**Introduction**

Romance fraud has a devastating impact on thousands of people globally each year. In 2016 alone, 3,889 victims in the United Kingdom reported losses of £39 million to ActionFraud (ActionFraud 2017; Cacciottolo and Rees 2017); 15,000 victims in the United States of America reported losses exceeding $230 million to the Federal Bureau of Investigation’s (FBI) Internet Crime Complaint Centre (IC3) (Brenhoff 2017); 831 victims reported losses of almost $21 million to the Canadian Anti-Fraud Centre (CAFC) (CBC News 2017); and 1,017 victims reported losses of over $25.5 million to the Australian Competition and Consumer Commission (ACCC, 2017: 5). This figure increases to almost $42 million when losses reported to the Australian Cybercrime Online Reporting Network (ACORN) are included (ACCC, 2016: 1). Given the known underreporting of these types of offences (the FBI estimate that as few as 15% are reported (Brenhoff 2017), while the CAFC estimates this figure to be less than 10% (CBC News 2017)), these figures are likely to be only a small portion of overall financial losses, and do not reflect the extensive non-financial harms incurred (see Button et al. 2009; Cross et al. 2016a; 2016b). Despite its prevalence, romance fraud has received little attention from scholars. There are fewer than a dozen scholarly publications addressing this specific topic to date (see Rege 2009; Whitty and Buchanan 2012).

In contrast, the literature on domestic violence (DV) is extensive. DV is currently a highly visible issue both in Australia and worldwide. DV research has investigated the contributing factors, dynamics, impact, and prevalence of DV as well as evaluating prevention and intervention efforts. This research has been instrumental in campaigns for public attention towards DV as a social problem, and has supported a host of grassroots and state-sponsored initiatives to address the problem.
The contrast between the state of research on romance fraud and DV is stark. However, we argue that thinking about psychological abuse in the context of DV and romance fraud can provide fruitful directions for understanding both problems. We adopt Tolman et al.’s (1999) conceptualisation of psychological maltreatment as a tool to examine the dynamics of romance fraud. First, we review the limited research on romance fraud, with a focus on Whitty (2013b), on whose work this article builds. Second, we outline the key aspects of the DV research, highlighting the aspects of psychological abuse most relevant to romance fraud. Third, we explain our research methodology. Then, we use victim interviews to explore the role of psychological abuse in romance fraud cases. Finally, we reflect on the potential benefits of applying concepts from the DV research to romance fraud. We hope this analysis will help to improve understandings of romance fraud as well as proposing directions for future research and practice around romance fraud and DV. It will also provide a platform for further work on the use of psychological abuse by perpetrators of other types of fraud.

**Romance fraud**

For the purposes of this article, romance fraud (also known as dating and relationship fraud or ‘sweetheart swindles’) refers to instances where a person is defrauded by an offender/s through what the victim perceives to be a genuine relationship. While romance fraud can occur across online and offline contexts, the overwhelming majority of victimisation is currently initiated on the Internet via dating applications, websites, direct email, or social media platforms. For example, the ACCC (2017) reported that one third of romance fraud cases reported in 2016 were initiated using social media. However, once a “relationship” is established, offenders use a variety of modes of communication including email, telephone, text messages, and face-to-face meetings to maintain the ruse. Offenders
use the facade of the romantic relationship to cultivate trust and rapport with victims, allowing them to manipulate their targets into sending money (Rege 2009; Whitty and Buchanan 2012). Romance fraud can be differentiated from a “bad” relationship by its modus operandi, with the offender explicitly seeking to form a relationship with a person for the sole purpose of deceiving and manipulating them into sending money.

Romance fraud is one of many categories of fraud. For example, many “plotlines” may be used by offenders, with instances of offenders using more than one approach (Cross and Kelly 2016). The current article focuses on victim narratives where the use of romance fraud, through a perceived genuine relationship on the part of the victim, was the primary method of initiating contact and obtaining money from the victim throughout the “relationship”.

The critical role and function of a relationship between victim and offender (see Levi 1988) cannot simply be relegated to romance fraud approaches. Rather, all successful fraudulent approaches rely upon the ability of the offender to successfully establish trust and rapport with the victim through the development of a relationship. This is evident in other approaches including investment fraud and inheritance schemes (see Cross and Kelly 2016). Further, utilising existing relationships to perpetrate fraud is not a new phenomenon. Affinity fraud is an established category related primarily to fraudulent investment schemes that harnesses a common characteristic, (such as racial, ethnic, and/or religious) to perpetrate the offence. Common to successful investment fraud approaches, offenders use the notion of “kinship” to enlist the participation of victims (Perri and Brody 2011: 33). Consequently, affinity fraud “exploits the special trust and friendships that exist in groups of people who have something in common” (Perri and Brody 2011: 33). This can also include offenders defrauding their own family and friends as well as others in their community. A well-known example is Bernie Madoff and his successful Ponzi scheme, which defrauded his own family, friends and
many others in his own community, primarily through the trust in relationships he was able to build and maintain (Hurt 2009).

While all fraudulent approaches seek to foster high levels of trust and rapport between victims and offenders, the development of a relationship in romance fraud can be understood to operate differently and therefore is argued to warrant its own category and focused attention. As stated, romance fraud is premised upon offenders using the desires of a victim to establish a romantic connection with someone, and exploits their openness to love and their longing to find a partner as the primary mechanism to defraud a person. Requests for money often revolve around “plotlines” that will enable the victim and offender to be together (for example, through airfares and passport fees). While trust is crucial to all fraudulent schemes, in romance fraud, “relationships” are specifically established by perpetrators with the intention of defrauding the victim.

**Previous research into romance fraud**

While a small number of studies provide insight into the techniques of persuasion utilised by perpetrators of other types of fraud (Jones et al. 2015; Modic and Lea 2013), few scholars have considered the techniques used by romance fraud perpetrators. To date, most research examining romance fraud has focused on the grooming and persuasion techniques used by offenders in order to attract potential victims and establish a connection in the first place. For example, Gregory and Nikiforova (2012) conducted a content analysis of 59 emails sent to the personal email address of a university professor and compared traditional Nigerian advance fee fraud and romance fraud approaches. The results of this analysis indicated that offenders “continue to adapt the format of their letters to appeal to universal themes that touch emotional chords for different reasons within the recipients” (Gregory and Nikiforova, 2012: 113).
Koon and Yoong (2013) conducted a small scale study deconstructing the language used across twenty-one emails, fifteen written by a romance fraud perpetrator and six written by their romance fraud victim. This analysis documented the “strategies used by the scammer to establish a credible online lover persona” (Koon and Yoong, 2013: 31). Koon and Yoong (2013) identified a number of techniques used by one offender to establish a relationship. These included attempts to build rapport with and gain the trust of the victim by claiming to adhere to the same religious faith or spiritual beliefs, and articulating an intense desire for and attraction to the victim. While the results of this study are preliminary, they provide an interesting starting point from which to investigate the communication strategies used by romance fraud offenders, some of which are also evident in the current study.

Whitty and Buchanan’s research (Whitty and Buchanan 2012; Buchanan and Whitty 2014; Whitty 2013a; Whitty 2013b; Whitty and Buchanan 2016) is the most instructive in this regard. Whitty and Buchanan examined the category of romance fraud exclusively and the persuasive techniques employed to defraud victims of romance fraud by using mixed methods across three phases of research. The first phase was an online survey of 796 participants recruited from a large online dating website and a further 397 participants from a public online support site for fraud victims. The second phase examined 200 victim accounts on a public internet social support group for online fraud victims (Whitty and Buchanan 2012: 11). The third phase comprised of semi-structured, face-to-face interviews with twenty romance fraud victims to obtain further details about the risk factors associated with victimisation; the persuasive techniques employed by offenders; and the psychological impact on victims.

Based on this data, Whitty (2013a) identified five stages of romance fraud, which she later extended to seven stages (2013b) based on the interviews conducted with twenty romance fraud victims. The stages are: 1) the victim being motivated to find an ideal partner,
2) the victim being presented with the ideal profile, 3) the grooming process, 4) the sting (crisis), 5) continuation of the scam, 6) sexual abuse, and 7) revictimisation. Whitty’s (2013b) article uses victim experiences to document the mechanics of romance fraud, and the ways in which offenders operate from the initial targeting of a potential victim, through to successful victimisation. In her “scammers persuasive techniques model”, Whitty (2013b) documents a grooming phase, in which the perpetrator seeks to create a relationship with the victim that the victim perceives to be genuine in order to prime the victim to part with their money at a later date. Whitty (2013b) identifies two well-known sales techniques adopted by perpetrators during this phase. The first is the “foot-in-the-door” technique, in which the perpetrator initially asks for a small sum, and then having gained this small sum from the victim, manufactures new or escalating crises requiring larger and larger sums of money. The other is the “face-in-the-door” technique, in which the perpetrator initially asks for a sum of money so extreme that most would refuse, followed by a request for a far more modest sum(s) in order to persuade the victim to part with their money. A third technique used by perpetrators is to obtain sexually explicit webcam footage of the victim under the ruse of the relationship, and then use this to blackmail the victim (Whitty 2013b). This is a form of “image based sexual abuse” (Powell and Henry, 2017: 120), which can also involve blackmail. This grooming phase is typically followed by a crisis phase, whereby the perpetrator manufactures a crisis (such as a sick child or car accident resulting in hospitalisation) that requires the victim to send money (Whitty 2013b).

Data from our study mostly reflect Whitty’s (2013b) model. Romance fraud victims in our sample typically described being groomed by the perpetrator and persuaded to part with their money in a similar sequence. In this way, Whitty (2013b) identifies the role and strength of successful social engineering techniques employed by perpetrators to create the initial connection and level of trust needed to foster a solid foundation for an ongoing
relationship. However, in Whitty’s (2013b) model, stage five is simply termed “continuation of the scam” and little information is offered on the mechanics of this stage. In contrast, victims in our study provided detailed accounts about the ways romance fraud perpetrators maintained their influence over time, which enabled their continued victimisation and financial losses. These dynamics have not been previously identified in the literature and are the focus for the current article. While it is common for reactions to disclosures of romance fraud victimisation to focus on the perceived naivety, foolishness and culpability of the victim (Cross 2015) there has been no previous research that has specifically sought to examine the ways in which offenders obtain ongoing compliance with demands for money. In other words, while there is little research examining romance fraud overall, the bulk of this describes how offenders employ techniques of grooming and persuasion to initiate contact with a potential victim at the beginning of the relationship. Little or nothing has been documented previously about the ways offenders successfully obtain a consistent stream of money and the reasons why victims seemingly comply. We use the concept of psychological maltreatment, borrowed from the DV literature, to help explain these dynamics in our interviewees' accounts of romance fraud and thus make an important original contribution to the scholarship on romance fraud.

**Domestic violence**

Domestic violence refers to a pattern of coercive and controlling behaviour comprised of some combination of physical, sexual, and psychological forms of abuse directed at a current or former intimate partner. Researchers recognised the multiple, co-occurring physical and non-physical forms of abuse that comprise DV early on. However, foregrounding physical violence was a key tactical manoeuvre in early antiviolence campaigns as “the use of physical violence against women in their position as wives is not
the only means by which they are controlled and oppressed but it is one of the most brutal and explicit expressions of patriarchal domination” (Dobash and Dobash 1979: ix). Despite the routine naming of physical, sexual, and psychological abuse as three key types of DV, research on psychological abuse is much less developed than research on physical and sexual violence (Dutton and Goodman 2005; O’Leary 1999). It is often noted that some survivors comment that “emotional abuse is worse [than physical violence]” (World Health Organization, 2005, p. 9). However, the definition of psychological or emotional abuse is not settled in the research on adult DV (Dutton and Goodman, 2005; Kelly 2004; O’Leary, 1999).

Tolman and colleagues (1999: 322) define psychological maltreatment as “any behaviour that is harmful or intended to be harmful to the well-being of a spouse”, noting that it is essential to consider “when does negative behaviour in relationships constitute a pattern of maltreatment?”. Irrespective of definitional debates, psychological abuse has been linked to negative psychological and physical outcomes for abused women, with independent effects identified for psychological and physical abuse (Baldry 2003; McKibbin 1998; Ovara, McLeod, and Sharpe 1996; Sackett and Saunders 2001). For example, Straight, Harper, and Arias (2003) found that psychological abuse was correlated with illegal drug use, negative perceptions of health, and cognitive impairment after controlling for physical violence (see also Sackett and Saunders 2001). Recent research on non-physical forms of abuse is beginning to draw attention to coercive and controlling behaviours (Callaghan et al. 2015; Crossman et al. 2016; Dutton and Goodman, 2005; Hardesty et al. 2015; Katz 2016; Kelly and Westmarland 2016; Saunders 2015; Stark 2007; 2012; Tanha et al. 2010). Indeed, the concept of "coercive control" (Stark 2007) has outpaced discussion of psychological abuse in popular and professional discourses. Some scholars have called for recognition of the importance of non-physical forms of abuse via criminalisation of psychological abuse, and a
new coercive control offence has been introduced in the U.K. (McMahon and McGorrey 2016). Attention to coercive control and psychological abuse are part of efforts to supplement earlier efforts to improve criminal justice responses to DV by treating violence as a crime even when perpetrated by intimate partners. Attention to psychological abuse, including the seemingly positive manipulative grooming behaviours identified in the romance fraud literature, can also help scholars and practitioners to understand DV better.

We used the categories of psychological maltreatment identified by Tolman and colleagues (1999) to analyse interviews with Australian romance fraud victims. These categories are:

- Economic abuse
- Creation of fear
- Isolation
- Monopolization
- Degradation
- Rigid sex role expectations/Trivial requests
- Psychological Destabilization
- Emotional or Interpersonal Withdrawal
- Contingent Expressions of Love (Tolman et al. 1999: 326-328).

We coded the interviews with romance fraud victims for these themes to ascertain whether and how these tactics related to their experiences. The following section provides details on the methodology of the project.

**Methodology**

This article is based on interviews collected as part of a larger study on reporting experiences and support needs of online fraud victims across Australia (Cross et al. 2016a).
This research used semi-structured interviews with 80 online fraud victims who had reported losses of AUD$10,000 or more to the ACCC’s Scamwatch website. Victims were primarily interviewed face-to-face by two authors of the current article (Cross and Richards) across Brisbane, Sydney, Melbourne, Adelaide and Perth. For a detailed explanation of the recruitment and sampling used for this project, see Cross et al. 2016a. During the interview, participants were asked a series of open-ended about their experiences of online fraud victimisation. This article draws from the narratives of victims in detailing the communication and dynamics of the relationship during their victimisation experience.

Sample

The original study investigated all types of online fraud. Twenty-five of the eighty victims (31%) spoke about romance fraud. This article is based on twenty-one interviews with victims of romance fraud. The additional four romance fraud cases identified in the larger study were excluded from this analysis as they were interviews with family members of victims, and the interviews did not include sufficient information about the dynamics of the victim-offender relationship. Of the twenty-one romance fraud victims, nine (43%) were male and twelve (57%) were female. Disaggregated demographic information is not available about the romance fraud victims because of ethical requirements governing privacy and confidentiality for the study. However, the larger study sample was comprised of forty-six men (58%) and thirty-four women (42%) who ranged in age from 30-77 years (mean = 56 years) and were born primarily in Australia (68%).

Data analysis

Interviews were transcribed verbatim and imported into NVIVO, a computer-assisted qualitative data analysis software, for coding. The first author undertook a process of deductive coding. Deductive coding involves undertaking a detailed reading(s) of the data according to pre-determined themes (Hsieh and Shannon 2005). The first author
retrospectively coded the twenty-one interviews with romance fraud victims using Tolman et al.’s (1999) categories of psychological maltreatment. Of the twenty-one interviews with romance fraud victims in our sample, only five did not include information about these types of psychological maltreatment. These were all male victims. Given that we retrospectively applied the psychological maltreatment categories to our interviews, it is possible that these five victims experienced psychological maltreatment but did not report it. This question warrants further investigation in future research. The findings of our thematic analysis, or process of “identifying, analysing and reporting patterns (themes) within data” (Braun and Clark 2006: 79; Vaismoradi et al. 2013) are presented below.

Romance fraud and domestic violence: Similarities and differences

While DV is often financially exploitative, romance fraud has some unique characteristics that distinguish the two problems. As stated, the majority of romance fraud victims are approached in online through dating websites, apps, and social media. However not all communication occurs within an online environment. Once a relationship has been initiated by an offender, it is likely that victims and offenders will use a variety of communication platforms, which include (but are not limited to) email, chat, messenger, text message, phone calls, and web cam. It is through these channels that offenders establish a high level of trust and rapport with victims (see Whitty 2013b). Offenders are usually based overseas, however the lack of physical proximity does not diminish the intimate nature of the relationship. It also does not detract from the genuine belief on the part of the victim that they are in a committed relationship and have deep, intimate knowledge of their “partner”. Thinking about these crimes together can potentially inform our understanding of romance fraud to better prevent it. It can also offer insights into the ways that non-physical forms of abuse might function in DV.
Psychological maltreatment and romance fraud

We used the nine categories of psychological maltreatment described by Tolman and colleagues (1999) to investigate their applicability to romance fraud. We found that many of the categories were applicable to romance fraud victims, with some key differences. Below, we briefly explain each type of psychological maltreatment and use examples from victim accounts to explore their applicability to romance fraud.

**Economic abuse**

Economic abuse refers to the ways that abusers restrict access to or misappropriate victims’ financial resources to create financial hardship and/or establish control over victims. Economic abuse can include limiting access to financial resources, exploiting or appropriating a partner's earnings, using joint financial resources irresponsibly, and excluding a partner from key financial decisions that affect the victim (Dutton and Starzomski 1997; Tolman et al. 1999). Given the nature of romance fraud, economic abuse is central to the victimisation experience. The ultimate goal of a romance fraud offender is to gain money from victims. Romance fraud offenders establish simulated romantic relationships to ensure access to funds. The victims in our sample had each lost at least AUD$10,000 to their offenders over the period of their perceived relationship.

Economic abuse arguably operates differently from DV in romance fraud cases. Rather than being used as a technique to gain or maintain control over a person, acquiring financial resources is the primary goal of romance fraud offenders. Similar to Whitty’s (2013b) findings, our victims reported that offenders used requests for money related to medical emergencies, business dealings gone wrong, criminal justice crises, or to pay for travel to further the relationship. Economic abuse is thus central to romance fraud. Manipulation and deception are required to elicit financial resources in the absence of immediate threats of physical force in romance fraud cases. These dynamics may also help us
to understand the dynamics of financial abuse in DV cases, where physical violence may be a rare part of the overall abusive dynamics. In other words, romance fraud is by definition a form of economic abuse. Not all the other types of psychological maltreatment were reported by all of the victims in our sample, as discussed in the following sections.

Creation of fear

Creation of fear operates differently in romance fraud to DV. In most cases, romance fraud victims will not have met their offender in person. A key difference between romance fraud and DV is that the online nature of the relationship means that victims of romance fraud are highly unlikely to experience physical forms of violence alongside psychological maltreatment. However, this does not always eliminate the perceived threat of physical violence experienced by victims. Some online fraud victims hold genuine and heightened fears for their physical safety and that of their loved ones. For example, Ross and Smith's (2011) study of online fraud found that twenty percent of their respondents had experienced a threat of some kind towards themselves and/or family members. Further, Button et al. (2009: 64) noted that “some fraudsters will use threats of violence or other intimidation when the scam looks like it might come to an end”. A small number of the romance fraud victims in our study reported similar experiences. One romance fraud victim had her family stay with her due to fears about her safety:

**Participant**: My sister-in-law’s Dad and Mum came over one night to stay…I was scared. I did not know who is [the offender] is, is he in my house? Is he coming? Is he going to kill me?

**Interviewer**: Did he know your address?

**Participant**: He [offender] knew everything. What I drive, what I do for a living, he knew everything. And being a man he knows I lived on my own [and that] no
one is with me. I kept thinking ‘Oh my God’….I had to shut all my blinds. I shut all my doors. I would not answer the phone….I started getting very bad anxiety (interview 12).

This participant went on to reveal that she had moved house as a result of the concerns she had for her physical safety following the fraud.

I just kept thinking that I am on my own. I come home at night, I don’t know if he is out there. I don’t know who he is. That is what drove me to leave that place… I moved because I was thinking that I can’t stay there….At night I started to leave my lights on at home. I started to get panicky because he knows the time I come home (interview 12).

This example demonstrates that the victim feared physical violence upon ending the relationship. She was not the only one, with another participant also detailing how she sold her house at the end of the relationship in order to move on with her life (interview 24).

While fears of escalating abuse at separation are shared with DV victims (DeKeseredy et al. 2017), there is currently no evidence to suggest that romance fraud victims are actually in physical danger once they have ended the relationship. Instead, it is more likely that the offenders based overseas will simply shift their focus to another victim. However, fear of retaliation for ending the relationship may serve to entrap victims in romance fraud. The ability of offenders to instil fear in their victims is evidence that despite the lack of physical proximity to the offender, romance fraud victims share some fears with DV victims.

Isolation

Isolation refers to techniques used by DV perpetrators to restrict a victim’s social networks and activities, with the intent of increasing the victim’s dependency on the perpetrator (Lykhina 2013). Isolation can include monitoring a victim’s activities (Lykhina
2013) and/or insisting she account for her time (Dutton and Starzomski 1997; O’Leary 1999), weakening her support system (Lykhina 2013), restricting her access to means of communication (Dutton and Starzomski 1997; O’Leary 1999), and limiting contact with family and friends (Dutton and Starzomski 1997; Hall et al. 2012; Tolman et al. 1999). Isolation is a key component of both DV and romance fraud. Isolation facilitates other forms of manipulation and abuse by decreasing access to social support, resources, and “reality checks” from supportive friends and family.

In our sample, most of the offenders met their targets via social media or dating websites but then quickly moved communication off those platforms into private phone, SMS, and email conversations. This strategy serves dual purposes for the offender. First, it makes the victim feels special, as the move to private communication is often couched in terms of the relationship becoming more serious or “exclusive”. Second, it minimises the chance that the offender will be reported to a dating application, website, or social media platform as a fraud, since communication rapidly moves away from the site. Furthermore, many victims do not remember the specific location where they originally met the offender, since many victims use multiple dating sites at the same time. Once they realise they have been defrauded, they may not be able to successfully report the offender to the dating site. Many romance fraud victims recognised in hindsight that the insistence from offenders to move communications away from official dating sites was a strategy designed to increase isolation and prevent reporting.

He [offender] told me that we could go to a private section, like get off the site and go on messenger. So that is how it all started… And we started going on the messenger. And everything started going on personal messenger where I don’t think anyone can see or know what is going on, on there. Which I think is supposed to have been the way that person [offender] wanted it (interview 12).
She [offender] very quickly asked to move away from the site to a personal email, which looking back at what I know now, I would never do again (interview 25).

He [offender] then said, ‘Let’s get off this website. I don’t want to communicate with anybody else. I just want to communicate with you. Let’s swap direct emails. Let’s use chat’ (interview 24).

**Participant:** [The offender said] “can you please take your profile off, I’m intending to take my profile off or hide it so that we can be exclusive”.

**Interviewer:** Was that very early on?

**Participant:** Yes, like trying to make you feel special. Because “I’m going to do this for you, so can you do it for me?” (interview 3).

Taking communication off the official website and onto private channels appears to be a deliberate move by offenders to establish a high level of trust with the victim. Since many dating websites and apps have very strict policies about users asking for money, offenders who do so using the official chat section of an online dating website, would likely be blocked and/or removed. Moving to private websites or chat may thus make it less likely that victims do or can report romance fraud offenders.

Secrecy contributes to isolation in the context of romance fraud. Not only do offenders attempt to move victims onto private means of communication very quickly, but in many cases, they also encourage victims not to disclose their newfound relationship to others. In some cases, this was explicit.

No one knew nothing, I just kept doing it out of my own little secret thing, out of my own, because he [offender] kept telling me don’t tell your family, don’t tell anyone (interview 12).
In other cases, secrecy was used to create exclusivity in the relationship. As in DV cases, romance fraud offenders may manipulate victims into keeping secrets from family and by pretending to be supportive, effectively limiting the possibility that others will question the relationship.

**Participant:** And now I think the secrecy made it easier for him [offender].

**Interviewer:** Did he [offender] say to you, this is just between us?

** Participant:** Yeah.

**Interviewer:** And how did he phrase that?

**Participant:** Because I was saying my kids would kill me if they knew what I was doing, and he said well you are a grown woman you don’t have to do what your kids say (interview 15).

These examples show how isolation emerged in the narratives of the romance fraud victims in our sample. Offenders created isolation two key ways: rapidly moving from official dating platforms onto private communication channels and establishing secrecy about the relationship. Therefore, isolation is a psychological maltreatment tactic common across romance fraud and DV.

*Monopolisation*

Monopolisation refers to “behaviours that make the abuser the psychological centre of the victim’s perceptions” (Tolman et al. 1992: 327). Abusers may monopolise their targets’ time and thoughts by intrusive and ongoing interruptions in victims’ lives. For example, abusers may make constant phone calls to victims at home or at work, interrogate victims about their activities to make them feel guilty about engaging in activities that do not include them, or putting the offenders’ interests first (see generally Lykhina 2013).
Monopolising behaviours were evident in the following quotes from romance fraud victims.

His [offender’s] stories were just getting wilder and wilder. 'Oh, well I’m down to my last thousand dollars I really, really need some money’, ‘I don’t even hardly have anything’ and ‘I can’t go out’. And then because I’d go out, he [offender] would say ‘what have you been doing?’ ‘Oh, it’s fine for you, you’ve got plenty of money so you can go out, but I can’t go out because you won’t give me any money’. It was starting to become quite grating (interview 3).

Sometimes if I am not on the computer and I am doing other stuff, he will ask me, oh were you on Facebook? He appeared on my Facebook, he also got all my details of my Facebook. And also when I am not online sometimes he could see the little light lit up to see if I am in there, so he would ask me, you know what are you doing online? (interview 12).

This was revisited later in the interview.

He [offender] kept coming online and my daughter was there, and he kept saying who is there with you? Why aren’t you responding? Have you got a boyfriend? He was getting nasty. He already knew I was on to him, he was getting nasty (interview 12).

This particular example illustrates strong similarities between romance fraud and DV, where possessiveness and jealousy are often part of the abuse and control of victims. Constant questioning about whom the victim is interacting with, where they are going, and what they are doing, including monitoring using social media, is common to both forms of abuse (see for example Woodlock 2016). The constant monitoring can be effective at monopolising the
victim’s attention and can eventually shape their behaviour as they curtail activities to avoid displeasing the perpetrator.

Within the context of romance fraud, monopolisation also took the form of sleep deprivation, which was mentioned by a few of the victims:

He’d be pinging me on Yahoo at what would have been his three am in the morning. It was really strange (interview 3).

I was totally addicted to this relationship. He would come online at 4am and I was in bed with the laptop. I knew his patterns (interview 7).

I got bothersome phone calls at about ten or eleven o’clock at night. And I can tell you that I actually get grumpy at that because I like going to bed early. So that was another thing that pissed me off (interview 18).

While night time communication may have simply been more convenient for romance fraud offenders operating from different time zones, sleep deprivation is a tactic used by DV offenders and an outcome of abuse. Mental exhaustion can decrease resistance to demands, impair victims’ thinking, and have long term effects on health and well-being (Humphreys, Lowe and Williams 2008).

It [communication] sort of can be frequent… and the hours. It’s interesting, in the [victim] support group a lot of people say the same thing: you can never contact them during the day. It’s early in the morning or late at night. You’re exhausted because you’ve got these early morning and late night phone calls (interview 22).

In addition to facilitating sleep deprivation, some law enforcement believe that romance fraud offenders attempt to communicate early in the morning and late at night to mirror the patterns that would occur in a genuine relationship (personal communication, police officer).
In sum, monopolisation was evident in some of the romance fraud victim narratives. In certain scenarios, the offenders were persistent in their communication with victims, both in terms of frequency and the timing of their calls and emails. For some victims, the level of control was high and they were subjected to questioning about their activities and relationships outside of that shared with the offender.

**Degradation**

Degradation includes behaviours that make “someone feel less competent, less adequate, or even less human” (Tolman et al. 1992: 327; see also James and MacKinnon 2010). Common types of degradation include verbal abuse, insults, name calling, and calling into question the victim’s competence and abilities to function (Tolman et al. 1992: 327). Several romance fraud victims in our sample reported this technique. For example, several victims reported being verbally “attacked” and “abused” at different points throughout their relationship.

He started to get quite nasty, and I thought this isn’t love. And then when I reported it, he was so, so angry… (later in the interview) He was just abusive, it was like he was a little child and he couldn’t get the candy. Tantrums were thrown (interview 3).

He was very pushy and even abused me on the phone a few times, very upsetting, had me terribly upset. He just kept on until I had nothing left [money] to send him (interview 11).

One time everything seemed to be going sweet, then the next time, we’re walking on egg shells… Jeckyll and Hyde. So, that was a bit funny. And I thought, well, ‘what’s it going to be today? Is it going to be nice or is it going to be nasty?’ (interview 21).
I said, ‘No.’ I said, ‘I can’t do it [send money] anymore.’ He kept on and on. He started to get a bit nasty with his messages and his email and things like that. I said, ‘I’m sorry. I can’t help you anymore’ (interview 24).

These examples show how offenders used degrading forms of communication to abuse and control victims. Similar to the dynamics of DV, offenders escalated degradation at points where separation seemed eminent or victims challenged perpetrators by questioning the relationship or ongoing requests to send money. In some cases, this was a pattern of behaviour and appeared to be a technique used by offenders to obtain more money and stem questions or challenges to the perpetrator. Victims in our sample became submissive and compliant in order to placate the offender and return to a more loving relationship status.

Psychological Destabilisation

Psychological destabilisation refers to tactics that cause the victim to doubt their own perceptions of reality (Tolman et al. 1992: 327). This can include behaviours such as manipulation of victims, deliberate attempts to confuse them, and causing them to doubt their memories (Lykhina 2013). Several participants in Evans’ (2007) research on DV described this as “crazy-making abuse”.

This tactic was evident for one victim who felt the offender had purposefully tried to make her doubt her perceptions or make her believe she was going crazy. This victim described an incident where she was asked to transfer money into an account, but was told by the offender that it had not arrived. The offender aggressively questioned the victim about having sent the money, which in turn, led her to continually contact and question the bank about the transaction. While this is likely to have been a ploy to get additional funds, it simultaneously had the effect of destabilising the victim and causing her to doubt her perceptions of reality.
He [offender] kept messaging it back and saying darling have you got the money, did you put it? And I said ‘I have I have put it through. I am sure you have got it. He was making me believe that my cheque that I deposit that did not go through which it did. And he was making me go stupid and crazy, I made so many calls to a lot of places telling them, look, I have deposited money, I rang up my bank. Can you tell me what is going on; the person did not receive the money where did it go? And then the bank kept checking and they said I am sorry but the bank had got the money, the money has gone through, they gave me the time the dates and everything. And I kept going online telling him, the money is there, what is going on? It is on your end that you are having trouble… I told him everything that the bank told me. You should have had the money. He kept denying it saying no I did not get it can you please check with your bank; he kept asking me over and over. So I kept going crazy and I checked everything… And then like that the money got lost, he reckons. I go, it can’t be its impossible (interview 12).

This example suggests that, as is sometimes the case in DV situations, romance fraud offenders can use the technique of psychological destabilisation to gain control over their victims, with the ultimate aim of defrauding the victim of larger sums of money.

Emotional or interpersonal withdrawal

While most of the abusive tactics described above have been active, psychological abuse can also be passive, with abusers withholding positive reinforcement or communication if their demands are not met (Tolman et al. 1992). Tolman et al. (1992: 328) wrote that “other forms of passive maltreatment include not living up to commitments made in the relationship, and not appreciating the accomplishments, interests, or contributions of one’s partner”. In face-to face relationships this might include refusing to speak to a partner while they are in the same room. In romance fraud, it included refusals to communicate until
demands were met and using avoidance tactics to increase victims' anxiety about the status of their perceived relationship or the wellbeing of the offender. For example:

Sometimes I wouldn’t hear from him [offender] for a week or so, then he’d be back online again. I could just never ever see him, ‘cause I used to keep questioning the trust thing. That’s when he used to throw out, ‘Don’t you trust me? We’ll have a life together’ (interview 24).

It was just emails to start with and then she [offender] disappeared for two weeks and I did not know what was going on…. then [she] came back two weeks later. So I did not know what was going on, I thought she might have been abducted or something (interview 6).

These two examples illustrate how offenders can use their online presence and communication as a tool to try and gain victims' compliance. Offenders can withdraw communication temporarily if they believe it will assist them to achieve their ultimate goals. Passive forms of abuse, such as withdrawal of communication, operate in a similar fashion in face-to-face relationships. However, in the online context anxiety about withdrawal of communication may be heightened where, for example, victims fear for the wellbeing of the offender. Additionally, this tactic may be used to simulate a scenario being presented by the offender, such as an illness or being in jail.

Contingent expressions of love

The above categories of abuse deal with abusive behaviours or the withholding of expected support. However, Tolman and colleagues (1992: 328) argue that “a potent and theoretically important category of psychological maltreatment concerns acts that on their face appear to be positive. What makes such acts psychological maltreatment is that they are only delivered in the context of compliance with the abuser’s demands”. Contingent
expressions of love were described in some of the narratives in our sample. The following quotation shows how positive reinforcement was used to manipulate the victim.

He [offender] started calling me nice names. He started saying how important I was to him, that he was lonely, how his children needed a mother, how he’s been on his own for five years. But I also had lots of trust issues. I kept questioning him … that’s my personality, but I ‘spose that’s what they play on. The guilt. He made me feel guilty. He made me feel bad. He made me feel that I supposedly didn’t love him because I wouldn’t help him [financially] (interview 24).

This example illustrates how romance fraud offenders use a combination of negative and positive emotions to try and manipulate victims into complying with requests for money. While the previous forms of psychological maltreatment focused on the negative ways in which offenders sought to gain compliance, contingent expressions of love merit special attention. We know anecdotally that DV victims often fail to recognise abusive behaviour as DV because the physical violence and other forms of abuse are intermittent rather than constant. Abusers' selective use of seemingly positive behaviours is likely just as important to understanding the dynamics of abusive relationships as negative behaviours. In the case of romance fraud, both were effective tactics and both resulted in victims transferring money to the offender as requested.

**Discussion**

This study represents a first step toward understanding how romance fraud works in relation to other forms of online fraud and non-physical forms of abuse. Our retrospective analysis of romance fraud narratives using Tolman et al.’s (1992) typology of psychological maltreatment found some significant similarities with abuse in the context of DV. While physical violence is rare in romance fraud, there are some interesting similarities between
non-physical forms of DV and romance fraud. Victims in our sample reported: economic abuse; isolation; monopolisation; degradation; psychological destabilisation; emotional or interpersonal withdrawal; and contingent expressions of love.

The only types of psychological maltreatment that we did not find in our sample were enforcement of rigid sex role expectations and trivial requests (Tolman et al. 1992). As this study drew from a larger sample of online fraud victims, it was not designed to study romance fraud or psychological maltreatment specifically. Accordingly, these types of maltreatment may not have been part of victims' experiences or may simply not have been discussed by victims in the context of the broader study. Alternatively, this may be a substantive difference in how psychological maltreatment operates in the context of romance fraud. Only purpose-built empirical research can answer this question. Indeed, a study focused on romance fraud would likely uncover additional types of abuse. Nonetheless, the twenty-one interviews in this sample point to a potentially productive exchange between DV and romance fraud scholars. The fact that so many forms of psychological maltreatment were discussed by the victims in our sample indicates some key similarities. Based on the above analysis, it is clear that there are lessons that can be drawn out to improve our understanding of psychological maltreatment as well as our understanding of romance fraud.

Looking at romance fraud through the lens of psychological maltreatment in intimate relationships demonstrates that there is considerable overlap in the types of psychological maltreatment in both crimes, despite the differences in the presence of a physical relationship. It is therefore likely that victims of both psychological maltreatment and romance fraud share similar harms as a result of their victimisation. Recognition of this can assist with targeted efforts to understand victim needs more holistically and also inform support services to assist in victim recovery. Victim support services for those who experience DV are subject to intense scrutiny and debate about their effectiveness and availability (DeKeseredy et al.).
While support services for romance fraud victims are basically non-existent (Cross et al. 2014). Combining these two areas to assist in the understanding of both can have positive impacts on improving responses across all victims who experience these types of crimes.

The ability to demonstrate the existence of psychological maltreatment within romance fraud narratives also serves as an important vehicle in acknowledging genuine victimisation on the part of those who experience it. At the moment, victims of romance fraud are not perceived to be legitimate victims, based on a misconceived notion that they are responsible for their own circumstances (Cross forthcoming). Better understanding and articulating the presence of effective psychological maltreatment techniques may enable individuals to access victim status, which is crucial to triggering many criminal justice responses and victim services that can assist with their recovery in moving forward (Cross forthcoming). This can also remove some of the societal shame and stigma associated with romance fraud victimisation, and starts to recognise the role of the offender and the skills that they employ to facilitate deception (Cross 2015).

There are also benefits to be derived in the DV literature. While there is currently an increased focus and discussion on coercive control (Walklate et al. 2017), there is still a need to further focus on the non-physical abuse tactics evident in DV. Romance fraud provides an effective means to achieve this, given the absence of physical violence and lack of geographical proximity in the relationship. To date, DV scholars have paid comparatively little attention to the grooming or target-softening behaviours that Tolman and colleagues (1992: 328) called “contingent expressions of love”. However, the romance fraud cases examined in this article illustrate how powerful these can be even in the absence of a physical relationship.

Research on psychological maltreatment against adult intimate partners primarily focuses on negative behaviours such as threats and insults, but this is only one side of the
coin. As the interviews with romance fraud victims show, positive forms of manipulation and isolation that many survivors experience as early and intense intimacy are also important to understand. Romance fraud provides an example of how positive and negative forms of manipulation work together to coercively control victims’ behaviour even in the absence of physical violence. It may be helpful to stress the seemingly “positive” forms of manipulation in prevention efforts. This could be similar to the utility of the “cycle of violence” to survivors in recognising how the “honeymoon phase” that many survivors experience after a violent episode is part of an overall pattern of abuse. Greater attention to these seemingly positive forms of manipulation is essential to develop better prevention and intervention measures. In addition, DV researchers can learn from the emphasis in the romance fraud research on the benefits to the abusers. A greater focus on the benefits to abusers and their intentionality in eliciting them could likewise be used for prevention and intervention.

Further, there is also the need to better understand chronic and ongoing victimisation of romance fraud victims. Many individuals send large amounts of money over a lengthy period of time. It is not uncommon for victims to send hundreds of thousands of dollars (or pounds) (Button and Cross 2017). In the same way that scholars are starting to understand the complexities that exist within intimate partner relationships and the challenges that victims experience in seeking to leave an abusive relationship, these same learnings can be transferred to romance fraud to better understand the circumstances and reasoning behind victims’ ongoing transfers of money. Framing romance fraud in relation to DV (which currently has both greater visibility and credibility) as a public policy issue may assist the development of research and action in this area.
Conclusion

We examined romance fraud victim narratives through the lens of psychological maltreatment. Using Tolman et al.’s (1999) typology of psychological maltreatment, we found evidence of eight of the nine types of abuse. Given the retrospective application of this typology, these are promising findings that can be used to design future research. The statistics on romance fraud indicate the severity and prevalence of this type of victimisation globally. Further, there is an emerging body of evidence which documents the devastating and debilitating impacts of online fraud (see Button et al. 2009; Cross et al. 2016a; 2016b). For romance fraud victims, there is the additional ‘double hit’ of victimisation, where the individual must grieve both the loss of the relationship as well as any financial losses (Whitty and Buchanan 2012).

This article provides a starting point for future productive dialogue between researchers in two discrete fields with the aim of achieving improved understanding of the complexities involved in romance fraud and DV. Hopefully this can be used to inform efforts to reduce victimisation and improve the support available to victims. While exploratory in nature, this article demonstrates similarities between psychological maltreatment in the contexts of DV and romance fraud. Without adequate or accurate knowledge and understanding of the dynamics of romance fraud and DV, these crimes will continue to cause devastation in the lives of thousands of victims worldwide.

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