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# Online Romance Scams and Victimhood

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## Abstract:

Online romance scams defraud dating website users of large amounts of money and inflict serious psychological harm. Victims of these scams often blame themselves for their losses and are blamed by others. We consider whether victims actually do share responsibility with the scammer for their losses. Three sorts of cases are particularly relevant: (i) where there are relatively many abortive meetings and even more fruitless money transfers in a single scam; (ii) where someone is a repeat scam victim; and (iii) where the victim has been warned by authorities that they are currently a victim of a scam and pay anyway. We argue that responsibility sometimes *is* shared, but that losses can be out of proportion to imprudence. Scam victims sometimes violate epistemic norms, but in ways that are peculiar to romantic attachment. The paper combines the methods of qualitative psychological research on scam victims and analytic philosophy.

## Keywords:

Online dating; Hyperpersonal internet use; Online Fraud; Romance Scams; Moral Responsibility; Epistemic Ethics

The online dating romance scam emerged around 2007 or 2008 and has its roots in paper-mail-based fraud (Whitty & Buchanan, 2012). It is believed to be one of the most common and lucrative (for criminals) cyber-enabled scams (ACCC, 2015; ONS, 2016; Whitty & Buchanan, 2012, Whitty, 2015a). Originally, men were as likely as women to be victims. Now female victims predominate. Although people targeted by the scam can come from any country, there have been notable recorded increases in numbers from the UK, Australia, Canada and the U.S. A. The FBI's Internet Crime Complaint Center reported that there were 14,546 US victims of romance or confidence scams in 2016, a rise of over 200 per cent from 5,791 in 2014.<sup>1</sup>

Individuals' losses can range between £50 and £240,000 (Whitty, 2015b), although the harms have been found to be a 'double hit' of financial and psychological loss (Whitty & Buchanan, 2016).

How does the scam work? Criminals start by creating deceptive profiles of themselves on internet dating sites, using a certain combination of text and stolen images to arouse interest. For example, profiles of retired military men living abroad are often employed to attract middle-aged women daters. The profiles lure people into making a romantic connection with a persona constructed by a scammer, whose goal is to obtain as much money as they can from online daters.

Scammers groom the people who take their bait. Whitty (2013) describes the typical stages of grooming. At first, the scammers' goal is to make the target fall in love with the persona they have constructed. This is usually accomplished by directing

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<sup>1</sup> <https://eu.usatoday.com/story/money/2017/07/20/fbi-says-internet-romance-scams-rise/485311001/>

numerous ardent text messages daily to the target, sometimes interspersed with romantic gifts. If that is successful, a second stage of interaction begins in which the scamming target is led to believe they are about to meet the person they have fallen in love with. Soon the scammer communicates news of various obstacles to meeting, each of which can supposedly be overcome by transfers of money.<sup>1</sup> If the victim produces these transfers, a meeting becomes imminent again. At the last moment, however, it, too, falls through, often in circumstances that require the victim to come to the rescue of the scammer's persona by means of yet more financial transfers. The scenario of the imminent and then aborted meeting can be played out many times before the victim acknowledges or is made aware (e.g., via law enforcement or money transfer agencies) that they are being defrauded.

Victims often blame themselves for not recognizing fraud, especially when others have brought suspicions to their attention. They are also blamed by family for squandering assets that might have formed part of an inheritance. The question to be pursued in this paper is whether scamming targets ever *do* share responsibility with the scammer for their losses, both financial and emotional. The question is partly philosophical, relying on the nature of agency, and partly psychological, relying on the behaviour, emotions and beliefs characteristically provoked by the scamming process.

The paper is organized as follows. After distinguishing the point of our research question from victim-blaming, we shall consider the practices of dating websites and the psychological characteristics of online daters. It turns out that online daters who are most vulnerable to scamming typically display 'hyperpersonal' online behaviour

(section 2). We go on to consider a range of cases drawn from real life that we think illustrate different degrees of shared responsibility for the harms of scamming (section 3). Scamming targets who miss the warning signs often violate norms for forming beliefs and being responsive to evidence, and for giving appropriate weight to their future interests. At first sight, then, these people bear some responsibility for how things turn out (section 4). In romance scams, however, the norms of expressing love relax epistemic norms. The scamming victim often acts as a lover morally should, but their love is epistemically defective because it is based on so many false beliefs. In other words, the scamming victim violates norms for forming beliefs that make love well-informed, and is criticizable for the violation. Once on the hook, however, even knowingly on the hook, victims may be incapable of weighing evidence in such a way as to save themselves from further victimization. Section 5 draws conclusions and indicates directions for future interdisciplinary research.

### **1. What is a scam victim?**

The boundaries of victimhood are disputed in both everyday life in liberal democracies, and in the social sciences. According to findings associated with just world theory (cf e.g. Pincotti and Orcutt 2017), there is widespread attachment to a belief in a world in which, overall, people get what they deserve. Victimization challenges this belief. In response, there is a tendency to find desert underneath the surface of victimization, or beneath the surface of systematic disadvantage. Ryan's ground-breaking *Blaming the Victim* (1976) identified this tendency in attempts in American public policy in the 1960s to connect the poorer life prospects of African Americans compared to those of whites with a pattern of upbringing in which single mothers receiving welfare payments ran households in the absence of biological

fathers. Here a supposedly criticisable style of parenting and welfare dependence was implied to underlie and justify economic inequality. Again, there are widely documented, official tendencies to treat women's reports of rape sceptically where a victim has had an active sex life, or where the context of the crime includes heavy, voluntary consumption of alcohol by the victim. Here the idea might be that the drunk victim is complicit in what happens to her because she is active in disabling her judgement or her inhibitions, or her ability to put up a fight, or all three. There is a huge literature on victim-blaming (see e.g. van der Bruggen and Grubb 2014), and the sub-discipline of victimology in sociology and legal studies is sometimes motivated by a wish to stamp it out, preventing the revictimization through official or media scepticism of all of those who have suffered injury through rape or other crime.

Sociological discussions of the "ideal victim" tend to reinforce disapproval of victim-blaming. These discussions stem from a famous paper by Nils Christie (Christie 1986). Christie suggests that the ideal victim is a relatively defenceless person (typically old and female) engaged in blameless activity who suffers an unprovoked attack by some stronger person. "Ideal victim" in this case means something like "most convincing stereotype of a victim". In this sense, to use another of Christie's examples, a young man who suffers an unprovoked attack is *not* an ideal victim, regardless of whether he suffers a greater injury than the old lady. He is not an ideal victim because stereotypes of young men suggest that they ought to be able to defend themselves and so prevent their becoming victims. Relatedly, women who do not put up a struggle against a sexual assailant are not ideal victims. Neither are roaring drunk women who have been flirting in a bar prior to assault or rape. Christie suggests that stereotypes can change, so that less than ideal victims at one time

(women who suffer domestic violence) can get closer to the ideal later, for example, because of the wider acceptance of feminist views of power relations within the home or family.

When it comes to repeat payments within a single scam or repeated losses of money in a series of romance scams, even to ask whether the victims share responsibility for their losses may appear to be an instance of victim-blaming. But we deny that it should be interpreted this way. For one thing, the question can correctly be answered negatively in many cases, especially where online scamming is being encountered by an agent for the first time. But second, even where there *is* responsibility, it can come in degrees, depending on the cognitive and affective influence of a romance scammer's communications. Here is where methods borrowed from philosophy come into their own. In analytic philosophy of mind, the concept of repeat victimhood is problematic because (i) agency involves rationality; (ii) scam victims seem to have agency in some degree; and yet (iii) they violate –sometimes more than once— elementary norms of (prudential) rationality, that is, norms for protecting one's own interests over time. The saying, 'Once bitten, twice shy' may state in a crude way a psychological generalization –to the effect that a person who has been bitten once *will* be cautious the next time-- but it also has normative force: once bitten, one *should* be shy, lest one be bitten again. At least on the surface, repeat victims of the same scam seem to ignore that normative force. They may not ignore it in all departments of life outside internet dating or online romance, but they ignore it in ways that sometimes baffle themselves, their families, victim support workers and the police.

First-time scamming victims are in a different case. They fall prey –perhaps understandably --to persuasive pitches that scammers have refined over many years. Scammers take care to make themselves sound plausible, and they use effective props, like well-designed websites and telephone answering services. The time they spend keeping up appearances means that scammers assume that their targets will exercise elementary precautions and look for superficially corroborating evidence of their genuineness. They do not necessarily expect their targets to swallow anything they are told just like that. But often the checks carried out by targets are, as the scammers hope, superficial. Perhaps first-time victims of internet scams are inexperienced online or inexperienced with dating sites or investment propositions. When they lose money, that is often to be expected. But for some scam victims the harm the first time is all the harm there is. They take avoiding action and don't get victimized a second time.

Second-time victimization with a *different* scam is perhaps also unsurprising. But we are still left with the challenge of understanding people who not only realize that they have been scammed in the past, but who, in the present, ignore correct, credible and authoritative information that they are being scammed again, in more or less the same way as they were scammed before. These people are certainly victims,<sup>2</sup> since they

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<sup>2</sup> Perhaps surprisingly, the philosophical literature on victims misses the issues we are discussing here. Perhaps the most prominent kind of victim considered is someone who suffers a human rights violation. See Meyers (2018). There are also discussions about whether being the victim of crime creates a right to have the culprit punished by the state (Wertheimer 1991), or a right to have one's suffering weighed in deliberations about sentencing. There is no recent journal literature on the definition of a victim and how, if at all, having a causal role in the production of the injury affects victim status. One of the only papers I have been able to find with a reasonable definition is James E Bayley, 'The Concept of Victimhood' (1991, 53): "People are victims if and only if (1) they have suffered a loss or some significant decrease in well-being unfairly or undeservedly and in such a manner that they were helpless to prevent the loss; (2) the loss has an identifiable cause; and (3) the legal or moral context of the loss entitles the sufferers of the loss to social concern."

suffer significant harm, but until the possible causes of their disregarding evidence are discussed, it is unclear whether or not anything they unequivocally “do” or “intend” contributes to the harm. We cannot simply *decree* that no victims –no-one who has suffered unprovoked injury from another-- has anything *at all* to do with the harm they suffer. Here is where the apparatus used in philosophy and law to conceptualize excuses and justifications for action are relevant. And it is an elementary version of that apparatus that we will use here.

## **2. Obstacles and aids to avoiding scams**

The behaviour of scamming targets is sometimes apparently compulsive, sometimes the result of a disabling kind of grooming, sometimes influenced by carefully manufactured sources of embarrassment and pressurized decision-making (Button et al 2014). Philosophical theories of responsibility<sup>2</sup> have identified factors that reduce or take away responsibility for actions that otherwise seem to be intentional (See e.g. (Austin, 1979)). Factors that reduce or take away responsibility include various kinds of excusable ignorance or mistake, the operation of psychological compulsion, other people’s coercion, or interference by other agents or events in the performance of the action. Where none of these excusing factors exists in the case of refusing to take avoiding action, agents might be said to be partly responsible (with the scammer) for financial losses and other harms. Where they do exist, the part-responsibility is less.

Are excusing factors present in the behaviour of scam victims? Perhaps. One explanation for someone’s failing to take avoiding action against a certain avoidable harm is that the harm is hard to recognize. This means that it probably *won’t be* recognized, even if the agent would have resources for avoiding it if it *were*

recognized. Certain kinds of loss of autonomy are a case in point. In the UK radio soap opera, *The Archers*, a recent storyline that attracted many listeners involved a female character who over more than a year gradually falls under the hyper-controlling influence and violence of her husband. The character, Helen, fails to identify some of the relevant instances of control for what they are, and is eventually so much in her husband's psychological grip that she feels unable to tell anyone when she suffers marital rape and then systematic isolation as her husband alienates her friends and even the affections of her young son. The reason the storyline worked so well was that it unfolded very gradually in a soap that is aired daily. The slow-burn of the revelation that the woman was married to a manipulative psychopath occurred simultaneously in the soap character and in the audience.

There are counterparts of this in the romance scam. Being groomed for money through romantic patter is easily mistaken for being the object of genuine romantic interest simply, which is usually highly gratifying and energizing -- apparently the *opposite* of harmful. Requests for money, while recognizably out of the ordinary in the normal process of being wooed, might seem to be appropriate from loved ones caught up in emergencies in far off places, the sort of places in which the profiles of scammers often place their personas. In other words, it might be thought that the ways in which scammers disguise their goals by appearing to follow the norms of online dating, and by keeping up tried and tested cover stories, makes it less than straightforward to avoid romance scams. Seeing through the scam may further be complicated by the fact that certain romantic beliefs are a predictor (albeit a weak predictor) of getting scammed (Buchanan and Whitty, 2013). For example, many

scam victims maintain a romantic belief in the perfection of the romantic relationship they deludedly think they are in.

Let us call the phenomena we are reviewing *obstacles to avoidance*. Doesn't the presence of these obstacles in the background of romance scamming transactions exculpate victims of scamming who have repeatedly co-operated with scammers? In other words, might not an agent be absolved of responsibility for harm inflicted on her if there are obstacles that mean she could *not* have taken avoiding action? The reason we balk at this suggestion is that it makes the mere *presence* of obstacles to avoidance sufficient for taking away responsibility. Before we agree to this, we need to ask how big the obstacles are, and whether there are not –also in the background of the romance-scamming situation –some aids to avoidance of the obstacles, such as previous experiences of victimization. If aids to avoidance are available, the possibility of shared responsibility for harmful outcomes is once again opened up.

Clearly the answer to the question of responsibility will depend on the online circumstances of, and other facts about, the agents, but it will also depend on what we might call unspoken but widely understood “rules of the game” of online dating. For example, if people entering online dating commonly approach it *sceptically*, that is, knowing that people they meet online often do not match their profiles or their pictures, and knowing that people with profiles often lie about their goals in dating, then people who use dating sites are aided in avoiding unwanted dates and partners. If, in addition, users of online dating sites are *alerted explicitly* to a particular class of unwanted dates and partners –namely romance scammers, and the warning signs of scamming behaviour-- they have resources for avoiding unwanted approaches and for

overcoming obstacles to avoidance. All the more so, if they recount their online experiences to sceptical friends who bring up the possibility of scamming. The more these aids to avoidance are available but not taken up and applied, the more responsible the scamming victim.

### **3. Warnings of scams and kinds of online daters**

The question of shared responsibility and shaky victim status is particularly relevant in three sorts of cases: (i) where there are relatively many abortive meetings and even more fruitless money transfers in a single scam; (ii) where someone is a repeat scam victim; and (iii) where the victim has personally been warned by authorities in a type –(i) or type-(ii) case that they are currently a victim of a scam and yet decide to continue an online relationship and lose money. In these cases, victim status can look weak because of the length of the apparently willing co-operation with the scammer, the variety of co-operative acts, and the fact that impersonal, benevolent and informed advice is ignored.<sup>3</sup> We shall concentrate on type-(i) –(ii) and –(iii) cases where money transfers do not seem to victims or observers to be compelled, but, on the contrary, seem to them to be made more or less willingly and promptly. Here, intuitively, there *is* enough agency for the scam target to share responsibility with the scammer for his or her losses.

Even in these cases, however, there can be genuine victimization –because people can be *ruined* -- i.e. can have their lives irreversibly and severely damaged-- by the resulting poverty, shame or inability to form further relationships. Sometimes the ruin includes long-lasting emotional attachment to the now lost scam persona, which people grieve for. Some users of online dating sites have very little money in the first

place and are tipped over into destitution by being scammed. These initially vulnerable people, whose relatively poor standard of life is made worse by the scam, are clearly victims--even if they are in some sense willing suppliers of funds to the scammer on certain occasions. And victim status can arguably also extend to those who readily withstand financial losses but feel deeply betrayed all the same.

The semi- compulsive behaviour of some people who experience online romantic attachment, and the damage it can produce, make it morally urgent to protect scamming targets from repeat victimhood, but the agency of romance scam victims seems to require --morally require-- that preventive measures be channeled through advice. Pre-emptive measures, such as blocking the victim's telephone or email accounts, or unilateral blocking of payments by banks, can seem morally wrong because they appear to deny the agency of the victim. We suggest later that in practice *both agency and* compulsion can be acknowledged --by making pre-emption conditional on, and subsequent to, failed but conscientious advice-giving as well as the victim's reaching a threshold of unaffordable financial loss.

Before considering in greater depth the psychology of online romance scam victims, let us review the characteristics of online daters as revealed by existing psychological literature. *Do* they regard potential dates and partners sceptically? And are warnings of the possibility of scamming explicitly given to users of those sites? After reviewing some of the results from the literature on the characteristics of online daters, we shall ask whether they typically enter the process sceptically or forewarned about scamming.

We approached the question of whether online daters are explicitly warned of the possibility of scamming by conducting an internet search in the UK using the search term “best internet dating sites”. Inspection of the dozen such sites identified in early 2017 revealed a variety of practice. With a few exceptions, online dating sites did *not* call attention to the dangers of being asked for money, and such information as was provided tended to be reachable only through links in the small print of the site home page. Precautions for an offline date were at least as prominent or more prominent than the scamming hazards. The exception discovered by the review was eharmony.com, which had extremely extensive information. Match.com gave less, but still a considerable amount of, information.<sup>4</sup>

If this quick, informal survey is any guide to dating sites in general, we probably have to conclude that online daters are *not* routinely or explicitly forewarned adequately of the dangers of fraud. But even if this is so, isn't the typical process of meeting people whose profiles have been chosen an exercise in testing advertised characteristics against reality? If so, aren't online daters very well aware that profiles are unreliable and in *need* of testing, so that the high probability of at least mild deception (Fiore, 2008) is often assumed?

A Pew report on internet dating and relationships (2013) says that

half (54%) of online daters have felt that *someone else seriously misrepresented themselves in their profile*. And more seriously, 28% of online daters have been *contacted by someone through an online dating site or app in a way that made them feel harassed or uncomfortable*. Women are much more

likely than men to have experienced uncomfortable contact via online dating sites or apps: some 42% of female online daters have experienced this type of contact at one point or another, compared with 17% of men (Smith and Duggan, 2013).

The existing literature suggests that users of online dating sites tend to be shier and older compared with those who form relationships via other means (Scharlott and Christ, 1995; Buchanan and Whitty, 2009). Users of these sites tend to be far less trusting and much more sceptical about their potential dates (Whitty, 2008). Users often treat potential dates as commodities or products that ought to live up to their advertising. Daters often note that users misrepresent themselves (e.g., age, height, weight, socio economic status) (see (Toma et al, 2008; Whitty, 2008)) in order to increase their harvest of potential dates. Knowing that profiles misrepresent daters and wishing to establish whether sexual chemistry exists with those whose profiles attract them, many users of online dating sites tend to proceed fairly quickly from initial contact on the site to meeting face-to-face. (Whitty, 2008; Lawson and Leck, 2006) Among other things, these agents want to know whether potential romantic partners live up their profile descriptions, and also whether attraction survives meeting the potential partner. Let us call these agents “meet-to-test” online daters.

Meet-to-test online daters can be contrasted with those who form an online relationship via chat rooms and newsgroups. These people tend to be socially anxious and lonely, and feel that they are better able to express what they think of as their ‘true self’ when communicating online rather than face-to-face (McKenna et al, 2002). The ‘true self’ seems to be one that the shy and lonely believe would be missed

by others meeting them offline. Stritzke, Nguyen, and Durkin (2004) found, in a survey of 134 university students, that shy individuals reported substantially lower levels of rejection sensitivity, and higher levels of interpersonal competence, when initiating relationships in cyberspace compared to offline.

Not only does the online environment offer the shy and lonely a chance to exhibit themselves as they think they really are and would be discovered to be in ideal circumstances: it also affords greater intimacy. Walther et. al. (2001) argue that ‘hyperpersonal’ relationships – relationships that can be experienced as more intimate, more open and more trusting compared with the norm—are formed online: “...users sometimes experience intimacy, affection, and interpersonal assessments of their partners that exceed those occurring in parallel F[ace]T[o]F[ace]activities or alternative C[omputer]M[ediated] C[ontexts]” (Walther et al, 2001: 109).

Walther (1996) argues that people use the technical capacities of the Internet to assist in creating an impression. Senders of messages and creators of profiles exploit the technology to present aspects of themselves that the other would deem socially desirable. Sometimes they embellish their profiles. Again, the same people who manage their own images idealise those who send them messages. The messages are believed to demonstrate the similarity of their online partner to themselves as well as their highly desirable character. The internet allows one to be strategic in the presentation of the self and creates a space where the outside world is filtered out, and cognitive resources can instead be directed in a concentrated way onto online communications.

Of the two different approaches to online relationships –on the one hand, proceeding quickly to a face-to-face meeting, and, on the one hand, hyperpersonal internet-immersed behaviour-- it appears that the latter is associated more often with being caught in scams. That is, those who succumb to online scammers tend to be susceptible to hyperpersonal relationships initiated by scammers (Whitty, 2013). The reasons for this might include lack of experience of using dating sites (with some receiving few responses to their profiles), or unhappy experiences with face-to-face meetings. Scamming targets who have previously made the move from online preliminaries to a physical meeting have typically felt negatively judged by their face-to-face dates, which might explain their acceptance of fraudulent online dates who appear to accept them without judgement.

#### **4. Drawing from qualitative research: methodology**

We next turn to consider qualitative data from some unpublished interviews conducted by one of the authors [Whitty]. We draw from this psychological research in order to bring light to the victim's understandings of their predicaments as well as to illustrate how these types of scams operate.

In this research, interviews were conducted with romance scam victims (14 women and 6 men with ages ranging from 38 years to 71 years). Some participants had been subject to a scam a few years prior to the interview; others had only recently been scammed and in the case of one participant the scam was still in progress. The 'fake' relationship lasted from a couple of months to three years. Some victims were repeat victims. The narratives spun by the criminals varied, as did the length of time the scam lasted.

Participants were recruited with the assistance of law enforcement as well as via a survey study, where individuals agreed after completing the survey to be interviewed at a later date. Participants were interviewed face-to-face in an agreed location or over the phone. Interviews provided an in-depth understanding of the victim's experience and typically ranged from 3-5 hours (with breaks in between). Some participants were re-interviewed at a later date to gain further insights or to clarify points.

A semi-structured interview was developed for this study. While the basic structure of the interview was adhered to for each participant, not all participants received exactly the same interview schedule, because of the unique experience each had of the scam and its aftermath. The interviewer asked participants to describe their previous romantic relationships, beginning with their first serious one and going up to the point they were currently at in romantic relationships. Participants were asked questions to establish whether there was anything about their previous relationship history that might have made them more vulnerable to the scam. They were then asked to describe the scam in detail and explain why they believed they were persuaded by the criminal to believe the relationship was genuine. Those who were scammed out of money were asked why they believed this happened. Finally, they were asked what impact the scam had on their lives.

The transition (mentioned in section 3) from experiencing disappointingly judgemental face-to-face meetings as daters to being vulnerable to online scamming is well illustrated by an extract from an unpublished interview conducted by one of the authors [name withheld] with a middle aged, female victim:

*...So when did you start using the online dating sites?*

F God. A few years back, because it was one of my daughters, her friend Sam had said, your mum should go on this, you know. A friend of mine's met a very decent guy. Oh, I said, you must be joking. I could hardly use a computer, never mind dating.

*Yeah.*

F But, after some persuasion, I did, and I think I met 12 or 13 men in the south.

*Oh, really? And so when you went to, when you started dating these guys, did you spend a lot of time getting to know them online, or did you meet them fairly quickly?*

F It would be online and then phone. I always needed to speak to the person.

*Okay. Yeah.*

F And then I would want to meet them. I was a member of a spa at Runnymede, near Windsor, and there was [a] Charlie Bell sort of cocktail bar *come* wine bar, and there was lots of people there, so I thought, that was a safe place to meet, and I sat there bored silly. Each one talked about IT.

*Oh, really?*

F And also they'd look at my stomach. I know they did. They'd look at my size and, all in all, I was looking at them thinking, no, no, and they were looking at me, I think, thinking, no, and I was bored. [...]

*So how many weeks from meeting them on the dating site to meeting them face to face, would you say?*

F About a month.

The same interviewee went on to describe her contrasting experience of a chatline associated with a dating website.

[...]

F So I log onto it, and this guy introduces himself and I started typing back and thinking, it works. We must have been chatting, by typing, Messenger, for about an hour.

*Really? And that was the first time you'd spoken to him?*

F Yeah. Hadn't seen his profile. God, you're ...

*So when you were chatting to him, you hadn't seen his profile, or were you just getting to know him through the ...*

F He said he was a general in the US Army. He was out in Iraq. He was retiring soon. His wife had died of cancer five years previously. He had a son at, I think it was Kings College, London, doing engineering. He had a house in

Hampstead, was it Hampstead, I think it was, and he had a manservant, because I typed, oh, who's looking after your house? And he was retiring and coming back to London.

The fact that, after grooming, some people adopt a hyperpersonal approach to online conversation and romance, and the fact that the hyperpersonal is associated with vulnerability to scamming, does not mean that the groomed scam target is totally helpless once contacted by a scammer. In the following section, we consider cases of scamming targets who come in different ways and at different speeds to the realization that they need to break their relationship with a scammer. These cases document actual instances of scamming behaviour and are drawn from a scam victim podcast and interviews conducted by [name withheld] between 2010 and 2017 in the UK (methodology described above). They provide raw material for a theory of the determinants for a victim's sharing some responsibility for the harm they suffer as a result of scamming.

#### **4. Case Studies**

**Case 1**<sup>5</sup> The victim was a middle-aged Canadian woman who used a popular dating site. Her experience stretched over a period of about three months and began with her receiving and responding to a profile. The persona conveyed by the profile was of a divorced, middle-aged Canadian man running a business in Istanbul, Turkey, who intended to return to a place not far from the home city of the woman. Intense messaging between the two took place, the result of which was that the woman fell in love with the persona. The persona then ran into money problems. He had a medical

emergency that he couldn't meet because his ex-wife had stolen his credit card. He had a tax bill that required a cash loan. The woman wired a series of payments of \$5000. A final, larger payment of \$10,000 prompted a message from Western Union, the money-transfer agency that she was using. Western Union would not process the payment, because the company believed that it was going to a scammer.

The woman was shocked by the suggestion that her romantic partner was a fraud. A friend of hers who received an email for her from the scammer was then able to identify a Nigerian IP address at its source. This discovery led to the woman cutting off all contact with the scammer. Later, when she began online dating again, she received a profile and messages from someone whose linguistic mannerisms identified him as the original scammer. Warnings from the woman about the profile and messages to the dating site apparently produced no action. The woman later researched romance scamming and volunteered to help other victims through Scamsurvivors. com. Although she lost tens of thousands of dollars, she counted herself luckier than other scam victims who had lost their house and car and were in serious financial difficulties. Her losses were survivable relative to her means, and although she suffered psychological damage, she seems to have survived the experience largely intact.

This case seems to us to illustrate largely *unblameworthy* behaviour. Although the scamming target might have been expected to recognize, but failed to recognize, repeated requests for money as warning signs, she did respond appropriately and promptly to authoritative information about scamming behaviour, cutting off contact with the Istanbul persona and being on her guard in subsequent online dating

encounters. Her losses were substantial, but, given her means, survivable. She does not appear to have disappointed the legitimate expectations of others to get some benefit from her assets. Consequently, grounds for blame from others did not add themselves to grounds for self-blame. What is more, she subsequently helped other scam victims to survive their experience. So she both cut her losses and helped others who might have lost money in turn.

**Case 2.** The victim was in her late 60s and had ended a long-term relationship a few years earlier. She had been divorced twice. Her first marriage produced three children who were adults at the time of interview. She had met a number of men on a dating site (a free site which had no warnings about the romance scam); however, none of these turned into serious relationships. The victim had numerous negative experiences while using the dating site, including: relationships moving too quickly from the site to face-to-face meetings; daters lying about themselves, men not turning up to dates; and men who were more intent on sex than a relationship. When she was contacted by the scammer she described herself as feeling very insecure and unhappy.

The scammer's profile was of a soldier in his 40s in the British Army. The victim was taken in and quickly moved to what she described as an 'intense [online] relationship'. They spent hours every evening on Instant Messaging and had short chats over Instant Messaging in the mornings. Because she believed he was in the armed forces, his claim to be unable to meet sounded plausible. After a couple of months, the scammer sent her 36 red roses and she was smitten. She believed he had very good English – which provided reassurance against his being a scammer. Later, the scammer announced that he was travelling to be with her and on the day he was

due to arrive she received a phone call at midnight from a “government official” in Ghana: her partner had been arrested for failing to pay custom duties on some personal items. The government official asked if she was willing to help her partner: he would need £40,000 to pay customs duty and to be released from prison. She was next contacted by the scammer and informed that the personal items were gold: would she like to go into partnership with him to have shares in the gold? She believed she would be paid back the £40,000 and earn a substantial profit. Given she had inherited quite a substantial amount of money she felt she could afford shares in gold. She trusted the scammer, with whom she felt she had developed a close, trusting relationship, and she was excited by the business opportunity.

During the scam she was forcefully warned by her bank not to transfer money. Eventually she travelled to Ghana and was kidnapped. When she returned to the UK she was still unaware that she was being scammed. Her friend eventually convinced her, and the victim eventually plucked up the courage to report the crime to the police. By the end of the scam she was financially ruined, having to live in a small flat and having to take up a job as a cashier in a supermarket so that she could pay off some of her debts. She was left feeling ashamed, embarrassed and depressed. During the initial interview she broke down in tears, explaining that she could not tell her children as they would not forgive her for losing her money. In subsequent interviews it was learnt that she did tell her children and they had rejected her. She was left feeling alone with nothing to live for.

Case 2 contrasts strongly with Case 1. The victim does *not* emerge relatively unscathed. She suffers kidnap; her financial losses significantly affect her life for the

worse. Not only is her material standard of living greatly reduced; her relationship with her children is apparently ruined as well. She gets authoritative advice that she is being defrauded, but—unlike the victim in case -- she ignores it at first. She gives greater weight to the suspicions of her friend and does finally begin to recognize that she has been deceived. During the course of the fraud her motivation for co-operating with the scammer changes. At first, she acts, as she sees it, to help her loved one through a financial scrape, and then agrees to become a business partner. She enters into the relationship with the scammer after having many experiences with online dates that might have been chastening for another person. She is undoubtedly a victim, because of her ruinous financial losses and her estrangement from her children, but her disregarding authoritative advice and, up to a point, her own previous experience, suggests that some of her misfortunes proceeded from common or garden imprudence.<sup>3</sup>

**Case 3.** The victim was a middle-aged woman, living in the UK, who was separated from her husband after he admitted to an affair. She began using online dating whilst separated and experiencing low self-esteem. She was taken in by a criminal who posed as an American general and claimed to be involved in peace-keeping in Iraq. He described himself as widowed with two children. She fell in love with the this persona after about only two weeks of contact, and some months later agreed to marry him. At this point, they began to refer to each other as husband and wife.

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<sup>3</sup> This imprudence is not necessarily connected in any way with “prudential citizenship” --a trend in public policy to transfer or responsibility for personal security, personal health and other goods from the government to the individual, sometimes against the background of a market in services providing or supporting these goods directed to individuals (Walklate and Mythen, 2010).

The scam began to include an advance fee fraud when she was told that she was to receive a surprise gift from the scammer. She was contacted by someone claiming to be looking after her husband's bags. This person said that £5,000 was urgently needed by Customs if she was to receive her gift. As the scam progressed she was told that she did not send the money quickly enough and so the bags needed to be scanned, which revealed £1million worth of gold in the bags. Further requests for funds were made to pay Customs and lawyers. One payment was for £250,000. As the scam continued, the victim claimed to fall more deeply in love with the scammer and at one point in the scam the victim was then urged by the person she thought was a lawyer to visit Ghana so that she could sign documents to release the gold. When she went to Ghana she was kidnapped and describes this as a terrifying experience:

Yes. He was talking...I think...I'm in Ghana now. They take me from the airport to the house. God, I thought, they're going to kill me, because I couldn't see any... I couldn't see any... until hour, two, hours...long, long way...and then we... big house, like a mansion, swimming pool, and have the servants and I thought, God, this like a different world because when I came out from the...airport, I don't see any house, any light at all. Just dark, dark, dark. I thought, oh God, they're going to kill me and throw me in the...

In the house where she was taken she was shown the gold she was signing for (probably to make the scam appear genuine) and was finally released and returned home, where she was continually asked for more funds in order to release the gold to her. At about this point, the victim claims to have fallen out of love with the criminal, focusing her attention on obtaining the gold. Shortly after the victim returned to the

UK, a law enforcement officer contacted her to inform her that she had been scammed. Simultaneously, the victim had been starting up a new online relationship with what turned out to be another scammer. This time the persona was a good-looking Greek widower and business man working in Nigeria, who had a 13-year old daughter. The officer warned her against him as well; however, she decided to pursue this relationship, which also turned out to be a scam. At the end of these scams, the victim was unable to enjoy life and felt lonely, though she remained financially well off. She was on medication for depression.

Case 3 combines some of the characteristics of Cases 1 and 2. As in Case 1, the victim is apparently wealthy enough to withstand the financial losses of several scams; as in Case 2 she goes through a kidnapping and ignores authoritative advice. She is undoubtedly a victim, because of the emotional toll the scamming took, but she is not above criticism, because she displayed irrational imprudence and seems to have engaged in self-deception with respect to the Greek persona. Case 3 illustrates not only persistence in denying evidence of fraud, but also serial susceptibility to scamming.

## **5. Scam victimhood and epistemic ethics**

What is the right theoretical framework for understanding what the scam target does wrong in these cases? More than one framework is involved, but the principal one is a set of precepts for forming beliefs. According to what analytic philosophers call “the ethics of belief”, one ought to proportion belief to evidence.<sup>6</sup> The more evidence for a proposition the more appropriate belief is; but one must be open to counter-evidence

and suspend or abandon beliefs when one encounters it. Cases 1 to 3 mainly engage standards for taking into account evidence and making one's beliefs reflect the strength of evidence. When Western Union told our scam target in Case 1 that it suspected that her payments were going to a fraudster, the victim took notice, as the ethics of belief requires her to. When the victim in Case 3 is advised by her bank to reconsider payments that seem to the bank to be highly suspect, the victim sticks to her previous belief—as if no counterevidence had been presented, still less counterevidence from an authoritative source. This flouts the ethics of belief.

Cases 1 to 3 also engage norms for acting prudently, that is, protecting one's future interests. The norms of prudence bear directly on investments and donations of money, for money is a good that can be turned into a variety of assets for one's future, and giving away lots of money reduces one's opportunities and choices. However, and crucially, two considerations get in the way of applying these norms too strictly in the case studies we have been considering: (1) the norms of love relax the norms of the ethics of belief; and (2) the psychological characteristics of scamming victims prior to the scams and after the grooming process.

Romantic and other sorts of love carry their own epistemic norms, which sometimes conflict with those constraining those who are not romantically involved. One norm can be put by saying that one should trust people one loves, and not lightly believe the worst. Another can be put by saying that one should prioritize people one loves as recipients of one's care and assets, especially in an emergency. To be suspicious of a loved one, or not to be prepared to give to one's loved ones no-questions-asked or few-questions-asked, might count as a psychological shortcoming or a moral

shortcoming, or both. Far from being violations of epistemic or prudential norms, it might be said, trust and open-handedness are in fact examples of the attitudes one ought to (morally ought to) extend to loved ones, indeed, extend to loved ones *before* others. Scam victims are not operating, as *they* see things, in the context of relations with strangers, and yet it is with respect to strangers or people one does not care for that norms of caution and circumspection --normal prudence and normal ethics of belief--come into their own.

Does this mean that the scam targets in our three cases do nothing wrong when they give money repeatedly and readily to the people they love? They *may* do something wrong, because of the speed and intensity of the process that takes them from online meeting to falling in love and making big financial commitments to people that in more senses than one they do not know. Not only do the victims not meet face to face the people they confide in, but --partly as a result-- they hold many false beliefs about the scammers. These range from false beliefs about the appearance of loved ones, to false beliefs about being loved, to false beliefs about the character or circumstances of the people they communicate with so intensely. Love that depends essentially on false beliefs and that is the result of manipulation motivated by the desire for financial gain, is *not* love that calls for unquestioning trust and repeated financial rescue. On the contrary, norms of trust and generosity in loving relationships are associated with what might be called *well-informed love*, where well-informed love is fairly routine and standardly involves considerable offline contact. It is true that many romance scam victims fall in love --experience involuntary feelings of deep attachment and attraction; it does not follow that victims of romance scams are blinded to the significance of evidence of fraud. Case 1 showed that information from an

independent and authoritative source can disrupt the pattern of handing over money, even when the scam victim is still in love with a persona.

The co-operative scamming victim violates both ordinary epistemic norms *and* epistemic norms that make the difference between illusion-ridden or error-ridden love and well-informed love. The scamming victim seeks well-informed and reciprocated love but, in the cases reviewed, she falls in love long before she is well-informed. Nor does she apparently take any or enough steps to *become* well-informed before she falls in love. It is true that in Case 2 the victim takes into account how well the persona speaks English, a sign that she acknowledges at least one kind of evidence for being scammed; but she seems not to have been alarmed by being asked for money. The significance of being asked for money may have been masked by its being understood by the scam victim as request from a loved one for help in an emergency, but in each case we have considered this was one of several successive requests for money in a relatively short period of time. Worse, the scam victims in cases 2 and 3 ignore authoritative evidence that, had it been accepted, would have helped to break the scammers' spell.

The availability of independent, authoritative evidence of scamming is significant both psychologically and morally. If we are right in claiming that the typical romance scam victim's online dealings are hyperpersonal and intense, features that might be heightened by the fact that scammers operate a direct channel to the victim away from the distractions of the online dating site or chatroom, then representatives of money agencies or the police count as a sudden intrusion of the offline or "real" world. Since scamming targets seek out intensity of connection with a persona as much as

scammers, the intrusions of third parties may be unwelcome. Moreover, they may be given very little evidential weight because romantically involved people think *they* are authoritative about the character of people they love. On the other hand, the steps that have to be taken by scam victims to transfer money lie outside the cocoon of romantic communication. When victims who leave the cocoon ignore warnings from officials who have only their financial interests in mind, epistemic norms are being violated wilfully. It is not as if infatuation insulates one from all warning signs: Case 1 belies that suggestion, as was pointed out earlier.

## **6. Conclusion and issues for future research**

Responsibility on the part of victims for romance scam losses is a matter of degree. Romance scam victims are more responsible for their losses the more that they ignore available counterevidence about the genuineness of the online persona they become attached to. Repeat scam victims or victims of very protracted scams may not on their own recognize all the counter-evidence for what it is, because of the grooming process they undergo, or because of a kind of addiction that they develop to being the object of intense romantic attention. Personality traits associated with hyperpersonal online activity may unsuit them to approach online dating profiles sceptically. Still, those who succumb to scammers once are not necessarily bound to be scammed again, as one of our case studies shows. In this respect scam victims who learn from their mistakes are more ideal victims --more indisputably victims--than those who succumb repeatedly. Although falling in love is not entirely voluntary, it is sensitive to information, and it is surely a commonplace that one should not enter into it with one's eyes closed or only half-open. Victims who learn from their mistakes look for

what we have called “well-informed love”, that is, a romance based on correct beliefs about the characteristics of their online partners. Well-informed love is a matter of direct exposure to the person loved and acquiring knowledge about their history. It often justifies taking the demands of loved ones on trust or few questions-asked. But the less well-informed love is, the more trust is simply blind. Romance scam communications are incubators for blind trust and for ill-informed love –deep attachments to imaginary people who are in many senses too good to be true. By contrast with online dating that survives the test of a face-to-face meeting, the ritualized postponement of meetings in romance scams insulates scammers from the collection of evidence about the person behind the persona and subverts the norm of proportioning belief to evidence.

Scam victims, to the extent that they are made vulnerable by their hyperpersonal involvements on the internet and their antecedent loneliness and shyness, often succumb particularly quickly to intense, romantic communication. They form commitments impulsively and, from the standpoint of gathering evidence about their partners, superficially. They avoid the tests of face-to-face meetings until it is too late. In this respect their behaviour differs from other, more consumerist, online daters. Having violated the norms of clear-eyed courtship, hyperpersonal people are relatively easy targets for advance-fee fraud.

Other scams and scam victims do not get parted from their money in so heady an online atmosphere as is conjured up by romance scammers. By comparison with investment scam victims, for example, who are not blinded by being in love, romance scam victims seem relatively vulnerable. Their imprudence may inspire more

empathy than blame. But this is compatible with their sharing some of the responsibility for the harm they suffer.

Although romance scam victims, perhaps excusably, pay their supposed loved ones in an effort to get them out of trouble, they sometimes seem deaf to the advice of authoritative outsiders from the police and money transfer agencies. Even when they agree that this advice is well-intentioned and that it comes from people who can recognize fraud, they sometimes give it too little weight. In cases like these, the claim that they share responsibility with the scammer is relatively plausible.

If both the personality traits of online romance scam victims and grooming make them less able than many others to obey the norms of epistemic ethics, how are they to avoid losing money? Advice campaigns saying that people should not send money to those they meet online cannot be the answer, since the desire to make a romantic connection and then cultivate it may overwhelm prudence. The fact that there are many repeat victims suggests that there are limits to what people learn from experience. In light of that, what is to be done?

The answers might lie in interdisciplinary research drawing on computer science, psychology and moral philosophy. Romance scammers seem to apply recognizable strategies, seem to operate in identifiable jurisdictions, and the grooming process seems to proceed in recognizable discrete stages (Whitty, 2013). The relevant characteristics and patterns could conceivably produce profiles applicable to scamming email addresses, chat or online speech patterns, payment concurrent with intense online communication to a suspect address, and so on. An algorithm sensitive

to these things could trigger a warning to a victim or an ungroomed third party primed to intervene. Or It could trigger an automatic block on communication with a suspected scammer or scam address. One line of research could refine the recognition of likely scammer communication based on monitoring or scam victim communications. Another could try to measure the tendency of repeat scam victims to ignore a triggered message – say by monitoring money-transfer transactions accompanying intense communication with a suspected scammer.

Finally, a research project in moral philosophy and psychology might be undertaken to amass and assess possible criteria for competent decision-making in repeat scam victims. The results of this project could inform arguments for algorithms triggering blocks of suspect communications with or without the victim’s permission. These arguments would have to consider the limitations of competence after grooming, the relative severity of harm from scamming in people already scammed successfully, and the general permissibility of paternalistic intervention on behalf of people whose ability to make judgements in accordance with epistemic ethics is impaired.

Specifically, thresholds for paternalistic intervention should be set in the light of the (a) income and assets of the potential victim measured against the costs of living; (b) whether they have been repeat scam victims; (c) the needs of dependents if people are scammed again and again.

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## Notes

<sup>1</sup> Money might also be requested for other expenses (e.g., medical emergency, loan for business expenses; money to support education, etc.) Sometimes these scams include an advance fee fraud, where the victim is conned into believing they will receive gold or large amount of money, for a small fee (e.g., which they believe are contained in bags, held up in customs). The withdrawal of the meeting at the last moment seems to be psychologically important: the scam target feels that the meeting and the subsequent relationship is tantalizingly close, and their frustration may counteract inhibitions to pay yet again.

<sup>2</sup> I have in mind “ledger” theories of responsibility, that is, theories that attribute some fault to the agent for what he has done, as opposed to holding him responsible through Strawsonian reactive attitudes. Attributions of responsibility in this sense need not make appropriate the expression of negative reactive attitudes such as blame. The distinction is explained in section 2.2 of Eshleman (2016).

<sup>3</sup> It is true that *apparently* willing co-operation sometimes has underneath it a significant element of compulsion or cognitive malfunctioning, as some qualitative research reveals (Whitty, 2013). In those cases victim status firms up as loss of responsibility increases.

<sup>4</sup> The authors would like to thank Jethro Butler for surveying dating websites.

<sup>5</sup> Scamsurvivors.com/podcasts/ podcast 1; 10:20 -26:00

<sup>6</sup> In the English-speaking philosophical world, WK Clifford is credited with introducing systematic work on this topic. See his 1877 paper “The ethics of belief” (Clifford, 1999). For more recent treatments, see (Conee and Feldman, 2004; Shah, 2006).

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