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The Online dating romance scam: The psychological impact on victims – both

financial and non-financial

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This paper examined the psychological impact of the online dating romance scam. Unlike other mass-marketing fraud victims, these victims experienced a 'double hit' of the scam: a financial loss and the loss of a relationship. For most, the loss of the relationship was more upsetting than their financial losses (many described the loss of the relationship as a 'death'). Some described their experience as traumatic and all were affected negatively by the crime. Most victims had not found ways to cope given the lack of understanding from family and friends. Denial (e.g., not accepting the scam was real or not being able to separate the fake identity with the criminal) was identified as an ineffective means of coping, leaving the victim vulnerable to a second wave of the scam. Suggestions are made as to how to change policy with regards to law enforcement deal with this crime.

Keywords: dating scam, online romance scam, fraud, mass-marketing fraud, advance fee fraud.

Word count: 7942

The Online dating romance scam: The psychological impact on victims – both financial and non-financial

There is a scarcity of research available on mass-marketing fraud (Button, Tapley & Lewis, 2013; Levi, 2008), and even fewer academic papers that have considered the psychological impact this crime might have on its victims. Understanding the psychological impact is crucial if victims are to receive the appropriate support and care as well as to improve current policing practice when dealing with victims of this type of crime. This paper focused on one type of mass-marking fraud – the online dating romance scam. We focused on this crime due to its prevalence as well as its uniqueness in the potential to cause a 'double hit' with regards to a loss of a relationship as well as a financial loss (Buchanan & Whitty, 2014; Rege, 2009; Whitty, 2013a, in press; Whitty & Buchanan 2012).

Mass-marketing fraud is an expensive problem that is on the increase, warranting focused research. The National Fraud Authority (NFA, 2013) estimated that in 2012, victims of mass marketing fraud in the UK lost £3.5 billion. The NFA conducted a nationally representative study of more than 4,000 UK adults and found that in 2011, 1 million (2%) UK adults sent money in reply to unsolicited communications, with just under half of them being defrauded as a result. They also found that three quarters of UK adults (37 million people) received unsolicited communications in 2011 (the majority by email). Similarly, based on a representative sample of 2,000 UK adults, Whitty (2013b) found that in 2012 approximately 800,000 UK adults were defrauded by mass-marketing fraud in the UK. In 2010, the Office of Fair Trading reported "just under half of UK adults are targeted by scams, and eight per cent will be a victim at least once in their lifetime" (p.1). With regards to the online dating romance scam, Whitty and Buchanan (2012a) found from a

representative Great British sample that at least 230,000 individuals had been scammed by the online dating romance scam.

The online dating romance scam is an Advance Fee Fraud, typically conducted by international criminal groups (although it has also been found that lone individuals also engage in this criminal activity) via online dating sites and social networking sites. This scam involves both identity fraud and mass-marketing fraud. In this scam, criminals pretend to initiate a relationship with the intention to defraud their victims of large sums of money. Scammers create fake profiles on dating sites and social networking sites with stolen photographs (e.g., attractive models, army officers) and a made-up identity. Criminals either initiate contact or potential victims might contact the criminal (believing that the profile is genuine). As described by Whitty (2013a) in her 'Scammers Persuasive Techniques Model', the criminal takes the victim through a number of stages prior to asking for any money. 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. At this stage the criminal grooms the victim, using online media, in particular, to develop a close, intimate relationship with the victim. Communication is frequent and intense, over periods of weeks, months or even years. Phone calls might also be made, but are typically less frequent. Victims self-disclose intimate secrets about themselves and develop a trusting relationship with the criminal. During the grooming stage they fall in love with the criminal. Towards the end of this stage the scammer asks for gifts (e.g., perfume, mobile phone) as a testing-the-water strategy. Following receipt of such gifts the scammer will make requests for small amounts of money, which then accelerates to larger amounts of money. Sometimes this involves other characters being brought into the

narrative. For example, a 'doctor' might contact the victim telling them their loved one is in hospital. Money might be requested to pay fictitious hospital bills, or for airplane tickets. 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 fraud ends only when the victim learns they have been scammed and ceases to give money (Buchanan & Whitty, 2014; Rege, 2009; Whitty, 2013a, in press; Whitty & Buchanan 2012).

Psychological impact of crime

Crime, in general, can have a psychological impact on victims (in addition to other impacts, such as physical harm, loss of possessions, etc.) and these effects can be long-lasting (Norris, Kaniasty & Thompson, 1997). Gale and Coupe (2005) point out the many crimes have emotional effects on victims that include upset, fear and anger. In their work they found that nine months after the event, victims of street robbery were still experiencing as well as social and psychological health problems. Many scholars report the enduring and often psychologically crippling impact of rape (e.g., Wasco, 2003).

Psychological impact of fraud

Although there has been some research into the psychological impact of crime, such as physical assault and theft, little is known about the kind of psychological impact that fraud has on victims. In a study that investigated fraud, in general, it was found that although not all victims reported psychological hardship, some victims

experienced broken relationships and mental health problems (Button, Lewis &

Tapley, 2014).

Victims of advance fee fraud can feel self-doubt, disbelief, societal

condemnation as well as a loss of status (Ojomo, 2001). Sharp, Shreve-Neiger,

Fremouw, Kane and Hutton (2004) found that victims in their study on identity theft

reported maladaptive psychological and post-traumatic stress. Moreover, victims

whose cases remained unresolved continued to feel distressed over time. Ganizini,

McFarland and Bloom (1990) found that victims of Ponzi (pyramid) schemes

experience a major depressive episode, with some having thoughts of suicide. In a

report by the Office of Fair Trading in the UK (2006) the authors argue that victims of

scams lose trust and confidence in legitimate business activities, experience damaged

self-esteem and a reduced sense of self-worth.

Akin to these previous studies we might expect that victims of the online

dating romance scam suffer from self-doubt, disbelief and a loss of status. Moreover,

like victims of generic scams, victims of this fraud might experience a loss of self-

esteem and self-worth, and a loss of trust and confidence (in this case the loss of trust

and confidence would be in the online dating sites, where they fell victim to, as well

as towards potential new romantic partners). Given the dearth of research available on

this particular scam as well as the psychological impact of scams in general, this study

is an exploratory study. Its main objective was to learn about the impact this crime

has on individuals.

Methods

The study employed a thematic analysis to illustrate the main themes that emerged

from the analysis. Rather than attempt to generalise across cases, each theme that was

identified from an individual case was reported here.

Materials

A semi-structured interview was developed for this study. While the basic structure of the interview was adhered to for each participant, because of the unique experience each victim had of the scam and the aftermath of the scam, each participant did not receive the exact same interview schedule. The interviewer asked participants to describe their previous romantic relationships, beginning from their first serious relationship to the point they are currently at with regards to romantic relationships, they were then asked to describe the scam in detail, and finally asked about the impact this crime had on their lives.

Procedure

Participants were recruited via two main methods: either from an introduction from law enforcement or participants in a survey study conducted by the author, which examined the typology of victims, volunteered to be interviewed at a later date. Given that postings on an online support group (http://romancescams.org/) revealed that people who had not lost money but who had been taken in by scammers felt they too were victims of this fraud, some victims who had not lost money were also interviewed. Interviews were in-depth, ranging from three to five hours (with breaks in between). Some participants were re-interviewed at a later date to gain further insight or to clarify points.

Participants

In total, 20 participants were interviewed for this study. Thirteen heterosexual women who had been scammed out of money and one who felt she had been

scammed but not lost money were interviewed. Two heterosexual men and one homosexual man who had been scammed out of money, two heterosexual men and one homosexual man who had not been scammed out of money but felt victimised were interviewed. In each of the cases where the participants did not lose money, the criminal had attempted to trick them out of money, albeit unsuccessfully. In each of these cases this initially was because the victim was unable to find the money and eventually were either warned by the police or in one case managed to work out themselves that they were communicating with a criminal. These participants all reported that they felt victimised given that were tricked into believing they were developing genuine relationships.

Ages of the participants ranged from 38-71 years. The amount of money lost ranged from £300-£240,000. All participants resided in the UK, besides one who resided in the USA. Names have been changed in this paper to ensure anonymity. For some participants the scam had taken place a few years prior to the interview, for others the scam had just ended and for one the scam was still continuing. The 'fake' relationships lasted from a couple of months to three years.

Three of the female participants went to Ghana where they were subsequently kidnapped. For these women the scam had moved onto include 'advance fee fraud', where they were chasing the relationship as well as large amounts of money they believed would be released to them. The criminals informed them that the only means of receiving the money would be to travel to Ghana and sign some formal documents so that the money would be signed over to their accounts. When they arrived in Ghana they were taken by men with guns to a house and guarded for several days. They were then, unbeknownst to them, confronted with the 'black money scam' – which is a scam where criminals attempt to fraudulently obtain money from a victim

by persuading them that piles of banknote-sized paper in a trunk is really money which has been dyed black (to avoid detection by customs). They were then told that once they paid for the chemicals to wash the money they could have the cash in their accounts. They were then asked to sign some documentation to state that the money was not obtained via illegal means and then freed to return home to the UK.

Results

Eight main themes emerged through analysis of the data. They are described in more detail below, together with illustrative quotes. Given this is qualitative research with a relatively small sample size it is not appropriate to quantify the responses as we are not attempting to generalise, but instead identify some of the main issues that might be taken up in quantitative research in the future.

Theme 1: Emotional/psychological state after the scam

All participants (both those scammed out of money and those not) were affected negatively by the scam. They suffered a range of emotions including shame, embarrassment, shock, anger, worry and stress (especially those who had been involved in money laundering or helping the criminal obtain a visa), fear, and the feeling of being *mentally raped*.

M: 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.

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

(Martina)

Besides the shame and embarrassment experience by the revelation that the victim was scammed, those who exposed themselves and performed sexual acts on webcam described the experience as sexual abuse. Those who believed they had been sexually abused of violated, also reported feelings of disgust and anger. Judy, described her experience as akin to gang rape:

I: Did you desire him sexually also?

J: Mmhhmn. He did. Well, we did go down that path. One time, he would say to me, put the camera, the web cam on. And I did it three times. It wasn't a very good camera. And we did play along that line. But then I felt awful afterwards. And I kept saying to him are you sure there's nobody else there. And he'd say no, no, there's nothing there. I've just got a feeling that there's you and a whole gang of men.

I: Oh really. And how does that make you feel now?

J: Afterwards? I still felt like a gang of men were having a good laugh. And I felt violated.

I: In what way did you feel violated?

J: Sexual abuse. This might sound stupid, but like gang rape.

(Judy)

Most participants felt depressed (both men and women), and a few had considered attempting suicide:

B: …I can't just give in completely. I'd like to (crying) I mean there've been times in the last few years when I could have just taken something, but I haven't got any friends down here. I've got people I know. A lot of people know me, but they don't know the inside of me.

(Betsy)

It appeared that some participants were experiencing post-traumatic stress. Post-traumatic stress disorder is a disorder caused by exposure to a psychologically traumatic event, and is characterised by persistent intrusive memories about the event, persistent avoidance of stimuli associate with the trauma and persistent symptoms of increased arousal (American Psychiatric Association, 2000). Post-traumatic stress was evident with the women who had been kidnapped in Ghana. One of the symptoms of post-traumatic stress is being hyper-aroused and/or hyper-vigilant (Van Etten & Taylor, 1998). Betty was kidnapped by a Ghanaian, and then generalised this fear to all black men years later. This could be understood as one of the symptoms of post-traumatic stress.

Theme 2: Others in the victims' lives

Important people in the victims' lives (e.g., family, friends, work colleagues) often did not provide social support. Victims reported that others thought they were stupid, were angry or upset with them because of the financial loss (e.g., losing their inheritance) and generally did not provide social support. Many participants did not disclose their ordeal to others and did not tell anyone the entire story (besides the police and the interviewer) for fear of any negativity people would feel towards them. Only in one case did the victim's family support the victim and this helped her in her recovery.

R: I've had plenty of criticism for being stupid.

I: Really?

R: Oh God yeah.

I: People have actually said this to you?

R: Not so much said it to my face but certainly backlash from the newspapers

        was, "More money than sense," "Stupid cow."

I: How does that affect you?

R: Destroyed me pretty much to be honest.

(Rose)

        In the first interview, Betty (see extract below) had not disclosed to her family

that she had been a victim of the scam. She made this decision based on fear of

rejection and anger from the loss of their inheritance. In a subsequent interview she

said she had revealed some details of the scam to her children who did indeed display

the anger she feared and were no longer in communication with her.

B: 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?

B: Mmm. They will be very angry at me.

I: Why do you feel that?

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

I: So you're not telling your family?...

B: (crying)

(Betty)

Theme 3: Change in Self and social situation

Victims felt that their experience had changed them personally and socially. This was

mostly a negative change. The experience, for some, also led to a loss of trust in

others. They also severed ties with others and felt less inclined to be social. A few participants talked about their lowered sense of self worth and confidence.

R: That was really tough. It's just total self-confidence. I mean I've been back at work, I had a month off and then I got put back on work half time. I know but it's very hard, very hard not to. I totally lost confidence.

(Rose)

Two participants stated that in addition to the negative changes they were able to also change in a positive way. They felt the experience had made them 'wiser' and 'harder'.

The social changes included a loss of money/financially ruined and cutting off social ties. Victims lost varying amounts of money; however, amounts of a few thousand pounds still affected some individuals quite hard given their already difficult financial situations.

One of the participant's cut-off ties with one of her close friends who lived nearby. This was because this friend challenged her relationship, believing it to be a scam. When the victim learnt that her friend was correct she was too embarrassed and ashamed to tell her. She struggled with this secrecy because she felt she could have received emotional support from her friend if only she had the courage to tell her.

Theme 4: Problems associated with the loss of 'the' relationship

Unlike other advance fraud type scams, the online dating romance scam appeared to have a double hit effect: the loss of money as well as the loss of a significant romantic relationship. Most participants (including those who did not lose money) found the loss of the relationship was devastating. Some were left more upset about the loss of the relationship than the financial loss, and this was not related to the amount of

money lost. Two participants stated that even though they knew it was not a real relationship, the relationship was so important to them that they would pay to have it continue (one of these was a heterosexual male victim who had already been told by police that he had been communicating with a male criminal).

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

P: Yes I did, yeah.

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

P: Yeah.

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

P: Well obviously I was angry and upset when I found it was a scam but I kind of missed the person that has been created.

(Paul)

This devastating loss makes sense if the relationship that was experienced is properly understood. The fictitious partner was described, by the victims, as their 'ideal partner' and many perceived the relationship as a therapeutic relationship; that is, a relationship where the victim felt they could disclose every aspect about themselves. Akin to a relationship between a therapist and his/her client, victims felt that they were able to discuss anything about themselves without judgement. This relationship was so intense because they were able to self disclose their inner most selves.

H: The relationship was therapeutic. Yeah. It actually gave me a positive outlook instead of where I was at. Someone was thinking differently of me than what I'd been hearing.

I: It was the feeling of not being judged by another person and being accepted?

H: Right, and I think I didn't care too much about the loss of money.

(Harvey)

Most participants found it extremely difficult to separate the criminal from the fake identity, even when told that the suspect was a different race and/or a different gender. Although they tried to understand the pictures were stolen, nonetheless, victims found it challenging to imagine that a different person was communicating with them. Lucy described her struggles with visualising that someone other than the person in the profile was writing the emails.

I: Can you visualise the criminal now when you look at those texts and poetry?

L: I can't.

I: And that's hard work. It's hard work to get to that particular point?

L: I can't. I keep thinking how can a criminal? I can't. Criminals you expect to be
         horrible, nasty, say horrible things.

I: Not charming, not kind, not compassionate.

L: No. No.

I: Judgemental, all the things this person's not.

L: Look ugly. All the rest of it. And I think oh gosh, maybe he did start off doing
         it and somebody got his site or something. I don't know. It's just.

I: It's hard to separate?

L: I can't.

(Lucy)

One female victim decided to seek out the real person behind the picture given

that she could not accept the relationship was not real. She did find the person behind the pictures, who coincidently shared the same name, she then proceeded to send him romantic emails (the real male was not interested in her). In the interview she explained how difficult it was to separate her feelings from the picture:

R: 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?

R: 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.

R: 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…

(Rose)

This difficulty in separation was also a problem for people who were not scammed out of money. The two heterosexual men, for instance, found it hard to accept the possibility that the scammer was a man. One heterosexual female believed that the scammer harboured real feelings for her and found it difficult to visualise a different person behind the IM chats and emails.

Many of the participants interviewed experienced a second wave of the scam. The second wave occurred after the victim became aware that the relationship was a scam and the criminal became aware that the victim learnt they have been defrauded. In this stage of the scam the criminal found new ways to defraud the victims. In one case the criminal contacted the victim pretending to be the police stating that they have caught the criminal and for a fee they would return the money. For one victim the criminal contacted the victim pretending to be a bank manager, telling him that his partner had not arrived at the airport because she had died in a car accident, and funds were needed for their funeral. In another case, the criminal emailed the victim to confess that they had been scamming the person, however, during that time they had fallen in love with the victim. Vera, for instance, revealed in the interview that the criminal had made his real identity known and she had bought him a webcam so should could see he was a different ethnicity from that he originally claimed. She was interviewed a couple of times after the main interview, where it was revealed that she believed that he was in love with her and that she was intending to send him more money. In the initial interview she had the following to say:

V: So he got a webcam at 2.30 in the morning, Vera gets up, phone rings, gets up,

         goes on the computer, there he is, this great big black man, can't see a thing

but black hair, black, like, and he's got a little torch, and he's going like this. And I said, I still can't see you, and he said, I need to buy a webcam. So I said, well, what's wrong with the one you've got? He said, it's too dark. But it's all lovey dovey.

V: Right. He come clean because he said, I'm telling you, I've decided to tell you the truth now, so I said, okay. I am a black man. So I said, oh, right, what's that got to do with it? I said, you've got red blood like me. I said, in God's eyes, we're all the same, right? I mean, yes, I was furious, but I didn't let on. And I thought, now what do I do? So I thought, well, the only way to do is I've got to buy him on a webcam, right? So three nights we've been on the webcam…

I: So why are you communicating with this criminal still? SOCA have told you this was a scam.

V: Because I want my money back.

I: You're not going to get it back. SOCA have told you this and asked you to stop talking to him...

V: Well, I want to get him, then…

I: Do you find it hard to break off the relationship?

V: Yes.

I: OK

V: Yes. Because I really cared about him. And he says he loves me. I'll be all alone again. (cries)

(Vera)

Theme 5: Stages of grieving

After learning that they had been scammed, participants appeared to vacillate through Kübler-Ross's (1969) 'stages of grieving': denial, bargaining, anger, depression and acceptance. Denial left them in a dangerous position of potentially being re-victimised in a second wave of the scam. Some were prepared to bargain, wanting to pay money to maintain the relationship, even though they knew it was not real. Judy discussed her grieving process in the following extract [Judy's husband had died several years prior to the scam and so she was familiar with the grieving process]:

J: The reality of it is. I find it hard to now even think what I did think of him. I obviously did. But I've had long enough to get that, out of my system. Because you go through, you go through like a grieving, part. Because to start with, when the police turned-up, and it all happened, coz it all happened just so fast, that you don't know what's going on. So, and I mean. I must admit that my first thought when they turned-up was this can't be right, they've got the wrong person. It can't be true. Erm, but then as it goes on and you realise that it is. It is like you've lost somebody. You go through like a grieving process.

I: How is that?

J: Well you go through disbelief, that you don't believe that is, it can be possibly happening to you and that's happened. I think also, maybe, it was all such a shock because I'd also, I'd got all this bit with the house going on as well. Coz I mean, it was like, like, I'm that close to sort of, being thrown out of my house, losing even more money, not even being able to stay in my house. Then you go through a how can I have been so stupid. And you really get down then, because you think, God how can I be so stupid? And I've done this and I've done that, and you feel, really bad, that's when you want to shut yourself

away…Coz you feel so, you really do, that's the really down but. And you really have to get out of that coz otherwise, to me, how I got out of it, I really just got so mad (laughs). I was really angry, and I was really cross, with myself, but more with him!

(Judy)

Theme 6: Attributions

Most participants were likely to blame themselves for the scam, and few people talked them out of this self-attribution. The few people they disclosed their ordeal to often reinforced this negative self-attribution.

J: Yeah, but I think it's in the end you just blame yourself for doing it.

I: And why do you blame yourself?

J: I just do. I think, all my daughter can say is that, how could you spend money on somebody you didn't know, when I could have bought them a house each.

(Jane)

Theme 7: Ways of coping

All participants had made attempts to cope with their predicament; however, few appeared to be coping. Some had more supportive environments to help them cope; however, in the main, their environments were not supportive. The person who seemed to cope most was Martina. Although she had been close to suicide at one point and was still struggling with the ordeal, she started to cope better after she revealed the details of the scam to her children. Although they were not all supportive, some were. They also helped her separate the fictitious person from the criminal.

M: And at the end of the day, Douglas was the youngest twin that decided that he

        was going to take control, because his brother's in Glasgow, he took me to the

        bank, we sorted out everything, and I owe him the money now. The eldest one

        in Durban in South Africa, was the sort of, mum you're an idiot. He wasn't

        living here with me. He didn't really understand…

        And they said to me [her children] every time you think of him, think of him

        as this horrible big fat Black guy…And that's what I was able to get rid of,

        this person that didn't exist.

 (Martina)

Few received effective support from others. Even those who attempted

counselling found this to be ineffective as the counsellor had not heard of the crime

and informed them that they would be of little help.

Participants, in the main, found that carrying out the interview was helpful as

it was often the first or second time they had disclosed the experience in full and felt

accepted without ridicule. However, disclosure in itself was not a successful coping

strategy. In fact, those who disclosed to others who did not provide support found this

to be more harmful to their recovery.

Those who dealt with law enforcement in the UK found this was fairly

therapeutic (these were the victims who were identified as potential victims via

intelligence gained by law enforcement). According to these victims, the officers

displayed empathy and understanding. Arguably, the officers showed what Rogers

refers to as *unconditional positive regard* (Rogers, 2004/1961). However, the same

respect and empathy was, in the main, was non-existent when individuals reported the

crime to the police when they were suspicious that they had become a victim of this

crime (either by phone or the front desk). These victims reported that police were unhelpful and dismissive.

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. Some of the victims reported falling in love with the officer. This is what some psychologists might refer to as the *'transference effect*. According to psychodynamic theorists, a transference effect is when an unconscious feeling is redirected from one person to another (Freud, 2001/1911). It appeared that some of the victims were transferring their love for the scammer onto the officers. For example, although Martina appeared to be coping quite well at the time, she had developed unrequited romantic feelings for one of the officers.

The transference effect was not restricted to misattributions about the law enforcement officers' intentions. Rose, for example, actively sought out the real person behind the photograph and started to develop feelings for him, which were clearly not reciprocated.

Others found that writing down the trauma was effective (although again they still had not fully coped with the experience). This writing method has been argued by Pennebaker (2004) to be an effective method to help individuals deal with trauma.

Some participants felt that the only way they would achieve full closure was when the criminal was locked up in prison, as Jane contends:

J: … (starts to cry?)

I: What things would help you now to support you?

J: I suppose…I think…really what would help, is getting the man.

I: Getting the money back would be…No?

J: Erm…I think…getting him in prison…

(Jane)

In Jane's case a suspect was caught and was tried in Ghana. However, not all victims will potentially experience this closure, given that criminals are rarely caught. Moreover, there are limited policing resources available to catch all fraudsters. This led some to hunt the criminals themselves by conducting web searches – all victims were of course unsuccessful and this act of searching appeared to cause them more distress and anxiety.

Many of the victims, as a way of coping, worked on campaigns to increase awareness of the crime. Some, for instance, went to the media and told their stories on television to newspapers and magazines. Although most originally believed this would be cathartic, this strategy often lead to more distress, especially when the media ridiculed. Moreover, most who had chosen to reveal their story to the media had not first disclosed their ordeal to close family and friends – this often drove others close to them away when they learnt about the victim's story. Another form of coping employed by only a couple of the participants was to think positively about a new life.

Theme 8: Future view of relationships

Some participants decided to discontinue using online dating sites, while others had decided to give up altogether on relationships. Interestingly, most of the participants had continued to use online dating sites, although they all chose to leave the site through which they were scammed. Two victims who continued to use online dating became repeat victims. Many of the participants felt that no other romantic partner could compare with the fictitious relationship they had developed with the

criminal. Lucy, for instance, kept the photographs on her phone of the man she believed she had been having a relationship with. At the time of doing the interview she felt her current partner could not compare.

Discussion

This is the first study to examine the psychological impact the online dating romance scam has on its victims. These victims compared with victims of other types of crime, including fraud, reported some similar psychological experiences. However, the literature on the psychological impact on victims of fraud is fairly scant and goes into little depth about the psychological problems victims might experience. This study found that victims are not limited to those who are scammed out of money, and whilst it might not be clear whether they are victims of crime, per se, most reported that the same psychological impact from the experience even though they did not lose money. Unlike victims of other scams, most of the victims in this study experienced a 'double hit' of the loss of money and a relationship. Moreover, the amount of money lost did not correlate with the severity of the psychological impact on the victim. In most cases, participants reported greater upset from the loss of the relationship compared with the loss of money (and some lost very large sums of money). The study revealed that victims had to deal with all or some of the following stressors: financial loss, loss of a significant relationship, and a potential threat to their lives.

Victims experienced a range of emotions in the aftermath of the scam, including: depression, shame, embarrassment, shock, anger, guilt, worry/stress and fear. Some of the emotions reported by the victims in this study, have been experienced by victims of other types of fraud victims (e.g., depression, suicide, post-

traumatic stress). In contrast, these victims appeared to, in addition, experience, deep shame and embarrassment. For some, the event was so traumatic that victims described the experience as being mentally raped. Others admitted to having felt suicidal. As with similar crimes, victims of this crime experienced self-doubt, a lack of confidence and a lowered self-esteem. Although researchers have pointed out the importance of considering the duration since the crime when considering victims of fraud (see Levi and Burrows, 2008), many of the victims in this study were still feeling traumatised long after the event (some 3 years later).

Victims who performed sexual acts in front of a webcam described a similar psychological impact to those affected by rape (Resick, 1993). To date, there has been little thought given to the possibility of rape occurring in cyberspace (besides the Mr Bungle affair which occurred which occurred with a textual character online in a MOO, see Turkle, 1996). The act of being coerced into a sexual act online (without fully informed consent) is possible and might be considered to be a criminal act in the future. However, such consideration of the law is beyond the scope of this paper. The point raised here is that victims who experienced these sexual encounters reported a similar psychological impact, such as shame, guilt and sexual violation to rape victims. Given the lack of research in this area, based on the interviews carried out in this study, we can only theorise that sexually abusive acts can occur in cyberspace and have damaging effects on individuals' lives.

Previous studies on identity theft have found that victims experience post-traumatic stress (Sharp et al., 2004). Some of the victims in this study appeared to be suffering from post-traumatic stress. DSM IV states that someone who has experienced or witnessed an event that involved a real physical death threat or serious injury to the person or others can experience post-traumatic stress. During this event

the person experiences intense fear, helplessness or horror. The victims who were kidnapped in Ghana experienced a genuine threat. They were locked in a room with armed men and could only return home once they were released. Others might have perceived a real serious physical threat given the ample information they have disclosed about themselves to the criminal could have easily lead the criminal to their homes or places of work. Sharp et al. (2004) found that victims of identity theft continued to feel distress over time if their cases remained unresolved. Many of the cases in this current study remained unsolved. Counsellors need be mindful that victims of this crime might be experiencing post-traumatic stress.

Individuals who blame themselves for a traumatic event, such as rape, or abuse are less likely to cope with trauma, whereas individuals who blame their attacker fare much better (Arat, 1992; Meyer & Taylor, 1986; Meyer, Wagner, & Dutton, 2010). Self-blame is predictive of more post-traumatic stress disorder symptoms as well as poorer recovery (Frazier, 2003; Koss, Figeuredo & Prince, 2002). Ullman (1996) found that individuals who adjusted better following trauma were those who were believed and listened to by others. This research found that individuals were far more likely to blame themselves than the criminal for being taken in by the scam. They were also less likely to tell others about their experience and when they did, most participants had their self-attributions reaffirmed. This makes it very difficult for victims of this crime to psychologically recover. Findings from this study suggest that victims of this crime need to be immediately referred to counsellors (counsellors who are obviously well-informed about this crime). Moreover, law enforcement officers need to be mindful of the psychological impact of this crime and avoid any judgment or ridicule.

This study found that the loss of the relationship was sometimes just as

traumatic or even worse than the loss of monies. It is important for counsellors to understand that victims of this scam are, in part, dealing with the sudden termination of a highly significant relationship. Weber (1998) explains that the loss of a relationship, even when the other person is barely known to the other can be a major stressor or trauma. Duck's (1981) topographical model provides insights into relationship dissolution. In his model he outlines four latent models of dissolution: pre-existing doom, mechanical failure, process loss and sudden death. Sudden death best fits the dissolution of the relationships in this study. Duck argues that sudden death happens when new information about one partner leads to trust violation, which causes the relationship to end (e.g., proof of deception, infidelity).

Leick and Davidsen-Nielsen (1991) outlined how their bereaved clients experienced the end of a relationship. According to their work, clients did not experience a sequential or linear model of grief. They argued that individuals must: a) recognise the fact of the loss; b) release the emotions of grief; c) the bereaved person not only needs to 'pick up the pieces' and develop face-saving attributions, but must develop new skills for a new life ahead; d) the bereaved person must cease expectations of reconciliations or relinquish unrealistic fantasies and instead invest emotional energy into new interactions and relationships. Many of the participants reported going through a grieving process when dealing with the loss of their relationship (albeit an unreal relationship). Leick and Davidsen-Nielson's model for supporting individuals through the grieving of a relationship might be applied to victims of the online dating romance scam.

Participants experienced a grieving process once they learnt their relationship was not real. According to Kübler-Ross's (1969) model of grief, people who are bereaved experience denial. All participants in this study experienced denial and some

were still very much in denial at the point of the interviews. Psychodynamic theorists have argued that denial is an immature defence mechanism (Andrews, Pollack & Stewart, 1989). Although denial might be understood as a normal part of grieving, in these participants' cases it was an ineffective means of coping (those in denial were unable to move on in their current relationships) and lead them to be vulnerable to a second wave of the scam. Given the second wave of the scam could lead to re-victimisation it is imperative that victims of this crime accept the reality of their situation as soon as possible – this needs to be facilitated by both law enforcement officers and counsellors.

This study revealed evidence of the *'transference effect',* which is when an unconscious feeling is redirected towards another. It is theorised here that the victims were transferring the love they felt for the criminal onto others, such as law enforcement officers, and the real person behind the stolen photographs. It is important for law enforcement officers to be aware of this possibility, and while we would argue that it is important for them to be empathic, that it is also important for them to establish boundaries and refer the victims to counselling as early as possible.

Few of the victims appeared to be coping with the trauma and stress experienced by the crime (and some of the victims had been scammed 5 years prior to the interview). Most were left feeling unable to trust others and afraid to develop new romantic relationships. The person who appeared to be coping most had support from some of her children, who helped her make the separation between the fictitious identity and the criminal. In reality, many individuals did not have supportive families and friends, partly because of the sorts of families they had and partly because the families and friends were also affected by the crime. Counsellors need to be aware of this lack of available support in helping their clients more to recovery.

In conclusion, although individuals did have varying experiences, many were traumatised or extremely stressed by the crime. Most were not coping well with the stress and needed to be referred to counsellors. Victims appeared to be grieving the death of a loved-one. Unlike other mass-marketing fraud, many victims of this crime needed to deal with both a relationship and financial loss. Moreover, some were re-victimised in a second wave of the scam. From this research we have developed recommendations for change with regards to public policy as well as suggestions as to how law enforcement officers and counsellors should treat victims of this crime.

Given the sexual abuse and psychological trauma many of these victims endured we believe that policy needs to be developed with regarding how to treat victims of this scam 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 if 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. We propose that victims of the online dating romance scam ought to treated as intimidated witnesses.

We also suggest that early psychological intervention is important for recovery as well as to assist in preventing a second wave of the scam. Given that law

enforcement often breaks the news to victims (based on intelligence they have gathered), we recommend that this intervention should be offered at the time of the breaking the news (in cases where law enforcement inform the victim). In the UK, for example, it could be made policy that Victim Support plays a role in the initial stages. Health professionals need to be aware of the following: that disclosure of the crime to loved-ones is not necessarily psychologically healthy, that victims could be experiencing post-traumatic stress and at least most are stressed and anxious, most went through a grieving process, and most are left in a problematic state of denial which needs to be worked on to avoid re-victimisation, some victims experience cyber-sexual abuse, which some described as virtual rape, and transference is likely to some cases.

Our advice to law enforcement officers is: they need to be aware that these victims are often traumatised and need to be treated as vulnerable victims, that individuals need to referred to counselling as early as possible, that individuals need to come to a realisation the scam was real to avoid re-victimisation, to be aware that although the victims do need to be treated with respect and empathy that there is the risk of transference.

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