals: white collar crime in contemporary society*. Wadsworth.
- Gottschalk, P. (2012). White-collar criminals in Norway: an empirical study. *Crime And Justice*, 40(3), 211–222. <https://doi.org/10.1016/j.ijlcrj.2012.03.005>
- Gottschalk, P. (2019). Convenience Triangle in White-Collar Crime: An Empirical Study of Prison Sentences. *Deviant Behavior*, 1–17. <https://doi.org/10.1080/01639625.2019.1705679>
- Gottschalk, P., and L. Gunnesdal. (2018). Theory of crime convenience. in: *white-collar crime in the shadow economy*. *Palgrave Pivot Cham*. <https://doi.org/10.1007/978-3-319-75292-1>
- Goulette, N. (2020). What are the gender differences in risk and needs of males and females sentenced for white-collar crimes? *Criminal Justice Studies*, 33(1), 31–45. <https://doi.org/10.1080/1478601x.2020.1709951>
- The Government's Serious and Organised Crime Strategy (2018) Home Office. Available from <https://www.gov.uk/government/publications/serious-and-organised-crime-strategy-2018>
- Heeks, M., S. Reed, M. Tafhiri, and S. Prince. (2018). *The economic and social costs of crime Second edition*. Home Office.
- HMICFRS. (2021). *A review of Fraud: Time to Choose. A revisit of the 2018 fraud inspection to assess progress of the recommendations and areas for improvement*.

- Klenowski, P., and K. Dodson. (2016). Who commits white-collar crime, and what do we know about them? In M. Van Slyke & F. Cullen (Eds.), *The oxford handbook of white-collar crime* (pp.101-126). Oxford University Press.
- KPMG. (2013). *Global profiles of the fraudster White-collar crime – Present and future*. KPMG. Available from <http://kpmg.com/fraudster>
- Listwan, S., N. Piquero, and P. Van Voorhis. (2010). Recidivism among a white-collar sample: does personality matter? *Australian & New Zealand Journal Of Criminology*, 43(1), 156–174. <https://doi.org/10.1375/acri.43.1.156>
- Livingstone, S., J. Davidson, S. Jenkins, A. Gekoski, C. Choak, T. Ike, and K. Phillips. (2019). *Adult online hate, harassment and abuse: A rapid evidence assessment*. UK Council for Child Internet Safety.
- Ministry of Justice (2010). Offenders between the ages of 10 and 52 England and Wales. Available from: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/217474/criminal-histories-bulletin.pdf
- Mullen, L., D. Taylor Sinclair, and M. Thomas (2012). *Interviewing the fraudsters an update to the male white-collar criminal profile*. *The CPA Journal*, (February). Available from <https://www.nysscpa.org/news/publications/the-cpa-journal/article-preview?ArticleID=10992#sthash.DFwj4Q02.dpbs>
- National Crime Agency and Strategic Cyber Industry Group. (2016). *Cyber Crime Assessment 2016*. London. Available from <https://www.nationalcrimeagency.gov.uk/who-we-are/publications/357-cyber-crime-assessment-2016/file>
- Ndrecka, M. (2020). Gender and white collar crime – implications for corrections research and practice. *Criminal Justice Studies*, 33(1), 70–78. <https://doi.org/10.1080/1478601x.2020.1709955>
- ONS (2020). Nature of fraud and computer misuse in England and Wales: Year ending March 2019. Available from: <https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/articles/natureoffraudandcomputermisuseinenglandandwales/yearendingmarch2019>
- ONS. (2022). *Nature of crime: Fraud and computer misuse*. Available from: <https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/datasets/natureofcrimefraudandcomputermisuse>
- Perri, F. (2011). White-Collar Criminals: The ‘Kinder, Gentler’ Offender?. *Journal Of Investigative Psychology And Offender Profiling*, 8(3), 217–241. <https://doi.org/10.1002/jip.140>
- Poppleton, S., K. Lymperopoulou, and J. Molina. (2021). *Who suffers fraud? Understanding the fraud victim landscape*. The Victims’ Commissioner.
- Ragatz, L., and W. Fremouw. (2010). A critical examination of research on the psychological profiles of white-collar criminals. *Journal Of Forensic Psychology Practice*, 10(5), 373–402. <https://doi.org/10.1080/15228932.2010.489846>
- Ragatz, L., W. Fremouw, and E. Baker. (2012). The psychological profile of white-collar offenders. *Criminal Justice And Behavior*, 39(7), 978–997. <https://doi.org/10.1177/0093854812437846>
- Ribeiro, R., I. Guedes, and J. Cruz. (2019). White-collar offenders vs. common offenders: A comparative study on personality traits and self-control. *Crime, Law And Social Change*, 72(5), 607–622. <https://doi.org/10.1007/s10611-019-09844-7>
- Ruhland, E., and N. Selzer. (2020). Gender differences in white-collar offending and supervision. *Criminal Justice Studies*, 33(1), 13–30. <https://doi.org/10.1080/1478601x.2020.1709950>
- Smith, R. (2014). *Responding to organised crime through intervention in recruitment pathways*. *Trends & issues in crime and criminal justice no.*, 473. Australian Institute of Criminology. Available from <https://www.aic.gov.au/publications/tandi/tandi473>
- Sutherland, E. H. (1949). *White collar crime*. Dryden.
- van Onna, J., V. van der Geest, W. Huisman, and A. Denkers. (2014). Criminal trajectories of white-collar offenders. *Journal Of Research In Crime And Delinquency*, 51(6), 759–784. <https://doi.org/10.1177/0022427814531489>
- Wheeler, S., and M. Rothman. (1982). The organization as weapon in white-collar crime. *Michigan Law Review*, 80(7), 1403. <https://doi.org/10.2307/1288554>
- Wheeler, S., D. Weisburd, and N. Bode. (1982). Sentencing the white-collar offender: rhetoric and reality. *American Sociological Review*, 47(5), 641. <https://doi.org/10.2307/2095164>
- Wheeler, S., D. Weisburd, N. Bode, and E. Waring. (1988). White collar crime and criminals. *American Criminal Law Review*, 25, 331–357.