



The Psychology of the Online Dating Romance Scam

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Executive Summary

- This report summaries a year-long project, led by Professor Whitty, which examined the online dating romance scam. The three main aims of the project were to: identify psychological characteristics of individuals which raise their risk of becoming victims; examine the persuasive techniques employed to scam victims of the online dating romance scam; examine the psychological consequences of being a victim of the online dating romance scam.
- Drawing from the qualitative work conducted in the project a summary of the anatomy of the scam is made.
- Study 1 considered the types of people more at risk of this scam. The only finding was that those high in romantic beliefs were more likely to be victims, in particular those who have a high tendency toward idealisation of romantic partners. Contrary to statistics gained on the reporting of this crime, middle-aged women were not more likely to be victims of this crime.
- Study 2 examined the three main objectives of the project. This study examined 200 posts on a public online peer support group. Some victims wrote they had previous abusive relationships. The fake profile contained stereotypical characteristics that men and women look for in a potential mate. Through the use of ICTs 'hyperpersonal relationships' were developed. The 'Scammers Persuasive Techniques Model' is developed here to explain the success of these scams. A range of psychological impacts is also reported.
- Study 3 examined the three main objectives of the project. In-depth interviews were conducted with 20 victims. Most of the women had experienced a highly abusive relationship earlier in their lives. Some of the men reported a history of mental health problems. Further support was found for the 'Scammers Persuasive Techniques Model'. In addition, it was found that victims were also drawn in because of the 'unconditional positive regard' displayed by the criminal. Victims experienced a double hit from the loss of monies and the loss of a relationship. Victims found it very difficult to let go of the relationship and visualise that it was not real even when they believed they had been scammed. Victims went through the stages of grieving after learning they had been scammed and those in denial were vulnerable to a second wave of the scam.
- This report concludes by providing advice to online dating companies, law enforcement, policy makers and health professionals. Online dating companies need to make information about the scam visible on their sites. Others need to be aware that victims are vulnerable and special care needs to be taken when the news is broken to victims.

Introduction

230,000 people may have fallen victim to romance fraudsters in Great Britain alone (Whitty & Buchanan, 2012)

The National Fraud Authority (2012) estimates that fraud costs in the UK equate to over £78 billion a year, with £3.5 billion lost to mass marketing fraud. New scams continue to emerge. This report focuses on a less well-known scam, the 'Online Dating Romance Scam', which is an Advanced Fee Fraud, typically conducted by international criminal groups via online dating sites and social networking sites.

The online dating romance scam emerged around 2007 and has its roots in paper-mail based fraud (Whitty & Buchanan, 2012). Between 1/4/10 and 1/4/11, Action Fraud, in the UK, identified 592 victims of this crime in the UK. Of these victims 203 individuals lost over £5,000. Action Fraud believes this crime is under-reported and that there are actually many more victims (reporting the crime typically involves contacting local police and making a statement).

Whitty and Buchanan (2012) estimated from a nationally representative survey that almost 230,000 people may have been conned by romance fraudsters in Great Britain alone. Financial losses of victims known to SOCA (The Serious Crime Agency) have ranged between £50-£800,000 (SOCA officers, personal communication, 2011).

Action Fraud believe that the number of victims

are rising. This seems plausible given that online dating has become a very popular and almost normative activity in Western society. Dutton and Helsper report that 23% of Internet users in the UK had met someone online who they did not know before. Dutton, Helsper, Whitty, Buckwalter and Lee found that 6% of married UK couples who use the Internet had met their partner online.

Unlike other victims of mass-marketing fraud, we found that victims of the romance scam receive a 'double hit' from this crime: the loss of money as well as the loss of a relationship.

We acknowledge that the romance scam still currently exists as a postal mail scam (e.g., ads placed in adult magazines with stolen photographs of models which victims respond to, and unbeknown to them, build a fictitious relationship with the criminal). This report, however, focuses on research findings from studies that focused on the online dating romance scam that originated on online dating romance sites.

Anatomy of the scam

The qualitative studies carried out for this project helped outline the anatomy of the scam (Whitty, 2012a).

The online dating scam involves both identity fraud and mass marketing fraud. In this scam, criminals pretend to initiate a relationship through online dating or social networking sites with the intention to defraud their victims of large sums of money. Scammers create profiles with stolen photographs (e.g., attractive models, army officers). At a very early stage the scammer declares their love for the victim and requests that their relationship move from the dating site to Instant Messenger and email, stating they want an exclusive relationship with the victim. Communication is frequent and intense, over periods of weeks, months or even years. Phone calls might also be made,

In the past the criminal's writing was quite poor - this is no longer the case. The crime originated in West African countries (Nigeria and Ghana); however, it is now believed that criminals are scattered around the globe.

but are typically less frequent (these days voices can be disguised, for example disguising one's accent or gender, via the use of a phone app).

Often the scammer asks for gifts (e.g., perfume, mobile phone, laptop) as a testing-the-water strategy. Sometimes the criminal will send the victim gifts to persuade them that the relationship is genuine.

Following receipt or delivery of such gifts the scammer will make requests for small amounts of money (e.g., airplane ticket, money needed to pay for diplomatic seals). If the victim complies with these small requests then the scammer often rapidly raises the stakes, pretending some crisis has occurred which requires larger sums of money (e.g., money to move the criminal's bags, business crises, medical crisis).

Sometimes this involves other characters being brought into the narrative. For example, a 'diplomat' or 'customs official' might contact the victim, asking for money so that bags being sent to them can be released from storage. A 'doctor' might contact the victim telling them their loved one is in hospital.

The scam is made to appear more real because of the amount of detail the criminal provides. For example, the criminal often adds news

stories or contextualises their life with current affairs (e.g., if pretending to be an American soldier in Iraq he will relate the latest news stories from Iraq; their business might be related to the London Olympics). Fake documents are created to make the requests appear more genuine (e.g., boarding cards, information about the 'fake' business).

The narrative of the story varies depending on whether a female or male victim is the target of the story. Male fictitious characters often start off wealthy in high status positions (e.g., army general, business owner, manager of a big company). They might have lost their wife in a tragic accident and are sometime left with a child to care for. Female characters are often young and vulnerable. They have a job, but not typically of high status (e.g., a nurse or a teacher).

In some cases the victim might be persuaded to visit an African country where they risk being kidnapped. In some cases the victims themselves become involved in illegal activities (sometimes knowingly), such as money laundering or assisting in acquiring visas.

Towards the end of the scam, some individuals are asked to take off their clothes and perform sexual acts in front of the webcam. The recordings might be used at a later date to blackmail the victims. The fraud ends only when the victim learns they have been scammed and ceases to give money.

Second wave of the scam

It is often the case that victims experience a second wave of the scam (even when the suspect is detained – this is because of the organised nature of the crime).

The second wave occurs after the victim becomes aware that the relationship was a scam and the criminal becomes aware that the victim learnt they have been defrauded. In this stage of the scam criminals find new ways to defraud the victims.

Examples include:

- The criminal pretends to be the police stating that they have caught the criminal and for a fee they will return the money.
- The criminal might contact the victim and confess they had been scamming them, however, during that time they had fallen in love with the victim. They then proceed to request more money from the victim.
- The criminal contacts the victim and pretends to be a bank manager stating that the reason why their loved did not meet them at the airport was because they died – they then ask for money for funeral expenses.

The studies reported here took place between December 2010-November 2011. The project was led by Professor Monica Whitty at The University of Leicester. The report summarises each of the studies conducted for this project and provides recommendations for: law enforcement agencies, online dating companies, health professionals and policy makers.

PROJECT'S AIMS:

1. Identify psychological characteristics of individuals which raise their risk of becoming victims.
2. Examine the persuasive techniques employed to scam victims of the online dating romance scam.
3. Examine the psychological consequences of being a victim of the online dating romance scam.

Study 1:

Typology of victims of the online romance scam

This study aimed to devise a typology of the psychological characteristics for the types of individuals who are more likely to be scammed by the online romance scam.

Little is known about psychological characteristics that may put people at risk of victimization of individual mass-marketing fraud. Even less is known about victims of the romance scam. Hypotheses were drawn up considering the literature on scams and the literature on romantic relationships.

Loneliness: is one of the factors that motivate people to date online, and participants have reported that online relationships reduce their loneliness (Lawson & Leck, 2006). Thus more lonely individuals might be more strongly motivated to form online relationships, and also more likely to persist with and nurture the 'relationships' they have been tricked into.

Personality characteristics: Trust has been found to be associated positively with Agreeableness (more agreeable people were more trusting) and Extraversion (more extraverted people were more trusting), and negatively with Neuroticism (more neurotic, less emotionally stable people were less trusting) (Evans & Revelle, 2008).

Romantic beliefs: Sprecher and Metts (1989) found that high scorers on the Romantic Beliefs Scale tend to love and like their partner more, experience more passionate love and reported a lower number of dates prior to falling in love. Those who score high on the Romantic Beliefs Scale typically believe in the notion of romantic destiny, the idea that two people are meant to be together.

Sensation seekers: look for varied, new, complex and intense sensations and experiences and are willing to take physical, social, legal and financial risks for the sake of such experiences. High sensation seekers tend to gauge risk as lower than low sensation seekers and tend to feel less anxious in risky situations (Zuckerman, 1994).

The following hypotheses were devised for the study:

H1: Victims of the romance scam are likely to score high on measures of loneliness compared with others using online dating sites

H2: Victims of the romance scam will be more extraverted than those online daters who do not fall victim.

H3: Victims of the romance scam will be more agreeable than those online daters who do not fall victims.

H4: Victims of the romance scam will be less neurotic than those online daters who do not fall victim.

H5: Victims of the romance scam will score higher on Romantic Beliefs compared with others using online dating sites.

H6: Victims of the romance scam will score higher in Sensation Seeking compared with others using online dating sites.

Each participant was asked to fill out demographic data (e.g., age, sex, educational level) and the following battery of questionnaires: UCLA Loneliness Scale (Russell, 1996), a Five Factor personality inventory (Buchanan, Johnson & Goldberg, 2005), The Romantic Beliefs Scale (Sprecher & Metts, 1989), and the Brief Sensation Seeking Scale (Hoyle, Stephenson, Palmgreen, Lorch & Donohew, 2002).

Participants were recruited via two places: an online dating site, and a romance scam victim support site. Given the possibility that participants from each sample could differ we decided to treat these as two studies. We finally decided to create a combined data set of only participants who had used an online dating site and had been conned by scammers.

Study 1a: Online dating site

Of those who had lost money, most had lost between £1,001 and £10,000.

In this study a final set of 796 participants were recruited from a large online dating site. The majority of participants who considered themselves victims had not lost money. Given the small numbers of victims who had lost money, those who had been told by others they were scam victims, those who felt they were victims but had not lost money and those who had lost money, were collapsed together and categorised as victims to compare with non-victims.

- There was no significant difference between the groups for age.
- Men had a higher probability of being victims than women.
- The likelihood of being a victim did not differ for gay and heterosexual men.
- Only one of the hypotheses was supported. Individuals higher on Romantic Beliefs were more likely to be victims of the scam. Specifically, people with a higher tendency towards Idealisation of romantic partners (one of the scale's four components) were more at risk.

Study 1b: Victim support site

Of those who had lost money, most had lost between £1,001 and £10,000.

In this study a final set of 397 participants were recruited from a public online victim support site. Three categories of individuals were examined: non-victims, victims fooled by scammers who had not lost money, and victims who had lost money.

Non-victims vs Victims (lost money and those who did not): Initially victims were collapsed together to consider our hypotheses. Again only one hypothesis was supported. Individuals higher on romantic beliefs were more likely to be victims of the scam. Participants with a higher tendency towards idealisation of romantic partners were more at risk of being scammed.

- On average, non-victims ($M=48.05$; $SD=12.13$) were significantly younger than both victims losing money ($M=53.06$, $SD=9.03$) and victims who had not lost money ($M=52.38$, $SD=9.68$).
- There was no significant difference between men and women in likelihood of being a victim.

Financial and non-financial victims: In Study 1b, further analyses were then performed to compare those victims who had not lost money with those who had. This was because all these individuals had initially been tricked by scammers, but only some had gone on to follow the scam to its conclusion. What sets these groups apart?

Those who scored higher on Romantic Beliefs were more likely to be financial victims compared to non-financial victims. In this case it was the overall Romantic Beliefs score, not just its Idealisation component, that was important when comparing financial and non-financial victims.

Study1c: Combined Analysis

A final set of analyses investigated the outcomes of being scammed. Data from scam victims in both Studies 1 and 2 were combined. Only participants who had used an online dating site and had been conned by scammers were included in the analyses.

Emotional distress

Victims reported emotional distress on a 7-point scale anchored at 'Not at all' (1) and 'Very distressed over a long period' (7).

- Victims who had lost money ($M=5.72$; $SD=1.46$) did report significantly more distress than those who had not ($M=3.55$, $SD=1.92$).
- However, some non-financial victims were also severely affected. Figure 1 suggests that some non-financial victims reported high levels of emotional effects.



Figure 1. Reported emotional effect on victims who had not lost money across both samples (*Not at all to Very distressed over a long period*)

Correlates of emotional distress in the *non-financial victims* were explored to examine factors that might be associated with high distress levels in this group.

Links were found between emotional distress and:

- Loneliness, with more lonely people reporting stronger emotional effects;
- Neuroticism, with those who were less emotionally stable reporting stronger effects;
- Openness to experience, with those who think more conventionally, are less imaginative and less culturally aware being affected more; and
- Sex, with women more affected.

- There was a significant correlation between financial loss and emotional impact.
- Women lost more money than men.
- Women were more emotionally affected than men.
- Neurotic men were more likely to report distress compared with emotionally stable men.

Study 2: Analysis of victims' accounts placed on internet

This study examined a) the types of characteristics that put people at risk of victimisation; b) the persuasive techniques employed by the scammer; and c) the psychological impact of this crime. The results from this study informed the development of the questions and the types of analysis employed in Study 1. For example, it was found that people who are drawn into the scam but do not lose money identified themselves as victims (Whitty, McCausland & Kennedy, 2012).

For this study 200 victims' accounts on a public Internet social support group were randomly downloaded, with the permission of the moderator of the site. Posts were collected from 50 men and women who stated they were financial victims and 50 men and women who stated they were non-financial victims.

Given the newness of this crime and the scarcity of research available on the psychology of online scams or even scams in general, it was decided that grounded theory should be employed to analyse the data.

Risk Factors

Loneliness: 5% of victims wrote that they were lonely prior to the scam. A male victim wrote:

I was on my own, I started getting lonely, sad, restless, and sometimes depressed.

Widowed: 6% of the victims described themselves as widowed.

Trusting and naïve: 5% believed the reason they were conned was because they were too trusting and naïve.

History of abusive relationships: 7% of victims stated they had previously experienced an abusive relationship. A female victim wrote:

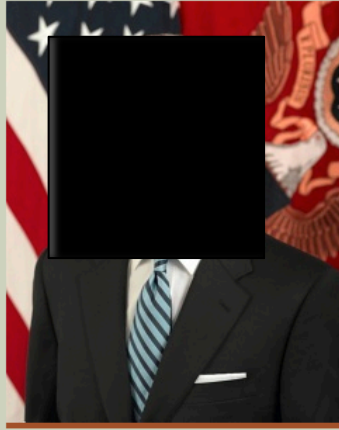
I was married for 29 years to a very abusive man.

Falling in love quickly: 16% wrote they fell in love with the criminal within the first few weeks. The following male victim wrote:

She said she loved me and asked me to marry her, so we were talking about a long-term commitment relationship in the first few weeks.

Research has found that intense love is not common at the beginning of a relationship, and instead more ludic styles are evident (Hammock & Richardson, 2011). Given the intense feelings some victims were feeling early on, it is theorised that many of the victims were highly motivated to fall in love, potentially leaving them vulnerable to be scammed.

54 year old guy
New York, IA, United States



About me

Well my dear **am** General Mike Wilson. **Am** a military and i have been in the army for about 30 years.. And i have been in Iraq for about 4 years so i have plan to resign in the army so that i can met someone that i love, And i don't care about the distance or the age because distance is a way and age is also a number. All is about who can make you happy and also trust you and treat you like a queen. Well **am** the only son of my late parents. I am a widowed with only one son call Jeffery Wilson. He is a good boy and i love him so much.. He is 14 years old..

Interested in

am 54 and survive on my own financially. I love friends and family, I am a lot of fun and make friends easily. I love life, love my family and still have some love to share with a special lady. Life can be lonely without that someone... I am a person who is very real when it comes to life and its' issues. **Am** honest, kind caring, affectionate, good sense of humor, easy going, free thinker, trustworthy and respect the lives of other people..... I'm a man that is living life as it comes to me. I don't worry about tomorrow, for it will be here no matter what I do. The best days of my life are yet to come...

Persuasive Techniques

The profile: The majority of posts discussed the criminal's profile, which was the first factor that drew them into the scam.

- 29% described the profile as physically attractive.
- Fake male profile: often described as someone who was widowed, with a child, in a professional job or a businessman.
- Fake female profile: often described as someone extremely attractive (looking like a model), a student or someone in a low-paying job (e.g., nurse, teacher).

The following basic descriptions tap into the typical characteristics that men and women seek in a partner and would therefore seem like a sensible strategy for the scammer to employ. Researchers have found that women look for a partner with high socio-economic status and men look for a partner who is physically attractive (Kendrick, Sadalla, Growth & Trost, 1990).

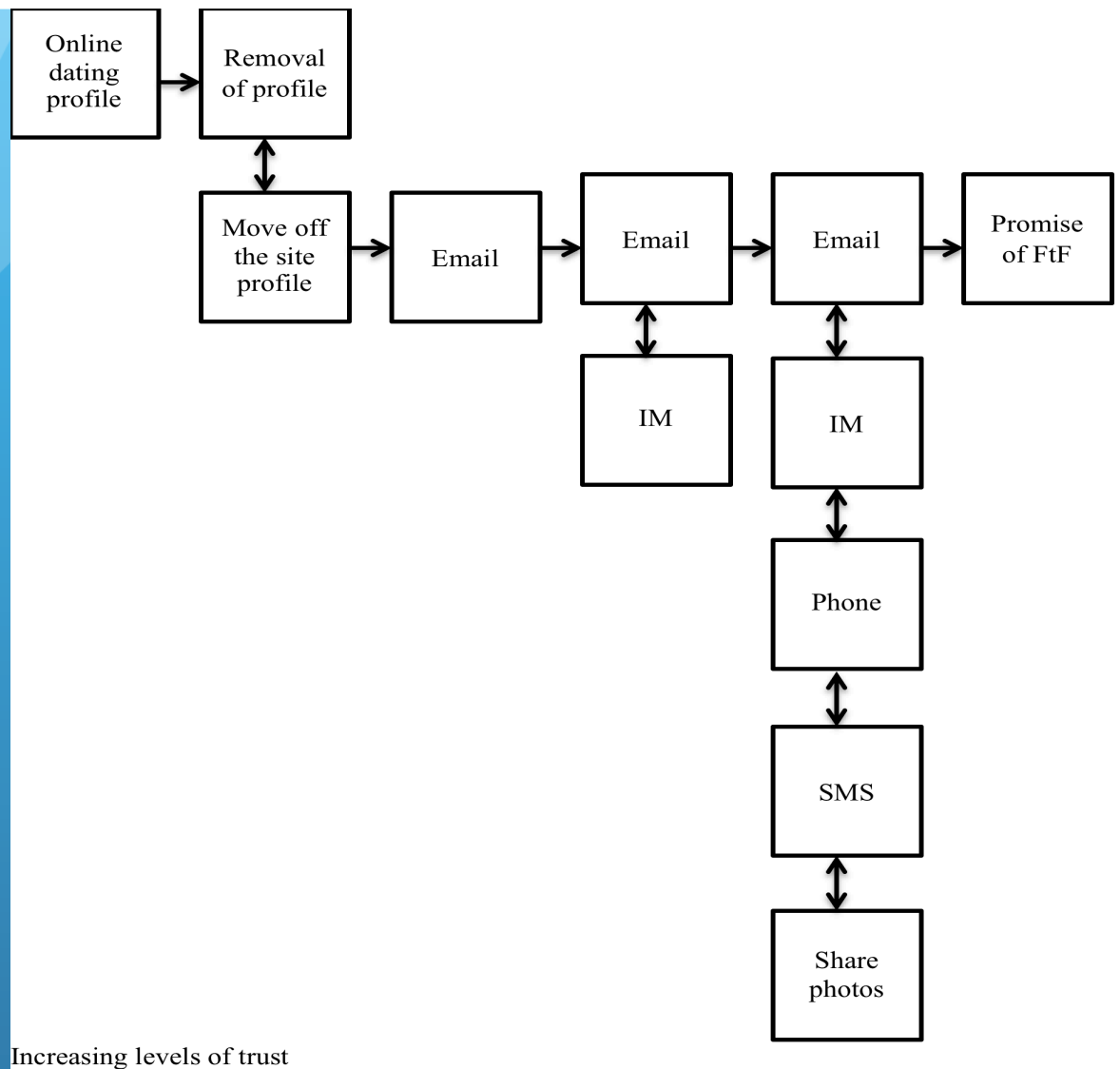


Figure 2. Progression of Communication

Developing trust: The majority of posts sketched how the relationship moved from the online dating site through the various modes of communication (see Fig 2). Most victims discussed the criminal's push to move the relationship off the site quickly and how the scammer told them they took their profile off the site immediately as a demonstration of their commitment.

Victims wrote that the scammers emailed them love poetry and Instant Messenger was used to communicate daily.

These results are similar to previous research that has identified these increments of trust in the development of online relationships (Whitty & Gavin, 2001).

Hyperpersonal relationships: This study found that through the use of ICTs, scammers were able to create hyperpersonal relationships (very intense relationships) with their victims.

Grooming process: Similar to victims of childhood sexual abuse, these victims were groomed by the criminal.

The Sting: Prior to requests for money the criminal, in some cases, appears to 'test the waters' by asking the victim for a gift. Following this strategy a crisis occurs (e.g., car accident on the way to the airport, major problems with the business, being injured in war). It is at this point that large amounts of money are requested.

Maintenance of the Scam: In some cases the scam continued after the crisis through the use of new characters (typically authority figures, such as lawyers, diplomats and the police) and new excuses for money. (People are more likely to comply from requests from authority figures, Cialdini, 1984).

Trajectory of the scam: Scams involved three different types of trajectories (see Fig 3). The foot-in-the door technique (asks for small requests of money and when the victim complies they increase these requests) was used by some scammers, others went straight to the crisis, whilst others used the door-in-the-face technique (as for large amounts of money and when the victim does not comply they reduce the amount requested).

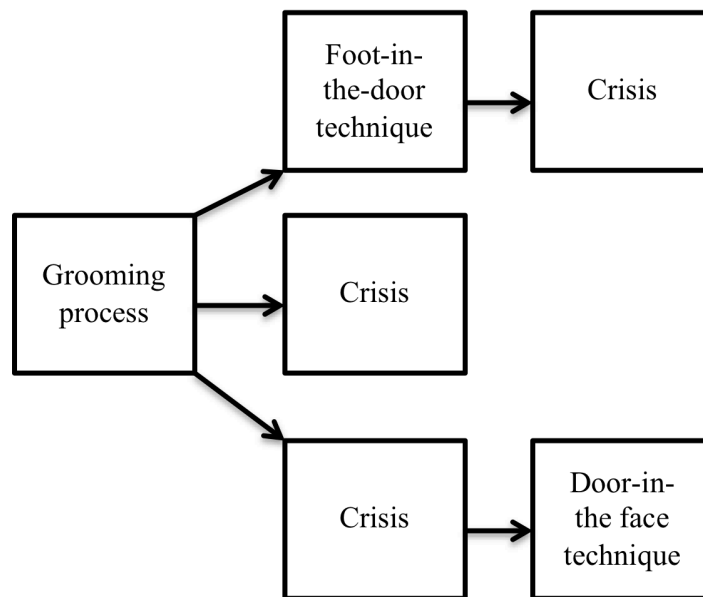


Figure 3. Romance Scam trajectories

Theories on persuasion

Existing theories on persuasion can, in part, explain the success of these scams. But they are not enough (see SPT Model).

Cialdini's (1984). 6 basic tendencies of generating a positive response: reciprocity, commitment, consistency, social proof, authority, liking and scarcity.

Norm activation: Norm to help others or be a good citizen, for example, help sick child, loved one in a car accident (Lea, Fischer & Evans, 2009).

Elaboration likelihood model: which is used to explain attention to peripheral and central cues in a message (Petty & Cacioppo, 1986).

Scammers Persuasive Techniques Model

This study found that previous theories developed by social psychologists on persuasion were not adequate enough to explain this scam. A new model was developed, drawing from previous theories. This was named the 'Scammers Persuasive Techniques Model' (SPT model) and is summarised below (please see paper for full details):

1. The victim is motivated to find love (as Study 1 found they had a higher tendency compared with other online daters to seek out an 'ideal' partner).
2. Grooming process: used to prime individuals. This elicits a strong visceral response and a hyperpersonal relationship is developed (through the use of ICTs). Victim works hard to reduce cognitive dissonance.
3. Crisis: The victim is motivated to resume positive feelings. Again works hard to reduce cognitive dissonance.
4. Scam gradually comes to an end when the victim focuses less on rewarding aspects of the message and visceral cues and more on external cognitive cues (provided by law enforcement and loved ones).

Psychological Impact

Victims described experiencing a range of negative emotions including:

- Depression
- Guilt
- Shame
- Embarrassment
- Anger
- Fear

Other psychological affects included:

- Feeling suicidal (some attempting suicide)
- Extreme distress
- Emotionally violated
- Loss of trust in others
- Fear
- Feeling stupid
- Denial



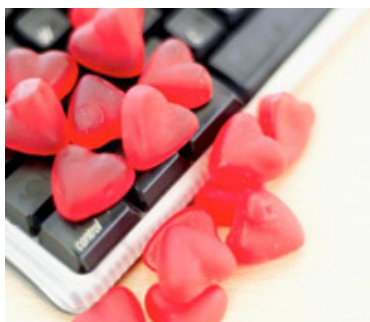
Study 3: Interviews with victims

This study examined a) the types of characteristics that put people at risk of victimisation; b) the persuasive techniques employed by the scammer; and c) the psychological impact of this crime (Whitty, 2012b, Whitty, & Buchanan, 2012).

A semi-structured interview was developed for this study. Interviews took 3-5 hours to conduct. The study employed Interpretative Phenomenological Analysis (IPA) given its emphasis on 'lived experience'.

In total 20 participants were interviewed:

- 13 heterosexual women – financial victims
- 1 heterosexual woman – non-financial victim
- 2 heterosexual men – financial victim
- 1 homosexual man – financial victim
- 2 heterosexual men – non-financial victims
- 1 homosexual man – non-financial victim



Risk Factors

Participants went into detail about their psychological state prior to the scam.

Neutral state: most described themselves in a fairly neutral state prior to the scam.

Happy: some described themselves as very happy prior to the scam and excited about finding a new partner.

Lonely: Some described themselves as very lonely prior to the scam. This female victim stated:

I was vulnerable. I'd been lonely for...I hadn't had a boyfriend, a serious boyfriend since X, and he wasn't very serious. Probably about eleven years [since a serious relationship].

Unhappy and insecure: Others stated they felt unhappy, depressed, anxious and insecure.

I: So what would you say your psychological state was prior to him interacting with you?
V: Very insecure.
I: Insecure?
V: Not happy.
I: Not happy at all. And why was that?
V: Erm. Lack of family around me....

Mental health problems: Some of the men had suffered from mental health problems all their lives, including social phobia and depression.

Abusive relationships: The majority of the women had experienced a highly abusive relationship (verbal and/or physical). This was usually their first romantic relationship.

At first I was chasing the relationship, but in the end of was chasing a pot of gold.

Persuasive Techniques

Similar findings were found here that we found in Study 2.

The Profile: Again the criminal's profiles contained stereotypical qualities that individuals typically find attractive in another. For the men (including gay men), naked photographs were later sent to the victims.

Trust: was again developed through the use of ICTs.

Hyperpersonal relationships: Again there was clear evidence of hyperpersonal relationships. The victims often stated that they felt closer to the fictitious relationship than any other previous relationship.

Unconditional positive regard: This study revealed that, akin to Rogerian therapy, the scammers used unconditional positive regard to draw the victims close to them. Victims felt they were not judged and were therefore able to self-disclose everything about themselves to the victim.

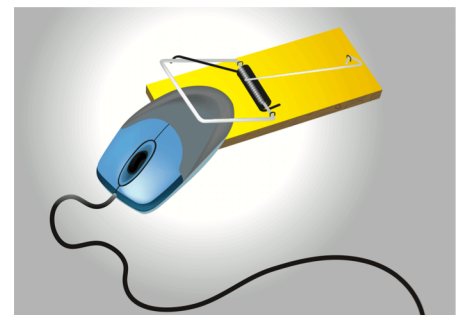
Scammers Persuasive Techniques Model: Further support was found for the model developed in Study 2.

Authority Figures: Fictitious authority figures such as diplomats, lawyers, doctors and law enforcement were again used to persuade the victim

Relationships developed with other characters: In addition to the love formed with the fictitious lover some victims reported developing close friendships with other characters in the narrative (even though these too were fake and were probably with the same person).

Motivations changed – from love to gold: In some cases the victim altered their motivations to be married to the fictitious lover and instead were driven to obtain the bundles of money and gold promised (similar to the traditional Nigerian email scam).

Trajectories: The same trajectories were identified in this study.



Some described the feeling of being 'mentally raped'.

Psychological impact

Emotional/psychological state after the scam:

All participants were affected negatively by the scam. They suffered a range of emotions and affects, including: shame, embarrassment, shock, anger, worry, stress, fear, depression, suicidal and post-traumatic stress disorder. Some described the feeling of being mentally raped:

V: They say from the reactions and that, that it's kind of up there with someone who's physically been sexually attacked.

I: Yeah, I've heard.

V: Well you are mentally raped. Because they've totally picked your brains and everything else.

Others in the victims' lives: Although some victims received support from loved ones, most did not. The majority had others tell them they were stupid, and had loved ones angry and upset with them for the financial loss (e.g., children losing their inheritance).

V: And this is another reason why I can't tell my family. I have nothing to give them later on. Alright, they're not entitled to it...

I: Do you really feel that you let them down?

V: Mmm. They will be angry at me.

I: Why do you feel that?

V: They're my children. They've lost their inheritance.

I: So you're not telling your family?

V: (crying)

Individuals who blame themselves for a traumatic event, such as rape or abuse are less likely to cope with trauma (Arat, 1992). This research found that victims were more likely to blame themselves and that, in the main, loved ones did not help change this attribution.

Double hit: Victims were traumatised by both the loss of the money and the loss of the relationship. For some, the loss of the relationship was more devastating.

I: So, I guess all this has left you a bit upset, has it? What kind of feelings do you feel from this?

V: Just cry, I think I cry. I did cry just a week and I feel sad, and then I say, stand up again and then I cry again. This man was my soul mate person. It was so intense. It was a one and only kind of relationship.

Difficulties letting go of the relationship:

I: Did you feel like you also missed the relationship in any way?

V: Yes, I did, yeah.

I: Even though you knew this person was probably a man?

V: Yeah.

I: So tell me a little more about how you felt?

V: Well obviously I was angry and upset but I kind of missed the person that has been created.

Separation of fake and real identities: Victims found it difficult to visualise the real criminal even after being told they were scammed.

V: It doesn't make any sense now but I believed it was a scam at that point but I didn't believe that he wasn't real because I had no...it's really hard to explain. I mean I'd had this guy, pictures in my house for a year. I'd been talking to this guy for so long and how could one day you get up and told it's scam, how can that go away? I mean your feelings don't change, your feelings don't go away and it was like no, I'm sorry but that remains. That's the thing I had the most trouble with because nobody understood that. Even now nobody understands that part of it. My sister doesn't understand that at all. She said, "But how can you have those feelings when you know that that wasn't real?" This is where the counsellor fell apart because it's in there. They've brainwashed you, they've pulled on every single emotion you've got in your body and just for someone to turnaround and say, "Well sorry but that's a load of rubbish," it doesn't just go away. It doesn't work like that at all...

I: So what do you think about the real scammer now then?

V: See that's where it gets confusing because up until finding the real X I could sit and look at those emails and even though I knew I did not see a Nigerian in an internet cafe, I saw him, even though I knew.

I: Even though you knew and you've seen pictures of scammers.

V: Yeah, I saw him writing those things, saying those words, on the phone etc, etc, even when I knew. Now that's what people can't understand. Those words came from him, they didn't come from. I can picture a Nigerian sat in a blur and one of six and he's got a list of information with what he's got to remember, blah, blah. I can know all that but those emails...

Sexual abuse: Towards the end of the scam some of the victims are sexually abused. Criminals ask them to take their clothes off and masturbate in front of a webcam. This might be used later to blackmail them.

Stages of grieving: After learning that they had been scammed, participants appeared to vacillate through Kubler-Ross's (1969) stages of grieving: denial, bargaining, anger, depression, acceptance.

Denial left them in a dangerous position of potentially being re-victimised.

Transference effect: Although it is arguably important for law enforcement officers to display empathy when they break the news of the scam and take victims' statements, this study found that as a consequence of this empathy, victims were making misattributions about the law enforcement officers' intentions. Victims often transferred the love they felt for the fictitious relationship onto the law enforcement officer.

Ways of coping: None of the victims interviewed had appeared to fully recover from the crime. Techniques some were using to cope included: writing down their thoughts, working on campaigns to raise awareness of the crime and thinking positively about a new life.

Advice to law enforcement agencies, online dating companies, policy makers and health professionals

Online dating Companies: In order to help prevent this crime, clients need to be made fully aware of this scam before they start using online dating sites. We learnt from this research that being scammed did not stop victims from wanting to use online dating sites, but they did stop using the one they were scammed on. Victims need to be wary about the scam well before they are at the stage of being asked for money from the scammer. Information should be made available on the site and be easy to access. It also needs to contain correct information.

Victims need to be told: If the person is not willing to meet them in the first month, move on to find someone who will! Never give anyone money!

Law enforcement officers:

- **Vulnerable victims:** Victims need to be treated as 'vulnerable victims'. This means providing them with support from health professionals as soon as possible (esp. given that some victims are suicidal when they learn the news). Referrals to health professionals are also necessary given the lack of support from loved ones.
- **Second wave of the scam:** Law enforcement officers, together with health professionals, need to be aware that victims are often in denial after being told they are victims of the scam. This makes them vulnerable to a second wave of the scam. Victims need to be brought out of this denial as soon as possible. They need to be educated about the potential second wave of the scam that could follow.
- **Transference effect:** Law enforcement officers also need to be made aware that victims might transfer the love for the fictitious lover onto the officer. It is suggested here that an officer of the same sex should break the news and take statements from heterosexual victims.

Policy makers - Intimidated witnesses: Given the sexual abuse and psychological trauma many of these victims endured we believe that policy needs to be reconsidered with regards to how to treat these victims when they testify in court. Confronting the criminal in court after having built up such a significant relationship as well as having experienced sexual abuse could lead to further trauma. Having to testify in court could be an extremely intimidating and traumatic experience for witnesses, leaving them in a more vulnerable state as well as potentially jeopardising the case. Jurors tend to rely on witness confidence, and victims of this crime arguably could lose confidence when having to confront the criminal for the first time (Penrod & Cutler, 1995).

In many countries, vulnerable or intimidated witnesses may have access to special measures in order to provide their evidence in the best possible way. This might include providing evidence via a TV link, video recorded evidence, screens around the witness box, removal of judges and lawyers wigs and gowns, evidence given in private, use of communication aides, or examination through an intermediary.



Health professionals:

- **Aware of the crime and its psychological impact:** Many of the victims reported that counsellors were of little help given that they did not understand the crime or the psychological trauma they had experienced.
- **Lack of support from family and friends:** Need to be aware that traditional social supports might not be available to these victims.
- **Double hit:** Need to be aware that counselling involves not just dealing with the financial losses but equally the loss of a significant relationship.
- **Second wave of the scam:** Need to be aware that victims are often in a state of denial and need to be protected from a second wave of the scam.
- **Previous abuse and mental health problems:** Health professionals need to be aware that many victims have had suffered previous abuse and mental health problems. This might have made them vulnerable to the crime. These are often problems that they have not sought help for in the past.

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