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Inside Romance Frauds

How can analysing discourses in social science research help us understand one of the UK's most damaging 'white collar' crimes?

The way romance fraudsters ply their trade is under-explored by social scientists, despite its many harms. These can include relationship loss, financial loss, and emotional and sexual abuse. Challenging existing stereotypes of fraud victims as stupid, ignorant, or greedy people, this article takes readers through real romance fraud interactions to reveal the strategies used to groom, deceive, and exploit within the (false) context of a romantic relationship.

Distorting the victim's reality

Romance fraudsters cannot risk alarming victims into abandoning the relationship by immediately demanding money. Instead, they must develop the victim's sense of control and then groom them into compliance, while manipulating their emotional and communicative environment. Distorting the victim's reality is a subtle, step-by-step process. It is ideal for a developing romance which is, by nature, a longer-term prospect.

This environment enables the fraudster to create a distorted version of reality whereby requests, demands and controlling behaviour can be recast as normal requirements of attending to a relationship, or the result of ordinary business ebbs and flows.

The romance fraud examined here is between the fraudster ('Avery') and the victim ('Mandy'). It lasted six months and eventually cost Mandy £60,000. The

fraudster posed as a successful boxing promoter and a divorced father of one, looking for love. 'A' denotes talk by 'Avery' and 'M' by 'Mandy.' The turns within each extract are numbered for ease of reference. The communications took place on 'What's App', with timestamps included to show the passing of time.

The analysis examines the communication along three themes:

- The '*set up and drip-feed*' where the fraudster sets up information early in the communication which is then relied on to validate later behaviours and requests
- '*Visceral responses*' where the fraudster uses reactions to situations to invoke a protective response from the victim
- '*Isolating the victim*' where the fraudster uses language to detach the victim from the security and reality of their support network.

i) The set up and drip-feed

This is the introduction of false information early in the communication, which is then referred back to as truth. This underpinning of the victim's understandings with 'facts' is reminiscent of both gaslighting (Sweet 2019) and 'creeping normality' (Diamond 2005). It happens slowly, disguising the subtle movement towards financial exploitation that could otherwise be regarded as unacceptable.

Extract 1 shows how Avery introduces pieces of information, followed by Extract 2, where he uses these to contextualise and rationalise requests for money. He introduces the notion that he has, and routinely invests, large sums

of money, as part of which there is an inherent risk, and often temporary cash-flow issues relating to this 'good business-minded' practice (lines 25-26).

Extract 1

1 A: Boxing involve a lot of money to invest and promote if you don't have it you...
2 can't do it 08:27
3 A: Even to rent a venue for the fight is a lot of money 08:27
4 A: Sometimes it can take a year or six months to arrange for one fight 08:28
. .
8 A: Very big contract 08:30
9 A: And big investment 08:30
10 A: When I lose, I feel bad and cry sometimes 08:30
11 M: Oh dear. I hope you win this one. 08:31
12 A: Today's much, I did bet at £500,000 08:32
. .
25 A: You know good business-minded person finds the weak side to invest just that
26 in the beginning you, you will spend more money before making profit 08:43

Here, Avery demonstrates his personal wealth (lines 1, 2, 3, 8, 9, 12), his familiarity with handling large amounts of money as a professional (lines 1, 2, 25, 26), and the normality of making a loss before profit (lines 1, 3, 9, 26). This enables him to *set up* the idea that financial risks are not concerning, but are instead good business moves. He demonstrates his emotional investment in his work (line 10).

Nine days later, Avery issued his first direct request for money; his current situation has created an unexpected, additional strain on his finances that he cannot resolve:

Extract 2

- 1 A: I am at the port to clear the good for the renovation, as I told you earlier on
- 2 A: But when I came in here the clearing fees has increased, which I did not
- 3 expect that 19:52
- 4 A: Baby, I need £6,000 to add to the money I have paid to clear it and I have only
- 5 48hrs to clear it. If not will pay penalty and the price will increase 19:55
- 6 A: That's has made me sick right now 19:55
- 7 M: Oh dear. I'm so sorry. Why don't you have someone there managing it for
- 8 you? 19:56
- 9 A: Darling, you know I have workers who are working for me at the club but I
- 10 have to pay, so that the good can be clear. Darling, kindly give me the money
- 11 and I will pay it in a few weeks and even add interest for you 19:58
- 12 A: Do your best for your husband 19:58

Here, Avery mitigates his request for money by framing it as additional money, rather than the entire bill (line 4). This indicates that he has taken responsibility for as much as he can, and implies the remaining amount is comparatively small. Mandy is in a false position of power and responsibility here. Through Avery's 'set up' of information, she has an emotional investment (resulting in sympathy, line 7). Demanding urgent action is a warning sign for fraud.

However, Avery's request for urgent financial assistance (lines 4-5) is made credible by genre-mapping (Carter 2015). Legitimate demands for money may threaten an additional fee if a bill or fine is not paid on time (think about how parking fines increase if not paid within 28 days). This is followed with a

visceral appeal for urgency (line 6). The pre-announcements ('As I told you earlier on', line 1, and 'you know...', line 9) draw on information delivered earlier to legitimise it. This means Mandy is less likely to challenge the reasoning behind the request for money.

All this is heightened by Avery's use of 'husband' (line 12), which invokes normative assumptions about married roles, expectations of joint responsibilities, and a duty to protect a partner. Invoking guilt can provoke a need to 'make it up' to the aggressor, reminiscent of the effects of coercive control and domestic abuse (Baumeister et al, 1995).

ii) Visceral responses

Delivering visceral responses such as those seen in Extract 1 highlight Avery's supposed emotional vulnerability regarding failure and debt. Extract 3 reveals the ways in which this vulnerability is bound up in a health narrative, and is used to manipulate Mandy into sending money, acting quickly, and engaging in secrecy as a protective act.

Avery outlines the context, the problem, and its likely impact. The rapid delivery conveys urgency; the content reveals his helplessness and desperation. The use of 'last nite' (line 4) then roots the interaction in time and highlights the immediate and emerging nature of the situation:

Extract 3

1 A: You know, as I calculate the bills and same time the truck
that will pick
2 it's and the boys that will offload the goods 18:30
3 A: It's going to cost a lot and it's killing my soul 18:30
4 A: And it's made me feel sick last nite 18:30

Here, Avery makes clear the impact the financial situation has on his health (lines 3-4), He adds later: 'I have never been to this stress in my life, never, never' (19:50). In this discussion he also directly identifies Mandy as the one who needs to help him, predicating an offer of assistance as a demonstration of love and dedication to the relationship: 'I know if my woman loves me very well and want to be with me... I feel she will do what she can to help me out (19:43).

The next morning, despite acknowledging, 'I'm taking a huge risk', Mandy agrees to send Avery '£50,000... everything I have in the world' (07:08). She demonstrates his success in persuading her to act against her instincts.

iii) Isolating

Described as a tactic used in coercive control (Stark, 2013), isolation separates Mandy from the protective advice of others outside of the manipulation. Mandy tells her support network about the money she has sent Avery, a conversation that results in her telling him prior to the following exchange in Extract 4: 'I am not sending you another penny. My family and friends, who I have known for between 20 and 60 years, are all horrified that I have sent you £6,000.' He responds two minutes later:

Extract 4

1 A: Mandy you know when you allow yourself for people to tell you
what to do
2 instead of follow your heart and trust in your partner one day you
3 will see me and cry but that time it too late b'cos I have told you
many
4 times that friend are jealous and say all sort of things that will
break
5 your relationship and make you lonely forever 20:04

The recurring themes in Avery's reactions here are around loneliness, and that Mandy's family are trying to break up their relationship and her only chance of happiness. Avery uses 'allow yourself' to suggest that Mandy is causing her own downfall by listening to advice on 'what to do' (line 1). Their concern is restyled as an act of jealousy (lines 3-4).

While working hard to separate Mandy from her support network, Avery also frames himself as the sole alternative; reminiscent of the domestic abuser forcing themselves into the centre of the victim's world (Tolman et al 1992). This attempt to override Mandy's instinct to seek advice from her loved ones is lent a sense of urgency through Avery's frustration – 'I have told you many times' (lines 3-4) - and the final and lasting nature of her loss if she continues to heed their concerns (lines 3-5). This tactic is designed to instill fear.

Indeed, on lines 1-2 Avery encourages Mandy to suspend her disbelief and trust him rather than her family. Two days later, he styles himself as the 'only one man who loves you and want to marry you.' This maneuvers Mandy into a position of powerlessness and dependency on him for advice and responsibility for protecting and fulfilling her romantic ideal (Kopp et. al. 2016).

Some conclusions

This article shows that white collar crime does not always involve businesses. And far from an ignorant person 'falling for' a fraud, detailed social science research can show how victims make decisions that feel rational and reasonable. The transformation from ordinary, unproblematic interactions to apparently poor decision-making may not be due to a deficiency of the victim, but rather the skill of the fraudster.

Through the 'set up and drip-feed', the use of 'visceral responses', and 'isolating the victim' the fraudster can present themselves as rich, powerful, and authoritative people. As well as financially needy, romantically and physically vulnerable, and desperate for help. These tactics enhance their credibility, weaken a victim's links to sources of support, and disguise requests for money.

Requests that may otherwise be rejected are rationalised under the pretext of nurturing and protecting the relationship. Victims are often provoked into action when fraudsters leverage threats to their own health and the relationship. Expressions of their vulnerability, and the unexpected nature, importance and urgency of the situation, is what leads to the need for financial assistance.

Public protection messages against frauds like these assume that the victim makes bad decisions, and that they can simply step away from their emotional manipulation, to assess and remedy their situation. This research argues that this standpoint ignores the reality of romance fraud and therefore renders

such offerings ineffective and inapplicable to its victims. It also suggests that the study of white collar romance fraud will benefit more from being viewed through the lens of domestic violence and abuse.

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