

## DISTORT, EXTORT, DECEIVE AND EXPLOIT: EXPLORING THE INNER WORKINGS OF A ROMANCE FRAUD

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*Romance fraud is a crime where the fraudster must strike a balance between the romantic and financial aspects of the communication for their criminal intent to remain hidden. This discourse analytic research examines the setup of information early in the interaction, the use of visceral language and isolation as key tactics of exploitation enabling the distortion of reality and manipulation of power. With demands shrouded in a health narrative, and secrecy urged for the preservation of the relationship and the victim's happiness, this research reveals how the language of this financially and emotionally devastating crime involves grooming strategies akin to coercive control and domestic violence and abuse and exposes the inaccuracies of popular narratives surrounding victims and in awareness-raising and crime prevention strategies.*

**Key Words:** romance fraud, dating fraud, scams, manipulation, crime prevention, grooming

Frauds are a societal and academic concern, a police and law enforcement strategic priority (National Audit Office 2017), and are pervasive, exploitative and psychologically and financially traumatic to victims. This work explores romance fraud, and the linguistic balancing act involved in maintaining a romantic façade whilst advancing the concealed goal of extorting money and mitigating talk potentially incompatible with romance, such as financial matters, urgency and secrecy. Challenging existing stereotypes of fraud victims as stupid, ignorant or greedy (Button *et al.* 2009a; Cross 2015), this research examines how power and reality are distorted by the fraudster, and the impact this has on the victim's self-protection from the fraudster's criminal intent. It argues that romance fraud is a type of online grooming and abuse through examining 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, and 'isolating the victim', where the fraudster uses language to detach the victim from the security and reality of their support network.

In a structured performance reminiscent of the stages of online grooming (Whittle *et al.* 2013), romance fraudsters obtain access to vulnerable people online under the guise of seeking a relationship. Romance frauds are typically a long-term scheme, reliant as they are on the trust borne from the development of a relationship through which to exploit their target. The unsuspecting participant is also likely to experience a degradation in decision-making capabilities simply due to their extended exposure to

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it (Baumeister *et al.* 2008). For a successful romance fraud to be complete, the fraudster needs to create the appearance of a romantic prospect with whom a genuine, meaningful relationship is developing and surreptitiously segue into types of talk likely to be at odds with this romantic scenario. Requests for money are the sole, yet hidden, function of an interaction where romance is collectively the façade of, rationale for and the conduit through which the fraud is performed and need careful management as monetary demands are likely to cause alarm.

As described by Cross *et al.* (2018) and Irvin-Erickson and Ricks (2019), there remains very little academic exploration of romance fraud. Research in this area concentrates on fraud more broadly, its psychological impact or on victims' reports of their experiences. It affects people with vulnerabilities surrounding social isolation and loneliness (Lawson and Leck 2006; Lichtenberg *et al.* 2013), bereavement and job loss (NAO 2017). The inner workings of the way fraudsters ply their trade remains underexplored despite its distinctively multifaceted harm, which includes relationship loss, financial loss and emotional and sexual abuse described as akin to rape (Whitty and Buchanan 2016). While there is significant public-facing material on how to identify fraudulent activity and protect oneself from becoming a victim of fraud, there is limited evidence through which to create effective barriers to victimhood and remediate harm (Irvin-Erickson and Ricks 2019). This paper offers empirical contributions to understandings of the fraudster's actions in an area dominated by research that draws on the victim's experience.

### *Literature Review*

The majority of research in this area focusses on fraud in general (as described by Lea *et al.* 2009a), itself an underexplored area of criminology, stemming as it does from the area of white-collar crime: 'neither... are "mainstream" within criminology and both remain under-explored to varying degrees' (Day 2019: 32). Until relatively recently 'very little... [was] known about this crime and its effect on its victims' (Whitty 2013: 666). Currently, research that specifically focusses on romance fraud tends to concentrate on the latter, with the ways in which language is used by perpetrators, or the dynamics of the fraud once contact has been made and the 'romance' is underway, seemingly overlooked.

Cross *et al.* (2018) used interviews with victims to examine links between romance fraud and domestic violence and abuse, revealing similarities between the two in economic abuse, creation of fear, isolation, monopolization, degradation, psychological destabilization, emotional or interpersonal withdrawal and contingent expressions of love. Lea *et al.* (2009b) found that decisions are made based on individuals' knowledge of social norms and how people are expected to respond, a concept similar to social engineering, which can be effective in a range of communicative contexts, specifically, 'genre-mapping' (Carter 2015), where language in other legitimate contexts (such as promotional materials, charity appeals and invoices) is used to manipulate victims into acting quickly and without concern as the format is reassuringly familiar. Lea *et al.* (2009b) also describe 'visceral triggers' (the victim's response to stimuli) as important in persuading victims to respond to scams as these direct them to focus on the positive outcome of engaging with the communication. Whitty (2013) used interviews with romance fraud victims to reveal a cognitive dissonance whereby victims attend to some

details but disregard those that do not align with their perception of the developing relationship. Persuasion is more likely to be successful in a communication where the recipient believes that they hold shared interests with the person they are interacting with (Cialdini 1984) and an emotional connection through shared interests, goals and the sense of the fraudster being their ‘ideal romantic partner’ (Whitty 2013). Kopp *et al.* (2016) work highlights individuals’ idealized notions and aspirations of an ideal relationship itself as a vulnerability to romantic exploitation.

The overarching focus on explorations of victims’ accounts of the crime includes motivations for engaging with fraudulent communications and characteristics predisposing them to or enhancing their likelihood of victimization, drawing on themes relating to naivete, gullibility and greediness. Lea *et al.* (2009a: 9) found that victims ‘seem to be unduly open to persuasion, or perhaps unduly indiscriminating about who they *allow to persuade them*’ (emphasis added), while Millman *et al.* (2017: 94) reported officers describing cyberstalking victims as ‘unwilling to help themselves’. Buchanan and Whitty (2013) suggest that dating profiles could be used by fraudsters to identify individuals more likely to be vulnerable to exploitation, with Millman *et al.* (2017) describing officers’ perceptions that victims’ online behaviour increased their vulnerability, much like signals of advanced age or physical vulnerabilities are targeted by doorstep criminals (Steele *et al.* 2001). This turn towards the victim can amplify the negative narratives of fraud victimization as the result of greed and ignorance, for which they should be held responsible (Cross 2013). In relation to family violence, Holt (2021: 108) discusses the pathologizing and ‘problematization of the victims, rather than the perpetrators of violence’ that comes with focussing on victims’ lack of action. Developing understandings of the crime by the victim’s actions (or inactions) sits parallel with the victim-blaming perspective of rape culture, an historically prevalent narrative that now proliferates social media more readily than anti-victim-blaming messages (Stubbs-Richardson *et al.* 2018). These negative perceptions of victimhood and the embarrassment and shame associated with being a victim of cyberstalking then acts as a significant barrier to reporting (Woodlock 2013). The predominant narrative here describes those who are actively seeking (or responding to) opportunities for love as acutely vulnerable to fraudsters, reinforcing the need to understand more about the mechanics of the performance of these crimes and redress the balance of responsibility for them.

The present research draws on empirical data and an inductive approach to reveal the strategies fraudsters use to groom, deceive and exploit within the (false) context of a romantic relationship. This represents an examination of the ‘other’ as the absent part of the victim–offender dyad by moving away from the question of what the victims are doing to make them so vulnerable towards what the fraudsters are doing that make them so powerfully manipulative. Moving away from the victim-centred approach, Rege (2009) draws on publicly available online documents relating to romance fraud to document the overall ‘technical’ and ‘non-technical’ skills used by fraudsters (such as being able to create and use a false profile, trust-building social skills and patience). A similar linguistic turn is evident in relation to research specific to grooming practices; Gupta *et al.*’s (2012) analyses of paedophiles’ language in grooming children online identified this as the first examination of language in this context, with prior research focussing on theoretical and psychological approaches to understanding this criminal activity. Gupta *et al.* (2012) recognized that the absence of research on language strategies is a surprising gap in academic and practitioner knowledge given the

seriousness of the crime. This scarcity is ongoing, having also been discussed by [Grant and MacLeod \(2020\)](#) eight years later, addressing this in their analysis of the accuracy of officers' adoption of linguistic features of a child's interaction for the purpose of pursuing criminals intent on grooming children for sexual abuse. Despite this movement, there remains an overall lack of focus on the criminals who carry out their crimes through the use of language. That this gap continues to exist in one of the most serious and repugnant areas of criminality makes it unsurprising that other areas of online criminality, such as romance fraud, also suffer similarly.

### *Methodology*

Drawing on discourse analytic and narrative frameworks, this research develops understandings of the (ab)use of language for criminal gain, romance fraud protection and prevention literature and challenges negative connotations associated with becoming a victim of romance fraud. Due to the nature of this crime, data in the form of communications between fraudsters and their victims are rare; in all probability, a contributing factor in the paucity of romance fraud research using such data. Despite overwhelming support for the research and recognition of its potential contributions to policy and practice in line with 'protect, prevent and pursue' police strategies, my data access attempts through trading standards, victim support and the police were frustrated variously through the lack of victim reports and computer systems unable to easily service data access requests for research purposes. As is often the case with empirical research into areas without clear precedent for data collection, access relied on information-seeking serendipity ([Foster and Ford 2003](#)). Following an appearance on a television series on romance fraud ([For Love or Money 2019](#)), the general public have become aware of my research and victims have contacted me through Twitter and email. Those willing, after providing informed consent, sent me their communications with romance fraudsters in a process that is current and continuing. All data were collected with ethical approval from the University of Roehampton and anonymized prior to analysis.

This research draws on a classic case-study approach that has proven pivotal to the development of many areas of criminological endeavour, such as the legacy of [Shaw's \(1930\) \*The Jack-Roller\*](#), a contribution discussed at length from multiple perspectives in the 2007 special issue of *Theoretical Criminology* ([Maruna and Matravers 2007](#)). Using a single romance fraud, which, by its nature, relies on a lengthy back-and-forth communication to incrementally build rapport over time to groom the victim, provides a real depth and richness of data (it comprises 79,616 words of a real crime-in-progress), enabling focussed insights into the language of the dynamic fraudulent relationship. This discourse analytic work draws on a narrative research approach by examining the use of language within its context while being cognizant of the stories being told by the fraudster and the ways he represents and reinvents himself through the discourse of the developing relationship. Using a 'practice-oriented view of narrative genres' ([De Fina and Georgakopoulou 2008: 383](#)) and narrative as a social practice, the understanding is that the participants in the communication 'come together around a mutual engagement in an endeavor' ([Eckert and McConnell-Ginet 1999: 191](#)). However, this communication comprises two endeavours: the fraudster's, to extort money, and the victim's, to develop a relationship. As a written communication, non-verbal aspects

of interaction, such as tone of voice, do not exist in the data; however, other non-verbal elements present, such as patterns of turn taking, can reveal aspects of a speaker's intentions (Thornborrow 2002).

The use of language as a means to manipulate the victim and distort reality is examined within sections that explore the 'set-up and drip feed' of false information, the use of visceral language and attempts to isolate the victim. This approach captures the non-linear and multimodal nature of manipulative techniques revealed here (in particular, the use of visceral responses, which permeate every theme). The analyses reveal communicative techniques that deviate from traditional prevention and awareness-raising efforts and align with practices of coercive control and domestic violence and abuse.

The romance fraud discussed in this paper between the fraudster ('Avery') and the victim ('Mandy') lasted six months, with Mandy extorted of a total of £60,000 prior to her ending communications. The fraudster posed as a successful boxing promoter and divorced father of one, hurt previously by his (ex)wife's infidelity but now looking for love. Examining 9 numbered extracts and 26 quotes from the data reveals how the fraudster's language manipulates the balance of power and distorts the victim's reality with the objective of defrauding her. 'A' denotes talk by the fraudster 'Avery' and 'M' by the victim 'Mandy', and the turns within each extract are numbered for ease of reference. The communications took place on the mobile phone messaging service 'What's App' and, while there is no date information available, the time is visible on each message, and these (as well as the page numbers they appear on when saved in a Word document) are included to show the relative positioning of the interaction and the passing of time.

### *Analysis*

Romance fraudsters cannot risk alarming victims into abandoning the relationship by overtly demanding money. Instead they must develop the victim's sense of control and groom them into compliance while manipulating their emotional and communicative environment. Distorting the victim's reality is a subtle and incremental process, ideal for a developing romance, which is by nature a longer-term prospect. This environment enables the fraudster to cultivate a distorted version of reality where requests, demands and controlling behaviours are recast as calls to meet the ordinary requirements of attending to a relationship or the reasonable result of business ebbs and flows. The following is an exploration of how Avery sets up seemingly innocuous information that is later used to contextualize, rationalize and evidence future demands; the use of visceral responses to compel action and compliance and maintaining an altered reality through isolating the victim from support outside of the relationship.

#### *The set-up and drip feed*

Information that appears innocuous is introduced early in the communication, repeated and developed, then referred back to as truth as the communications progress over time. This resculpting and underpinning the victim's understandings with 'facts' is an effort reminiscent of both gaslighting (Sweet 2019) and 'creeping normality' (Diamond 2005). It manifests here as manipulating the communication so that the victim is primed for, receptive to and unguarded against requests for money. Coined



here as the ‘set-up and drip feed’, it happens slowly, disguising the subtle shifts in the communication towards financial exploitation that could otherwise be regarded as objectionable. This could be a factor in the incredulous reaction of others when considering outcomes of romance fraud (Cross 2015), having themselves not been exposed to the grooming process prior to the fraud. Extracts 1 and 2 show Avery introducing information, followed by Extracts 3 and 4 where Avery uses these to contextualize and rationalize monetary requests.

The communication in Extract 1 is from their fourth day interacting on What’s App. Avery introduces the notion that he has and 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 and 26). He produces two sets of three turns, using this time holding the floor to set out the financial solvency required to succeed in his business (Lines 1–4). Mandy’s turn on Lines 5–7, asking if the contracts are big (text omitted for brevity) demonstrates her engagement with Avery’s topic. He responds on Line 8, before revisiting his earlier topic ‘And big investment’ (Line 9).

*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’s can take a year or six month 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 loose 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.
- .
- .
- .
- 18 M: ...society doesn’t value taking care of people or the environment. I can sort of  
19 see a social good in boxing for kids who don’t have a lot or who are going off  
20 the rails.
- 21 A: Yes 08:40
- 22 A: And also women boxing are weak in the world that’s why I have starting  
23 investing in women boxing 08:41
- 24 M: Good for you!!!!!!
- 25 A: You know good business minded person find the weak side to invest just that  
26 in the beginning you You will spend more money before making profit 08:43  
(Pages 15–17)

Throughout this interaction, Avery demonstrates his personal wealth (Lines 1, 2, 3, 8, 9 and 12), his familiarity with handling large amounts of money as a professional in an industry that requires wealth from its investors (Lines 1, 2, 25 and 26) and the normality of making a loss before profit (Lines 1, 3, 9 and 26). Aware of the contrast

between her work (as a social worker) and his, Mandy tries to align the two on Lines 18–20, which is taken on by Avery from Lines 22 and 23 where he talks about investing in ‘women boxing’. Framing his investments in a caring and female-focussed context may be more relevant to Mandy’s interests and align with her views; she is interested in the good of society (Lines 18–20) rather than boxing (‘I’m not a boxing fan. Did I tell you that?’, Page 14). Establishing a point of shared interest can build an emotional connection (Whitty 2013) and aid persuasion (Cialdini 1984) through a perception of solidarity (Silvia 2005). This also enables Avery to establish this as a risky investment that initially involves more outlay than return. He also sets up the idea that the risks are calculated, good business moves (Line 26), and reveals his emotional investment in his work: ‘When I loose I feel bad and cry sometimes’ (Line 10).

Nine days later (Extract 2), Mandy asks Avery for money, demonstrating how well he has convinced her of his wealth.

*Extract 2*

- 1 M: If I don’t get my loan - will know by Friday I hope - would you lend me  
2 some?  
3 A: You don’t need to worry about money darling at the moment all my money  
4 has gone into investment also buying of items for the renovation just  
5 yesterday I issues a check of £50,000 for the contract 16:20  
6 A: Am also going to spend \$120,000 at USA which I have already paid mandy I  
7 will get more money ending of this months 16:21  
8 A: My bet money is in progress 16:21  
9 A: And also bcos of the bid I can’t take anymore money from account until the  
10 bid has been approved 16:23.  
. . .  
15 A: When I get home my bet money will be ready by then 16:45  
16 A: And I can do whatever you want for you but right now bcos of the bid I am  
17 not able to withdraw anymore money until the bid has been approved 16:46  
(Pages 62/63)

Avery explains that, although he is rich (Lines 5 and 6), he cannot lend her money. By framing his inabilities to access money as a condition of the bidding process for the rights to boxing matches, he shows how his lack of available funds is both due to a legitimate business situation and not in his control, reinforcing his businessman status while explaining his financial stasis.

A little over an hour later, Avery issues his first request for money. He navigates a line between the expected and unexpected; his cash-flow issue makes sense given the back-story about his accounts being locked (Extract 2, Lines 9 and 10), and his current situation has created an unexpected additional strain on his finances that he cannot resolve.

*Extract 3*

- 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 £6000 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 make 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 you best for your husband 19:58  
 (Pages 65/66)

The request for money is situated within the narrative of what he had anticipated could happen, accompanied by the deterioration in well-being ('make me sick', Line 6) he had earlier associated with failure (Line 10, Extract 1). It is further mitigated by its framing as additional money rather than the entire bill ('to add to the money I have paid', Line 4), indicating that he is not expecting Mandy to pay the entire bill, he has taken responsibility for as much as he can and is also suggestive of a comparatively small remaining amount. Mandy is in a false position of power and responsibility where, through his set-up of information, she has an emotional investment (resulting in sympathy; 'Oh dear. I'm so sorry', Line 7) and 'insider knowledge' of his personal and business workings (this familiarity-providing reassurance; Carter 2015).

Compelling urgent action is a warning sign for fraud (Trading Standards South West 2019). However, Avery's request for urgent financial assistance (Lines 4 and 5) is shrouded in genre-mapped (Carter 2015) discourse, normalized by mirroring the use of the recognized institutional practice (Lea *et al.* 2009b) of levying an additional fee if a bill or fine is not paid on time, a practice in which the UK Government engages: 'If you do not pay an FPN [Fixed penalty notice] within 28 days, you'll have to pay 50% more' (Gov.uk 2019). This is followed with an implicit appeal for urgency, 'That's has make me sick *right now*' (Line 6, emphasis added), the temporal marker highlighting the immediacy of the physical trauma from which he is seeking relief.

Avery's fictitious information about his work and finances throughout earlier communications, initially delivered without any reference to requests for money, now rationalize requests for money through contextualizing his financial difficulties (Lines 1–3) and subsequent appeal for money (Line 10). Both of these feature pre-announcements that explicitly identify the information as repeated ('as I told you earlier on', Line 1, and 'you know...', Line 9). Drawing on information delivered earlier is used as a type of legitimation (Fairclough 2003) of the talk, which means Mandy is less likely to challenge the reasoning behind the request for money. It also implies Mandy has not been paying him sufficient attention, a subtle reproach of her lack of care, which is heightened by his use of 'husband' (Line 12), which invokes normative assumptions of 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 (Baumeister *et al.* 1995) and 'as a mechanism that alters behaviour in the service of maintaining good interpersonal relationships' (Baumeister *et al.* 1995: 173), reminiscent of unrealistic expectations placed on victims of domestic abuse by their abusers (Williamson 2010).



The next afternoon, Avery draws again on prior information in his continued pursuit of the £6,000, repeating the reason he has no money to pay the bill (his account is frozen, first introduced in Extract 2, Lines 3 and 4, 8–10 and 16 and 17).

*Extract 4*

- 1 A: My bet money is in process and also within September I think the bid will be  
2 approve so they will defreez my account 14:05  
3 A: Just need to clear the good very urgent to avoid bills increase 14:05  
4 M: Ok - I 'll let you know what happens Monday. What's the debt now? 14:06  
5 A: And I am going to pay interest the money you will borrow me when I come to  
6 you in London 14:06  
7 A: Just get me the £6000 14:06  
8 M: I'll try next week. X 14:13  
9 A: Kindly do your best for me 14:13  
(Page 98)

He delivers another appeal for urgency; however, rather than doing so indirectly (Extract 3), he makes it explicit ('very urgent', Line 3), as with his request for money 'just get me the £6000' (Line 7). Although Mandy does not articulate any unease from this direct demand, the seven-minute pause between this and her response is suggestive of the dispreferred nature of his turn (Rendle-Short 2015) as it is the longest in this hour-long conversation in which both participants consistently responded to each other within a minute. This is supported by the apparent softening of the demand in his next turn 'kindly do your best for me' (Line 9) as a partial and more direct repeat (with the substitution of the second person possessive adjective 'your [husband]' for the first person singular pronoun 'me') of his earlier 'do you best for your husband' (Line 12, Extract 3). The more direct nature of this communication throughout suggests an increase in pressure from Avery, who then receives the money ('Yes just got it', 20:09, Page 129) four days later.

*Visceral responses*

Delivering visceral responses such as those seen in Extracts 1 (Line 13) and 3 (Line 8) creates a communicative space where Avery's emotional vulnerability regarding failure and debt is revealed. This cultivates the façade that Mandy occupies a more powerful position than Avery, despite his claims of wealth and business acumen. The following extracts reveal the ways in which this vulnerability, bound in a health narrative, is used to manipulate Mandy into sending money, acting quickly or engaging in secrecy around their communications as a protective act.

Having received the £6,000 for the port fees two days earlier, Avery reveals 'darling I am very sad today and very worried' (19:37, Page 140), prior to revealing his 'hudge £66,000' (19:46) tax bill. This, together with the continued pressure to act fast ('if I don't get it pay by the end of September they will revoke my license', 19:54) results in Mandy responding 'my equity release is £64,000 so you can use that plus my redundancy at the end of August to pay the taxes' (19:57), the link between these made explicit through the swiftness of the offer and the referencing a timescale that would prevent the revocation.

Capitalizing on Mandy's amenability to send this sum, the next day he claims he needs an additional \$3,500 to pay the port fee. He outlines the context, the problem and its impact in three turns in quick succession. The rapid delivery conveys urgency, the content reveals his helplessness and desperation, and the use of 'last nite' (Line 4) both roots the interaction in time and highlights the immediacy and emerging nature of the situation.

*Extract 5*

- 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 make me feel sick last nite 18:30  
 (Page 147)

Avery makes clear the detrimental impact the financial situation is having on his health ('it's killing my soul' and 'it's make me feel sick', Lines 3 and 4), a theme he later intensifies by explicitly revealing the unprecedented nature of the psychological impact on him: 'I have never been to this stress in my life never never' (19:50, Page 177). In this discussion, he also directly identifies her as needing to act 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 and hold hands like I feel she will do what she can to help me out' (19:43, Page 176). The next morning, despite acknowledging 'I'm taking a huge risk', Mandy agrees to send him '£50,000... everything I have in the world' (07:08, Page 182), demonstrating his success in persuading her to act against her instincts. This is reinforced through her unprompted, pre-emptive act of isolating herself from friends in an acknowledgement that they would dissuade her from sending the money: 'I won't change my mind- I just won't see any friends between now and then' (07:08, Page 182).

Avery, aware that Mandy has access to more than the £50,000, attempts to increase the agreed amount: 'if you can make it 55,000 for me instead of 50,000' (18:18, Page 216). She responds 'Sorry no I can't. Too many people to pay back' (18:19). The next morning, in what proves to be a prophetic turn, Mandy continues with: 'You've just put an additional request for £5,000 yesterday and that's what bothering me now' (07:48), and 'I'm worried this isn't going to sort it out and you won't come to England and you'll need more and more to pay off your debts and I won't meet you' (07:50). Offering Mandy a sense of control, Avery tells her that she does not have to, and if she's uncomfortable, to just send the £50,000. Despite her refusal and misgivings, she responds 'I know but I still like to please so want to help if I can' (07:52) and transfers £52500 the next day (Page 222). The charade of her autonomy is revealed in Avery accompanying his 'Do what best for you' with the caveat 'But transfer it this morning so it will Be here faster' (07:53).

Six days later, when the money has not arrived in his account, Avery returns again to the topic and the negative impact the worry about money is having on his health. In a similar pattern to Extracts 1, 3, 5, 7 and 9, Avery again takes three turns in quick succession using the first to respond to Mandy's turn, the second to elaborate on the reason for his worry and the third to issue a request. This enables Avery to revisit the topic, inject a sense of urgency and steer the narrative.

*Extract 6*

- 1 A: I am Getting sick Darling 06:25  
 2 A: Love you 06:25  
 3 M: Why are you sick? With worry? I'm sick with longing. X 06:26  
 4 A: Yes worry 06:26  
 5 A: Yet money in not in the account 06:26  
 6 A: Plz pass by your bank and ask them why too long 06:26  
 (Page 273)

Avery's 'I am Getting sick Darling' on Line 1 is an ambiguous statement that invites Mandy to guess at the cause. Her guess that he is sick 'with worry' (Line 3) demonstrates her alignment with his continued narrative that links his health with his financial situation. Mandy then immediately, without waiting for Avery's response, juxtaposes his 'sickness' with that of her own, which is linked with her desire for him. This suggests that her answer is rhetorical rather than a genuine guess as to the nature of his illness. Her move to draw the communication back towards matters of romance is blocked by Avery ignoring this part of her response and instead taking up the topic of his sickness. In a move reminiscent of 'othering' (Koon and Yoong 2013) and the removal of agency (Carter 2015), he uses her 'successful' guess to engage in talk of finances while distancing himself from having introduced it. He couches his request (for her to follow up with the bank) within a health framework, distancing himself from his anticipated monetary gain and framing the financial aspect as a secondary issue to the improvement in his health he stands to gain. He shifts her to a position of power by identifying her as someone who can help him and on whom he is relying. The use of the verb 'getting' in 'getting sick' (Line 1) highlights the emergent nature of his condition, drawing attention to the immediacy of his plight and his need for Mandy to act quickly. Avery's declining health manufactures a level of dependency and reliance on Mandy's continued assistance, making it difficult for her to decline or remove herself from the relationship, which has echoes of Munchausen's Syndrome (NHS 2019) and coercive control (Home Office 2015).

*Isolating the victim*

Whitty (2013) found that fraudsters work to isolate victims from their friends, family and sources of support, persuading them to instead focus their time and money on nurturing their relationship. Described as 'a key component of both DV [domestic violence] and romance fraud' (Cross *et al.* 2018: 1311) and a tactic used in coercive control (Stark 2013), isolation ensures that Mandy is separated from the protective consult of others not under the influence of the manipulation. In the following extracts, we see how Avery reacts to Mandy's concerns about the nature of the relationship that have arisen since discussing his requests for money with her family. He attempts to avert further doubts by preventing her from talking to others about him; his deployment of tactics to enact this demonstrates significant crossover between isolation and visceral responses. The recurring themes in his reactions to her (family-driven) concerns are that she will be lonely forever without him, and her family are trying to break up their relationship and her only chance of happiness.

In Extract 7, Avery responds to Mandy, who had that morning questioned his authenticity due to her daughter raising concerns about the nature of the relationship. She was originally amenable to sending him money and was attempting to seek funds for him via a friend or her daughter: ‘When you wake up I’ll have left a message for you. I hope it says I’ve transferred the cash. Xxx goodnight’ (23:12, Page 72). However, her daughter’s concerns upon being asked to lend her mother £6,000 to send to Avery online led Mandy to swiftly rescind the offer the next morning. Over the course of the morning, Avery managed to convince her of his authenticity through sending a passport image and other identification documents, but Mandy, although reassured, is now adamant she will not send the funds: ‘Alright alright I believe you but I’m not giving you any money’ (13:06, Page 81).

This is a pivotal time for Avery, in which he will need to counteract Mandy’s daughter’s warnings in order to convince Mandy to continue with her efforts to source and send him the money. He uses back-to-back turns to set up and deliver information to Mandy; he opens this duo of turns by talking about himself, the first-person pronouns reflecting the personal impact Mandy’s discussions with her daughter have had on him (Lines 1–3), before moving on to speak more generally, in the second person, to indirectly criticize her daughter.

*Extract 7*

- 1 A: I feel so much depress and think you have sold me and disgrace me to  
 2 your children which they might think I am poor man and wanting your  
 3 money 13:35  
 4 A: People will say all sorts of things to make you lonely and feel bad for  
 5 the right man in your life by the time you realize then you are lonely and  
 6 they are enjoying life with their husband 13:36  
 (Page 84)

He expresses the negative impact Mandy’s family discussions have had on his mental health with the visceral response ‘I feel so much depress’ (Lines 1 and 2), encouraging secrecy by framing this as her fault and recasting her discussing the situation with her family as ‘disgrace[ing] me to your children’. In a move reminiscent of the distortion of reality in coercive control (Home Office 2015) and domestic violence (Cross *et al.* 2018), Avery puts the focus on *himself* as a victim of her dependence on her family. He blames Mandy’s talk about him, rather than his own actions, for causing his mental suffering and for her family to ‘think I am poor man and wanting your money’ (Lines 2 and 3).

On Lines 4–6, Avery then focusses on Mandy’s family, recasting them as ‘people [who] will say all sorts of things to make you lonely’ (Line 4), as active protagonists in the destruction of the relationship and of her happiness, all while enjoying the family life that she may never achieve (Line 6). This is reminiscent of the gaslighting tactic of ‘preventing the victim from seeing their friends and family, at the same time demeaning and devaluing all other relationships’ (Wilcox 2019: 1). Avery’s use of ‘people’ on Line 4 is ambiguous, though its position in the turn following the discussion of her children suggests he is referring indirectly to them. This ambiguity enables Avery to make a general statement, making the claim that her family (and later, friends; Extract 8) want to poison her against true love less direct, potentially reducing alarm whilst

simultaneously implicitly casting them and their behaviour as that of as ‘outsiders’. He uses this and the threat of the loss of the relationship to discourage Mandy from contacting her friends and family further. This type of manipulation of the victim’s reality has been described by Sweet (2019) as a gaslighting tactic that increases the power of the abuser and is a recurring theme; three hours and 27 minutes later, he says ‘if you don’t take care they will break up the beautiful relationship that we have and make you a lonely women forever’ (17:03) and, 35 minutes later, he continues ‘...bad advise from friends and family will let you be lonely at the end when it’s night they will leave you and go to bed with their husband and wife... you will turn up to be fool but it’s too late’ (17:38). The timing of this message around the time she would be planning or eating her evening meal (alone) adds to its perlocutionary effect. Indeed 35 minutes later, Avery asks Mandy what she is eating for dinner using the expected conversational reciprocity ‘And you?’ (18:13) as a way to reintroduce the damage of her earlier suspicion of him; ‘Don’t feel like eating today I have not recover from my hurt’ (18:13). In this manner, it is her, rather than his financial situation, that is identified as the cause of the damage and, by proxy, the source of the solution. Twenty-five hours after proclaiming that she will not send him any money, Mandy tells him that she will ‘try [to get him the £6000] next week’ (see Extract 4).

Nine days later, Mandy tells her support network about the money she has sent Avery, a conversation that results in her telling him ‘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’ (20:02). He responds two minutes later:

*Extract 8*

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 bcos 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

(Page 165)

The use of ‘allow yourself’ on Line 1 suggests that Mandy is being recast as her own barrier to happiness, causing her own downfall by listening to advice on ‘what to do’ (Line 1) by her family and restyling their concern as an act of jealousy (Lines 3 and 4). The irony is that Avery is using these threats of loneliness, hurt and loss as part of his *own* attempts to manipulate her decision-making and engineer her financial and emotional devastation. This attempt to overpower Mandy by urging her to override her natural instinct to seek advice from her loved ones is lent a sense of urgency through the apparently irreversible nature of her loss if she continues to heed their concerns (Lines 3–5), a tactic designed to instil fear. This is bolstered by the sense of frustration invoked by his ‘I have told you many times’ (Lines 3 and 4) and his foretelling of the loss of this relationship and the resultant fate of never-ending loneliness she will endure.

While working to separate Mandy from her support network, he 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 is seen on Lines 1 and 2 (Extract 5), where he encourages Mandy to suspend her disbelief and trust him rather than her family and

two days later (on Page 188), where he styles himself as the ‘only one man who loves you and want to marry you’. This manoeuvres Mandy into a position of powerlessness and dependency on the fraudster for advice and to fulfil her romantic ideal (Kopp *et al.* 2016), an outcome framed as entirely predicated on Mandy’s compliance in isolating herself from her support network. It also allows Mandy a sense of power over the future of their relationship, notional as it is in the (false) knowledge that she needs to protect her only opportunity for an ideal romantic outcome by conforming to his demands.

In Extract 9, Avery attempts to prevent Mandy from talking about him to her friends despite her couching them as mutual discussions about ‘how wonderful’ he is (Lines 11 and 12). He reacts strongly against this, citing his fear of them ‘talk[ing] bad’ about him and that he does not want to ‘go crazy and mad’ as a result. This is an example of an anticipated visceral response being used to isolate Mandy from reaching out to friends about the relationship. It is a way for Avery to embed a culture of secrecy in their communications without explicitly demanding it and causing alarm. It also assigns the fraudster’s actions as the responsibility of the victim, again similar to the manipulative behaviours of coercive control (Home Office 2015). In doing so, Avery shows recognition that the relationship will inevitably cause her friends to doubt him (‘then later they talk bad about me’, Lines 4 and 5) but couches this as an unfair attack, instead of the reality that these concerns are legitimate reactions to his actions.

*Extract 9*

- 1 M: I’m leaving to go to a friend’s house for dinner to tell her about you! She’s in  
2 love too. 17:46
- 3 A: Hell No 17:46
- 4 A: I have warn you about telling the friends about me then later they talk bad  
5 about me 17:47.
- .
- .
- .
- 10 M: Don’t worry I’m not telling anyone about the money. I’m telling her how  
11 wonderful you are. I told her last time and she was jealous because you  
12 sound so wonderful- and you are so wonderful!!!! Xxxx 17:49.
- .
- .
- .
- 21 A: Listening to me 17:52
- 22 A: Cos if they say anything bad again I will go crazy I hate that 17:53
- 23 A: I don’t want to go crazy and mad 17:53
- 24 A: So let prevent that my love 17:53  
(Pages 213/214)

Avery makes it clear that any communication with her friends about him is intolerable (‘Hell No’, Line 3; ‘I have warn you’, Line 4) using a threatening undertone that reveals echoes of domestic violence (Tolman *et al.* 1992). It is Mandy, not Avery, that identifies money as the problematic aspect of their relationship she should not discuss with others as she offers the placation ‘Don’t worry I’m not telling anyone about the money’



(Line 10). This suggests that she is aware of the potentially problematic nature of their financial dealings but has been groomed into normalizing this and, in doing so, proactively engages in secrecy around it.

Avery's quick-fire delivery of six turns back-to-back (Lines 19–24) reflects the urgency of his insistence. He begins by reiterating that he does not want her to talk to them about him and delivers an alternate arrangement involving him visiting them. He issues a request for her to listen to him, which, together with his earlier 'I have warn you' (Line 4), suggests that she has not been attentive to his prior requests. He then explains why he does not want her talking about him ('Cos if they say anything bad again I will go crazy I hate that... I don't want to go crazy and mad', Lines 22 and 23) before closing with his appeal for protection from the harm that will befall him if she continues. He frames his predicted anger as an involuntary response that she has been warned about (Line 4) and he hates happening (Line 22). In this way, he again draws Mandy into assuming responsibility for his future reactions; the use of 'let[']s' (Line 24) frames this as a joint duty. Barring her from talking to her friends about him is redefined as preventing his anger, a warning sign of domestic violence and abuse (NHS 2017).

### *Conclusion*

Far from the narrative of the stupid or ignorant person 'falling for' a scam that is so often the prevailing narrative surrounding this type of crime (Titus and Gover 2001), the victim of a romance fraud can be making decisions that feel rational and reasonable. The transformation from ordinarily unproblematic to apparently poor decision-making may not be due to the victim's over-romantic ideations (Lea *et al.* 2009a, Buchanan and Whitty 2013) but rather the skill of the fraudster. As a communication entered into by the fraudster with the sole intention of defrauding the recipient of their money, there is an 'epistemic asymmetry' (Hatfield 2018: 103) present in romance fraud, whereby both parties communicate seemingly with the same purpose (a developing relationship), but only the fraudster is cognizant of the true nature of the interaction. Through the set-up and drip feed, the use of visceral responses and isolating the victim (and the crossover of these, in particular visceral responses, which permeate all of these areas), the fraudster can present himself as rich, powerful and authoritative, as well as financially needy, romantically and physically vulnerable and desperate for help.

Engaging in a type of 'social engineering' reinforces a fraudster's credibility and authenticity, weakens a victim's links to sources of support and disguises requests for money. Although it can be used in mass attacks on societal vulnerabilities through issuing threats or delivering incentives for action (Gupta *et al.* 2017), this research has shown that, in the context of romance fraud, responsive techniques that focus on the protection and preservation can be used to mask requests that might otherwise appear alarming. Urgency and secrecy are important in the manipulation of victims of fraud (Carter 2015), but they are also areas in which a fraudster's true agenda is vulnerable to exposure as these are often promoted as key indicators of scams in awareness campaigns (TSSW 2019). Indeed, the fraud here demonstrates that money giving is expected to be done quickly (Extracts 3, 4, 5 and 6) and without support (Extracts 7, 8 and 9), compelling the victim to act without the time to consider the implications or fully assess the situation (Office of Fair Trading 2006). However, as appeals

for urgency and secrecy are reframed, this does not cause alarm. Urgency is fostered through Avery's visceral responses, which locate his manipulations within a wider narrative of declining health (Extracts 3, 5, 6, 7 and 9), or impending financial penalty from delays (Extracts 3 and 4), made more explicit through pairing with temporal markers (Extracts 3 and 5), which root the interaction in time. Mirroring manipulative techniques used in domestic violence (Cross *et al.* 2018), Avery's requirement for secrecy is fulfilled through his moves to isolate Mandy, both directly, using visceral responses (Extracts 8 and 9) and indirectly (Extract 7). The act of seeking or listening to advice is framed as Mandy inflicting emotional harm on Avery (Extracts 7, 8 and 9), herself (Extracts 7 and 8) or initiating the downfall of their relationship and sabotaging her only absolution from lifelong loneliness (Extracts 7 and 8).

Avery also rationalizes requests that may otherwise be unpalatable into acts of care under the pretext of nurturing and protecting the relationship. The 'set-up and drip feed' of information from earlier discourse reinforces persuasive arguments to the extent that they can compensate for deficiencies in lines of reasoning (Weber 2013). Avery builds linguistic presupposition into the talk through introducing false ideas and referring to them later as fact using language 'in a way that appears to take certain ideas for granted, as if there were no alternative' (Huckin 1997: 91). It also builds in a semantic coherence to the situation Avery later 'finds himself' in, with subsequent requests becoming a logical extension of his talk. The use of visceral responses drive Mandy to act through a sense of guilt, duty or concern, and isolation severs her access to sources of support and denies her access to reality checks (with a strong overlap between the two). There is a recurring pressure relating to isolating Mandy from her friends, family and other sources of support (Extracts 7, 8 and 9). By cutting Mandy off from those who can provide contextual and emotional grounding, Avery's work in distorting Mandy's reality is made easier and more effective; 'facilitat[ing] other forms of manipulation and abuse by decreasing access to social support, resources and "reality checks" from supportive friends and family' (Cross *et al.* 2018: 1311). This falls within the UK Home Office (2015: 3) definition of coercive control as 'a range of acts designed to make a person subordinate and/or dependent by isolating them ... exploiting their resources and capacities for personal gain'.

Avery provokes Mandy into action by leveraging his health and their relationship to express the unexpected nature, importance and urgency of his financial situation and the need for her assistance, and his vulnerability to, and the harm caused by, any acts that suggest a checking or questioning of his credibility. Mandy is manoeuvred into a position of pseudo-power and responsibility where giving money is recast as an act of protection of Avery's mental and physical health (also used to convey a sense of urgency) to fulfil marital or joint duties (Extracts 3 and 9), protect the relationship (Extracts 7 and 8) or to prevent anger or disappointment (Extract 9). The reuse of information to evidence future interactions, the threats to the relationship or his own health and placing the overarching responsibility for these on Mandy exert a pressure reminiscent of the cumulative damage (Stark 2013) of coercive control, implicitly supported through his use of multiple turns to hold the floor (Extracts 1, 3, 5, 6, 7 and 9).

As the communicative aim of the genre, the moment at which fraudsters ask for money is consistently the focal point of prevention and awareness-raising literature. Common messages assume that the victim makes bad decisions within normal communicative frameworks and that they can step away from their entrenchment in an

emotional manipulation in order to assess and remedy their situation. This paper argues that this standpoint is incompatible with the reality of romance fraud interaction and, therefore, renders such prevention and protection offerings inapplicable to its victims. This mismatch between advice and reality could inadvertently reassure a victim that their situation is safe and engender a false sense of security (Gorden and Buchanan 2013). The grooming and manipulation involved in romance fraud examined here and the tentative links made between this and domestic violence and coercive control suggests that the study of romance fraud may benefit from being viewed through the lens of domestic violence and abuse. Similarly, awareness-raising and preventative strategies should draw on understandings of interaction and decision-making in coercive and distorted environments to increase their impact in preventing and protecting future victims of this crime type.

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