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U.S. ONLINE ROMANCE SCAMS: A MIXED METHODS ANALYSIS OF FACTORS ASSOCIATED WITH VICTIMIZATION AND EXPLORATION OF LIVED EXPERIENCES OF VICTIMIZATION

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U.S. ONLINE ROMANCE SCAMS: A MIXED METHODS ANALYSIS OF FACTORS ASSOCIATED WITH VICTIMIZATION AND EXPLORATION OF LIVED EXPERIENCES OF VICTIMIZATION

by

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DISSERTATION

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DEDICATION

I dedicate this dissertation to all first-generation social workers who have questioned their ability to achieve goals beyond their imagination.

One comment I've received often highlights my strong work ethic and my values. I can say that my mom and dad gave me this work ethic. My mom worked in a grocery store and then a box factory. She worked in harsh temperatures for low wages. My dad commuted three hours to work and worked two jobs while I was in undergraduate college. My dad worked every day rarely taking off even when he was sick or when he felt discouraged at work. I saw two adults for years work blue collar jobs throughout their adulthood raising two children. They were my role models. Thank you to my sister, nephew, and nieces. They always encourage me to do my best and provide me with love and support.

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Chapter 1: Introduction

Abstract

The objective of this dissertation is to understand develop an understanding of experiences of online romance scam[1] (ORS) victimization and to examine factors associated with ORS victimization. The dissertation samples ORS victims and uses purposive sampling strategies to recruit participants. The research used a mixed methods explanatory design approach. Inclusion criteria included ORS victims 18 and older who lived in the U.S., lost any amount of money in ORS scam, and met the scammer on any Internet platform. Three research manuscripts complete this dissertation. The first manuscript is a scoping review to understand the mental and physical health outcomes following ORS victimization. The findings ORS victims experience mental and physical health consequences and gaps in the research indicate inconsistent definitions of ORS and no research focusing on ORS in the United States. The second manuscript highlights the mixed-method research. The research aimed to examine the relationship between dependent variables, ORS victimization and ORS money loss, with interpersonal trust and loneliness. The research reports on the results from online surveys (n = 26) and interviews (n = 19). The results from point biserial correlational analysis and Pearson's product-moment correlation analysis found no statistically significant relationships between the dependent and independent variables. The third manuscript reports on the qualitative findings. Participants engaged in hour-long recorded interviews to share their experiences with ORS victimization. Interpretive phenomenology was used for data analysis. Four themes were identified: mental health consequences, physical health consequences, financial consequences, and legal consequences. Practice implications from this dissertation recommend incorporating a systems theory lens and to use a person-in-their environment approach when working with victims to help reduce stigma and support victims in coping and recovering from ORS. Education implications suggest professional development for service providers and legal-system providers. Education is needed to increase cultural competency with ORS but also to increase knowledge to identify risk factors associated with victimization and signs of ORS. Overall, the novel findings of the research provide highlights the aftermath of ORS scam victimization which previously largely remained unknown.

Chapter 1: Introduction

Introduction

Internet technology provides adults with educational, economic, and social opportunities. Daily, people log on to the Internet to access online dating applications (apps), social networking sites (Facebook, Instagram, X), or gaming apps motivated to build social and romantic connections (Sumter et al., 2017). Technology is used to manage health, banking, or attend work. Adults are connected to the Internet in many ways whether through their smartphone, computer, or tablet device. Fingerman et al. (2020) provides an overview of the ways adults engage with and use technology (See Table 1).

Table 1: Types of ICTs and Definitions

Type of ICT	Definition	Software & Devices	Examples
Health	Often wearable technology that has the ability to inform doctors and other health care providers of a patient's well-being. Information that can be communicated includes heart rate, pulse, blood pressure, sleep, step count, etc.	Smart watches	Apple Watch, Whoop Fitness Tracker, Samsung Watch, FitBit Measures: heart rate, accelerometer, sleep analysis, calories burned,
		Smart clothing	Levi's Commuter x Jacquard, Sensoria Fitness Socks, Nadi X Measures: heart rate, distance traveled, altitude, posture adjustments
		Mobile phone health apps	Apple Health app, MyFitnessPal, Strava Measures: step count, distance, heart rate, calories burned
Business	A category of ICT that is concerned with the presentation, preservation,	Word processors	Word, Google Docs, Pages

	and manipulation of data in a workplace or classroom.	Spreadsheets	Excel, Google Sheets
		Presentation software	Powerpoint, Prezi, Keynote
		Communication meetings	Webex, Zoom, GoToMeeting
Social	A type of ICT that facilitates information exchange and communication between two or more individuals	Social media	Instagram, Facebook, Twitter, Snapchat, Pinterest
		Video messaging	Skype, FaceTime
		Text messaging	Mobile phone apps: Messenger, GroupMe, WhatsApp, iMessages
		Dating	Bumble, Tinder, Match .com
		Video sharing	YouTube, Tik Tok
		Digital assistants	Alexa, Siri, Google Home
		Transactions	Venmo, PayPal, Cash App, mobile banking apps

With the increasing use of the Internet, a growing danger emerges centering around online romance scams (ORS). An ORS occurs when a person targets another individual under the perception of a romantic relationship to defraud them out of their money or have them pay for extravagant gifts (FBI, *n.d.*). Scammers use the Internet to identify victims. The Internet allows access from across the world and scammers can be difficult to hide on the Internet meaning they are difficulty to track and identify.

U.S. Internet Use

Americans' Most Americans use the Internet though use varies by age (Pew Research Center, 2024). Pew Research's panel survey on internet use in the U.S. reports 95% use of the Internet across all ages. In estimation, over 5 billion people worldwide use social media platforms (e.g., Tiktok, Facebook, Instagram, X, and others) worldwide, (Pelchen, 2024). Social networking sites are an online platform where users connect, exchange ideas, and engage in communication (Social Media Overview, 2024). Another way adults connect using the Internet is through online dating apps which offer opportunities for social networking and meeting people interested in romantic relationships. All these sites provide a venue for ORS.

Little is known about ORS in the U.S. (U.S.) even though online dating use is a popular means of finding a partner (Hadji-Vasilev, 2023; Vogels & McClain, 2023). Online dating is the most common intermediary for adults to meet new people (Rosenfeld et al., 2019). One in three U.S. adults (n = 6,034) surveyed in a Pew research panel poll in July of 2022 reported using online dating apps and 51% of persons identifying as gay, lesbian, and bisexual reported using online dating to find a partner (Vogel & McClain, 2023). The Internet creates a danger space for users with rapid evolution of technology aiding in scammers' efforts (Cross, 2022).

From the Pew research panel on online dating (2022), approximately half of participants from the same survey reported encountering a scammer in online dating spaces suggesting fraudsters are a common occurrence. The limited research that has been conducted on ORS has occurred outside the U.S (Buchanan & Whitty, 2014; Cross, 2016; Cross et al., 2016; Gould et al., 2022; Gould et al., 2023, Tao, 2022; Whitty, 2018). Minimal research is available on how ORS impacts the lives of victims and evidenced-informed research lacks on how to support ORS victims or to mitigate the risk associated with ORS. An ever-increasing threat of ORS lingers

posing a threat to all online users. The limited ORS research suggests that ORS leave a trail of negative outcomes for its victims including mental, physical and financial challenges (Whitty & Buchanan, 2016; Cross et al., 2016; Gould et al., 2023). To determine if ORS victims in the U.S. experience the same outcomes from victimization as found in other populations in the world, there is a compelling need to understand perceptions of ORS. This study seeks to develop a better understanding of ORS and the short- and long-term consequences of ORS victimization in U.S. populations.

Significance of the Problem

Current U.S. definitions and conceptualizations of ORS emerge from sensationalized stories in the media that highlight extreme occurrences of romantic, financial fraud or news stories reporting on the scams. One example, the Tinder Swindler (2022), a documentary where the main protagonist scammed hundreds of thousands of dollars and traveled across countries defrauding multiple victims was prominent on a cable streaming service, Netflix. The challenge with over-sensationalized social media narratives and documentaries is that they drive an inaccurate conceptualization of ORS. In the U.S., on average, individuals defrauded in ORS lose roughly $4400 whereas non-research outlets (e.g., news and social media) often show excess of losses ranging in hundreds of thousands of dollars like in the “Tinder Swindler” documentary.

Additionally, news outlets have only reported on ORS when the scammer has been criminally charged and the media generally share few details of the cases. The public interpretation of ORS may only include cases with extreme financial loss and with little other knowledge about other consequences of ORS victimization. Some news stories situate the ORS victim within the narrative as lonely, seeking romance, and fell for the victimization (New, 2024). This narrative provides a limited view of ORS and emphasizes blame resulting from the

victim's vulnerabilities or intentions. Framing ORS in this context promotes stigma associated with victimization.

Narrow conceptualizations and ORS stigma pose difficulties for victims and law enforcement officials, as well as help-seeking providers including social workers, therapists and other medical and mental health professionals. Victims may not be aware of the events that constitute an ORS, and thus, may not realize they have been victimized. Alternatively, if law enforcement or help services providers such as medical and mental health providers do not have a clear conceptualization of ORS, it may impede their ability provide ethical, relevant, and effective supports to the victim (Jivanjee et al., 2015; Vinton & Wilke, 2014). Even though the growth of ORS reports is documented in the U.S. (U.S.), we know little about the actual scope of ORS and limited research has been conducted on this phenomenon in the U.S.

ORS Consequences

The consequences of ORS can be severe, long lasting, and vary. Money loss, of varying amounts, is not the only outcome of ORS. While persons targeted in this type of cybercrime believe they are in a loving relationship, ultimately, they are being defrauded. Individuals targeted in ORS often experience manipulation in addition to financial losses (Rege, 2009). Persons targeted in scams experience negative impacts to their mental and physical health. Research findings have demonstrated that some individuals targeted in scams may experience outcomes like depression, anxiety, and dysregulated sleeping (Whitty & Buchanan, 2016; Cross et al., 2016; Gould et al., 2016). These illnesses can develop into chronic morbidities in the long term.

Rege's seminal work (2009) found that the outcomes of ORS include financial losses, changes to mental and physical health, and threats to victims' identities. In Rege's work, the

researcher used a qualitative approach to explore the organizational dynamics of cybercrimes. One of her objectives was to understand the dynamics within ORS. Rege searched the Internet for documents published between 2000 and 2009 using 21 keyword searches and ended with a final sample size (N = 170). Rege's finding suggested that online dating websites give scammers a larger pool of victims and when victims report the scam, they do not receive assistance. Dating sites provide little support to mitigate the risk associated with ORS (Rege, 2009).

Whitty and Buchanan (2016) sampled 20 adults in the United Kingdom (U.K) ages 38 to 71 years old who had been targeted in ORS. They found that participants experienced changes in their self-coping and social situations such as isolating themselves from their social support networks and developing shame for being the target in an ORS victimization. Participants also expressed feelings of disequilibrium in their moods and psychological states with increases in worry and stress. The significance of the victimization was indicated by financial and relationship losses and the subsequent emotional, mental, and physical challenges. Additionally, many participants explained they experienced complex feelings of grief and loss owing to the loss of the relationship with the scammer (Whitty & Buchanan, 2016). Some victims expressed feelings of denial that they were scammed or desired to remain in the relationship to avoid feelings of loneliness (Whitty & Buchanan, 2016). These outcomes are particularly dangerous because they may prevent successful interventions or recovery from victimization (Takashai & James, 2019).

An Australian qualitative study (Gould et al., 2022) sampled service providers (N = 101) of adults who had existing traumatic brain injuries and experienced ORS victimization contained findings like Whitty & Buchanan's (2016) showing how victims' outcomes can result in challenges to psychosocial functioning and victims' mental health. Participants reported the

impacts they observed in their patients after the ORS. including depression, anxiety, family conflict, self-blame, and financial distress (Gould et al., 2022). Qualitative research was completed in a study based in China that interviewed ORS victims that identified as lesbians (N = 16). The findings suggested that ORS outcomes negatively impacted participants' trust in relationships (Tao, 2022). Limiting one's ability to form trustworthy relationships can inhibit recovery from victimization and prevent future healthy relationship development.

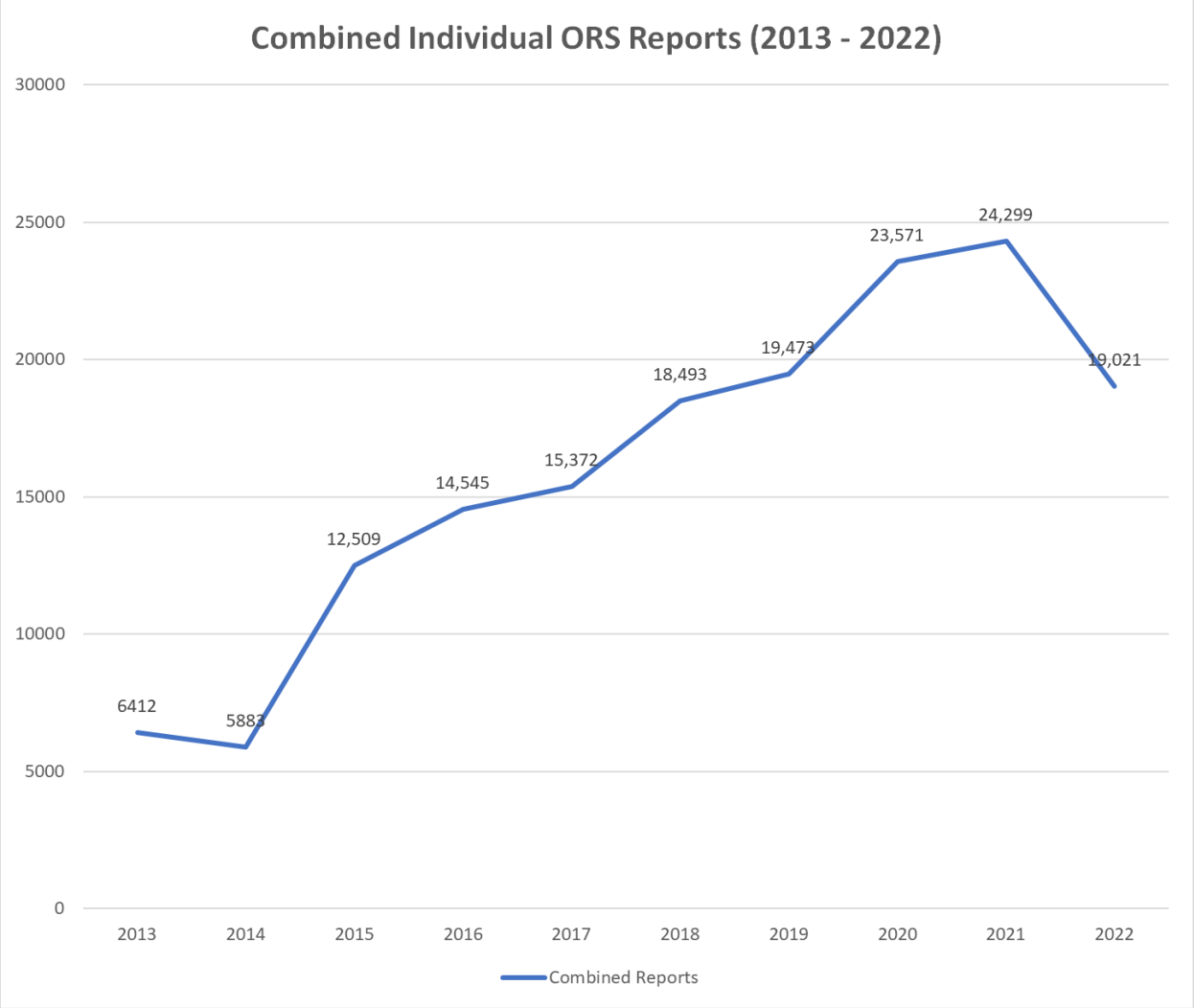
Scope of the Problem

Data collected across U.S. federal agencies tracking the increase in ORS victimization across diverse populations fails to provide clear impacts of this danger fraud. ORS data are collected by several agencies. Both the Federal Trade Commission (FTC) and the Federal Bureau of Investigations (FBI) manage reporting systems in the U.S. The FBI operates that Internet Crime Complaint Center (IC3). ORS victims report the scam and losses to this site and the FBI screens and monitors the data. In 2012, the FBI IC3 began releasing data related to U.S. individuals reporting incidences of ORS and associated losses. Between 2021 and 2022, individual reports and combined losses continued to rise steadily (See Tables 1 and 2) with a 325% increase in reports and 1,214% increase in number of losses.

The FTC's reporting system, www.reportfraudftc.com accepts reports of scam victimization in the U.S. This website aims to collect data from all fraud victims, not only ORS victims aiming to track occurrences to inform policies. The non-profit agency, Better Business Bureau also operates a reporting site called "Scam Tracker". Their site collects reports of all scams including ORS and the data is used to monitor the prevalence of scams and support agency efforts for education and prevention.

The BoJS' Supplemental Fraud Survey used cross-sectional data and has a small subsample of ORS victims limiting generalizability. Measuring and interpreting the data can be confusing. Multiple reporting systems exist that collect data.

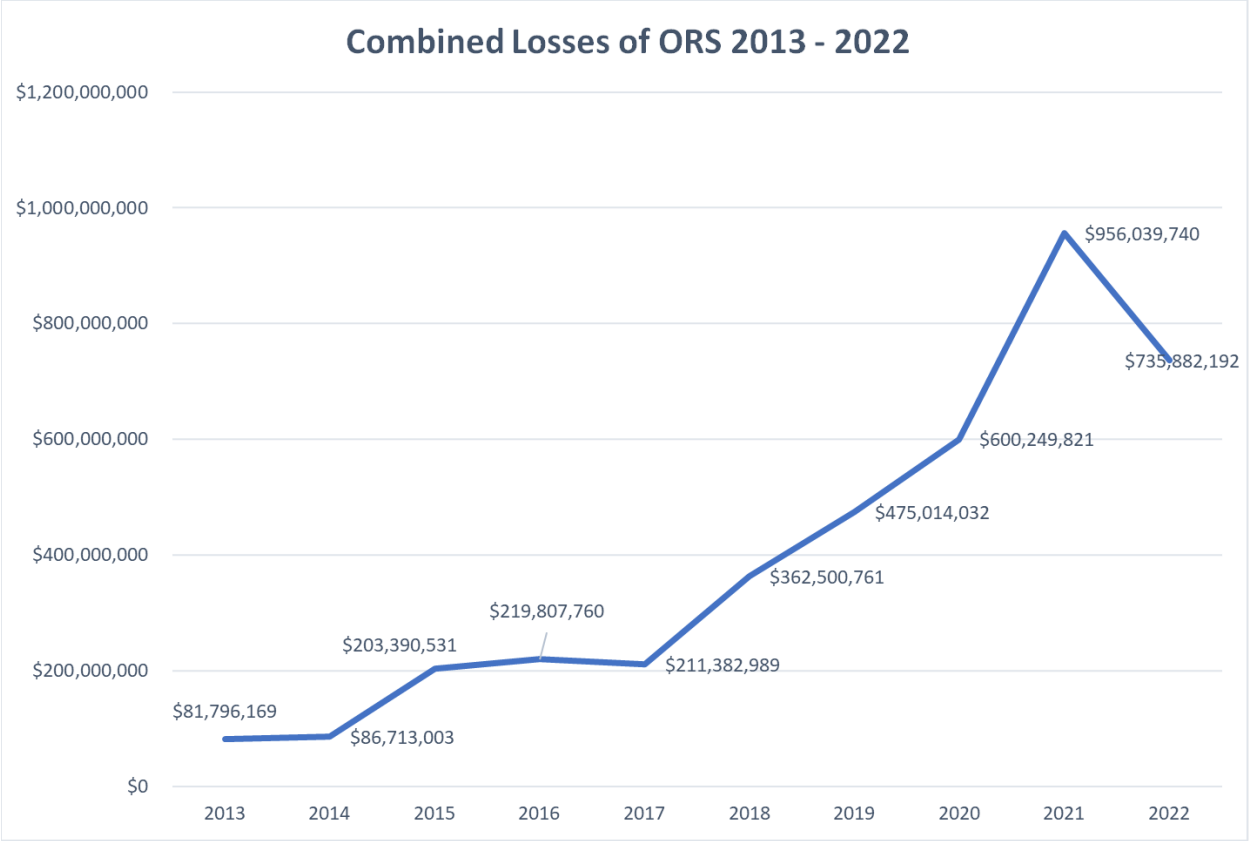
Figure 1: U.S. Combined Individual ORS



The Supplemental Fraud Survey, a U.S. national survey, was administered by the Bureau of Justice Statistics (BoJS) alongside the National Crime Victims Survey in 2017 and no current

plans exist to replicate it (J. Truman, personal communication, 2022). No rationale was offered as to why they will not replicate the survey. The survey administered to adults (N = 66,229) in the U.S. included several items on ORS victimization (but used the term "relationship/trust fraud"). Findings from the survey indicated that a small subsample representing .05% (n = 36) of the survey reported they had been scammed in a relationship fraud. No explanation regarding the low number of reports was available.

Figure 2: ORS Combined Financial Losses ($$)



Of that subsample, 25% of participants reported meeting the scammer on an Internet platform (dating apps (n = 4); any social networking site (n = 5)). Of those reporting relationship fraud, most participants, 80%, identified their race as White (n = 29), 14% identified as Black (n = 5), and five percent of the sample identified as Pacific Islander (n =1) or American Indigenous

(n = 1). The identified sex of the victim roughly was split between male, 47%, (n = 17) and female 53%, (n = 19). These initial findings become underwhelmed when comparing them to the number of ORS reports (N = 19,021) received by the FBI IC3 in 2022. The vast difference in figures demonstrates a rapid growth in ORS but also, reflects a gap made by inconsistency in reporting and identification of the scam.

Multiple agencies collect data on ORS in the U.S. including federal (BoJS, FBI, and FTC) and private groups (American Association of Retired Persons and Better Business Bureau). Although most of the agency's data comes from self-reported ORS, BJoS' data came from surveys. The agencies use various data reporting and collection tools which can make measuring and interpreting the data confusing. Multiple reporting systems exist that collect data, and the numbers vary depending on the reporting source. Researchers (Herrera and Hastings, 2024) used a mixed methods approach to identify the trends in US public reporting systems and to identify ORS focused research trends.

They sampled website data from google searches centering on romance scams. Their findings reflected confliction on ORS trends. For example, they observed that multiple resources relied on ORS data from the FTC which shows a decreasing trend in U.S. ORS. However, they noted an increase in reported scams by news outlets. The research findings also noted that much of existing research focuses on the scams but fails to provide insights to protect victims from ORS (Herrera and Hastings, 2024).

Current Research Study

This dissertation was an explanatory, sequential mixed methods design to examine factors associated with ORS victimization and ORS money loss and to understand ORS victimization in the U.S. Specifically, the quantitative portion of the study examined how the

factors of loneliness and interpersonal trust related to ORS victimization and ORS money loss. Secondly, the qualitative portion of the study sought to explore the lived experiences of U.S. ORS victims.

Literature Review

Although some of the current ORS research has investigated factors associated with individuals who have been victimized in ORS, these studies use homogenous samples outside of the U.S. populations (Buchanan & Whitty, 2014; Whitty & Buchanan, 2016; Cross, 2016). For example, Buchanan and Whitty (2014) used cross-sectional data collection and sampled adults (N = 853) in the United Kingdom to identify variables that may be risk factors for victimization. The researchers looked at the following traits: loneliness, extraversion, agreeableness, romantic beliefs and seeking sensation and neuroticism found in victims of ORS. Similarly, Cross' (2016) qualitative study sampled volunteers (N = 21) working on an Australian fraud hotline to understand the needs of adult victims of general scams. Findings suggested that volunteers believed individuals victimized in ORS experienced social vulnerability.

In another study, Whitty compared survey results with existing data to develop a typology identifying characteristics of persons deceived in ORS (2018). The researcher used a logistical regression analysis model to identify the probability of factors (age, gender, education, cybersecurity knowledge, impulsivity, locus of control, trust in others, trustworthiness, kind, greed, and addictive disposition) associated with this ORS victimization. The study sampled 10,723 participants who resided in the United Kingdom and used online dating apps. Of the sample (N = 11,780), the researchers grouped the participants into three categories: 1) participants who knew someone who had been an ORS victim (n = 728); 2) participants who were not victims (n = 10,723); and 3) participants (n = 329) who had been repeat ORS victims.

Two hundred participants reported being scam victims but not from an ORS and were removed from the study. The results of the study reported a statistical likelihood of middle-aged adults susceptible to ORS victimization. Other factors identified as statistically significant associated with ORS included gender, education, urgency, sensation seeking and an addiction-disposition (Whitty, 2018). To see the broad impacts of ORS, it is important to obtain a sense of the scope of ORS in the U.S. and worldwide.

Wang and Topalli (2024) used a qualitative approach reviewing ORS victim testimonies to identify risk and protective factors associated with victimization. Victims posted their experiences to ORS victimization websites where the researchers reviewed and identified a sample to analyze. Wang and Topalli applied thematic analysis to analyze testimonies (N = 52). They identified four themes: 1) Social Engineering a Romance Scam; 2) The Implementation of Different Fraud Scenarios; 3) Dynamic Victim Attitudes Throughout the Scams; and 4) The Aftermath of the Romance Fraud. The researchers identified multiples risk signals: scammers use a variety of tactics to defraud the victim; the tactics used depends on the scammers' ability to develop rapport and trust with the victim; fraudsters assessed the communication patterns with victims to determine when to request moneys; ORS victims' vulnerabilities are susceptible to scammers employing fast, pressured tactics; scammers' geographic challenges aids in larger scam that they will "eventually" be together; and scammers manipulate their social economic status making them alluring to vulnerable victims.

Quantitative Study Research Question and Hypothesis

The quantitative portion of the study addressed the following research questions: (RQ1): **What are the associations between loneliness, interpersonal trust, and being an ORS victim and ORS money loss.** The following hypotheses will be tested:

- H_{1a}: **Scores of loneliness** (Dimension 1 – relational connectedness, social connectedness, self-perceived isolation, and total scores of the UCLA-3 measure) will have a statistically significant relationship with **ORS victimization**.
- H_{1b}: **Scores of trust** (Dimension 1 – honesty, Dimension 2 – trustworthiness, and the total scores of the General Trust Score (GTS) measure will have a statistically significant relationship with **ORS victimization**.
- H_{2a}: **Scores of loneliness** (Dimension 1 – relational connectedness, social connectedness, self-perceived isolation, and total scores of the UCLA-3 measure) will have a statistically significant relationship with **ORS money loss**.
- H_{2b}: **Scores of trust** (Dimension 1 – honesty, Dimension 2 – trustworthiness, and the total scores of the General Trust Score (GTS) measure will have a statistically significant relationship with **ORS money loss**.

Qualitative Study Research Question

The qualitative portion of the study examined perceptions of ORS in the U.S. The study's qualitative objectives aimed to answer the following research questions: (RQ1) **What are the lived experiences of U.S. ORS victims?**

Findings of this study will contribute to research conducted on ORS and online dating. By identifying factors associated with ORS and understanding the experiences of individuals victimized in ORS, the information learned will be used to develop a conceptualization of ORS in the U.S. The data will help to inform preemptive screenings to identify ORS as well as to inform treatment interventions. The findings will also inform interdisciplinary professional development education for justice officials, medical providers, mental health providers and technology experts.

Theoretical Grounding

ORS research in the U.S. is relatively new and there are multiple parts to the scam process, and thus, ORS cannot be addressed by one specific theory. Thus, this research used two theories to guide the study and understand the findings. The first theory discusses an approach to interpersonal trust. The second theory centers around loneliness.

Theory of Interpersonal Trust

Interpersonal trust theory will be used to help understand the quantitative findings. Richard Conviser (1973) posited that trust emerges between two individuals, and it impacts behaviors and decision making in the relationship; if one person in the relationship has a shared subjective goal, it becomes a determinant of trust. The theory assumes that Person A will be more likely to trust Person B if they have a shared goal. If Person B has the potential to achieve shared goal, then Person A will have more trust in Person B and more likely trust Person B in future situations. Applying the theory in an ORS may appear more like, the victim (Person A) will be more likely to trust the scammer (Person B) if they have shared goal (i.e., relationship goals). Then, if scammer (Person B) appears to follow through with the relationship goal (courting and communicating) the victim (Person A) will develop more trust and will likely have repeated trust and increased trust in the scammer in future situations (Conviser, 1973). This theory provides an understanding of how trust interplays the dynamic between the scammer and the victim to support the current study.

Theory of Loneliness

Peplau and Perlman's attributional theory of loneliness states that loneliness is a dynamic emotion with many attributes contributing to the individual feelings one may experience (Peplau et al., 1979, Chapter 3). The theory suggests that loneliness results from deficiencies in the

person's social relationships, is a subjective phenomenon, and is unpleasant and distressing (Perlman & Peplau, 1981, Chapter 2). Perlman and Peplau define loneliness as the feeling that develops when an individual's network of social relationships is smaller or less satisfying than the person desires (1979). The theorists go on to outline five aspects of loneliness. The first aspect advises that the discrepancy between social relationships and social contact is always adverse. Peplau and Perlman (1979) report in their research that adversity develops when an undesired incongruency between the actual number of social relationships and social contact versus the desired amount emerges leaving a negative feeling. Second, the discrepancy between the levels resulting in the negative feeling is what the researchers identified as loneliness. Third, the lonely individual's social network must be factored when evaluating their loneliness. Fourth, loneliness is often linked with mental illness, but loneliness is an experience in all populations. Finally, the fifth aspect of loneliness states that there are several forms of loneliness that exist, but the research has not delved into the discourse on the various typologies (Peplau & Perlman, 1979).

In their social psychological theory of loneliness, Peplau and Perlman (1979) state that loneliness can manifest in three ways: affective, cognitive, and behavioral. Affective loneliness is defined as loneliness that is linked to emotionally unpleasant feelings such as "general dissatisfaction, emptiness, boredom, and marginality" (Peplau & Perlman, 1979, p. 102). Cognitive loneliness, also referred to as motivational, is loneliness that changes arousal. Peplau and Perlman describe loneliness as "aroused motivation for interpersonal contact but diminish motivation for other activities" (1979, p. 102). Behavioral loneliness occurs when loneliness is attributed to physical complaints of anxiety or appetite and/or sleep disturbances (Peplau & Perlman, 1979). They cite Weiss (1973) stating that lonely persons consistently look for others in

their interpersonal relationships to see if that person can be the one to help them alleviate the feelings of loneliness. However, loneliness can make people blind to obvious red flags in relationships and cause them to be hypersensitive and ruminate on false interpretations of the intent of others (Weiss,1973).

Peplau and Perlman (1979) suggested that different attributes contribute to an individual's predisposition to loneliness. They state that changes in achieved and desired levels of social contact can lead to perceptions of loneliness if people have unsatisfactory feelings in their relationships. Personal characteristics can contribute to increased loneliness. They suggest that persons who are shy or have low social desirability may experience more loneliness (Pearlman and Peplau, 1979).

The theory describes coping with loneliness and steps that individuals take to address loneliness. For one, individuals can change one's desired level of social contact. In online dating, this may be someone deciding to engage in online dating and join dating apps. It could be deciding to engage in dialogue with individuals in online dating over an extended period. Pearlman and Peplau (1979) advise that individuals may alter their standards and expectations to establish connections with other people to reduce loneliness. In online dating and ORS, this can be interpreted widely. For example, someone may ignore red flags to keep the relationship moving and avert loneliness. The theory predicts that lonely individuals will lower their boundaries or relax their standards with suitors to maintain social relationships in their lives. Imagine a scenario of an ORS scammer who socially may not be the typical person the victim would choose as a partner. But, if feeling lonely, a victim may not question the relationship or subtle attempts by the scammer to violate the lonely person's vulnerability. In all, loneliness

creates risk for online daters especially if they seek a relationship with the intention to mitigate their loneliness.

In Perlman and Peplau's research on loneliness, they venture in depth about the reactions people have to loneliness in others. And that lies one of the most significant justifications to use loneliness in this research. Their research suggests that one of the reactions of loneliness in others results in a stereotype and bias of the lonely person. They are considered weak. Also, some of the other stereotypes draw a rather vulnerable state that may be perceived as an ideal target. Pearlman and Peplau (1981) summarize years of loneliness research resulting in a stereotype described as a person, often a woman who is single. This person is unloved, different, isolated, and inferior. Their earlier research describes the lonely person as lacking social skills that has transversed across from earlier developmental years into adulthood (Peplau & Perlman, 1979). They have limited social contacts and isolate themselves. The researchers also describe them as lacking trust in others and feeling depressed and angry (Pearlman & Peplau, 1981). Neither theory has been used in ORS research. However, both theories provide an understanding of dynamics and connections in interpersonal relationships. The research examines how trust and loneliness associate with ORS victimization and money loss and the theory focusing on both of those variables provide a foundation to understand how

Future Chapters

The following chapters include three manuscripts and a summary of the dissertation. Chapter 2 reports on the findings of a scoping review. Chapter 3 reports on the mixed-method research and findings. Chapter 4 presents the findings from the qualitative phase of this research . Finally, Chapter 5 provides a summary of the dissertation.

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Chapter 2: Online Romance Scams: Mental and Physical Health Outcomes of Victims. A Scoping Review

Abstract

Online romance scams (ORS) occur when a scammer attempts to defraud a person through an intentionally deceptive relationship which is used to exploit the individual for financial gain (Federal Bureau of Investigations [FBI], 2019). The increasing number of ORS reported to the FBI (FBI, 2021) matches online dating's domestic and international popularity (Rosenfeld et al., 2019). Individuals who may have been deceived by this type of scam may experience negative mental and physical health outcomes and trauma (Coluccia et al., 2020). The objective of the study is to identify the physical and mental health outcomes of adult females victimized in ORS through an online romantic relationship. This research uses a scoping review methodology following Arksey and O'Malley's five-step framework and the Prisma checklist to identify gaps in the existing scholarship about ORS. A sample ($N = 8$) of peer-reviewed publications consisting of qualitative ($n = 6$) and quantitative research was identified. Physical health, financial, and social outcomes are identified. Reports of mental health outcomes including depression, anxiety, trauma, loneliness, and shame from ORS victimization are most reported. Gaps identified in existing research suggest that there are inconsistent conceptualizations of ORS including questions regarding the criminality of the scam, money loss amounts, and if romance is involved. Research and educational implications are discussed. More research is needed on ORS to examine and understand this type of scam in the U.S. and to develop professional education for service providers (e.g., therapists, medical providers, and justice officials).

Chapter 2: Online Romance Scams: Mental and Physical Health Outcomes of Victims. A Scoping Review

Following the death of her mother, a woman looking for a fresh start reached out to an online dating application to meet someone new. Within days, she met a handsome man who identified himself as someone looking for love. The man used the opportunity under the guise of a trusting, romantic and loving relationship to scam the woman out of thousands of dollars. Once aware of the deception, she contacted law enforcement to report the man and her role of being victimized in an online romance scam.

This anecdote is not a plot to a new movie but rather excerpts from an investigation about an online romance scam [ORS] (Galicza, 2022). ORS occur when scammers deceive victims by convincing them that the scammer and victim have a reciprocated, trusting relationship (Federal Bureau of Investigations [FBI], 2019). The scammer's goal is to gain money or material gifts. This scoping review examines the physical and mental health outcomes of adult females victimized in ORS.

ORS Victimization

This research focuses on romance fraud that begins on the Internet. Virtual, online spaces have provided a prime environment for the scams to foster. One virtual space where scammers identify victims is through online dating applications (apps) like Tinder, Grindr, or Bumble (FBI, 2021). Dating technology facilitates an environment where people can meet others with similar interests and expectations of a relationship (Blackwell, 2016); scammers target online dating users with the intention to execute their schemes (Whitty & Buchanan, 2012). Scammers often use different strategies and tactics to gain victims' trust and security. The scammer exploits the

victims' emotions, faith, and compassion which results in victims giving money and financial incentives without question (Kopp et al., 2016).

ORS victimization can result in trauma (Chuang, 2021; Wang, 2022). The American Psychiatric Association (APA) defines trauma as the exposure to an extraordinary experience that generates a reaction of helplessness and fear (APA, 2013). Victim-focused crime research shows persons victimized in any crime who experience trauma have an increased likelihood of developing mental and physical illness (Kruithof et al., 2020; Center for Substance Abuse Treatment, 2014). When individuals go online to find a new relationship and are subsequently deceived, trauma can result and develop into longer-term complications. Unlike documentaries that sensationalize ORS, the media coverage of individuals' accounts does not fully reflect all the potential traumatic consequences from victimization.

Consequences of ORS Victimization

Victims of ORS can experience multiple and varied consequences. In addition, to a financial loss commonly associated with ORS, victims may also experience negative mental and physical health outcomes. Consequences can be acute and short term or chronic, lasting across an extended period.

Mental and Emotional Health Outcomes. Coluccia et al.'s (2020) scoping review examined the epidemiological and psychological characteristics of online romance scammers and their victims. Their findings reflect scammers' use of manipulative techniques such as the scammers' efforts to create an unrealistic relationship impervious to challenges. Scammers create crisis episodes centering the victim as the only person that can save them. This victim feels compelled to fund the crisis. Once aware of the scam, victims report financial losses and mental health outcomes including shame, depression, anxiety, and distrust.

In Coluccia's (2020) scoping review research, findings suggest that ORS victims experience emotional and behavioral difficulties (EBD). Unresolved emotional mental health disturbances (i.e., sadness, loneliness, and shame) are associated with increases in suicidality, alcohol use increases, and depression (Mushtaq et al., 2014). Similarly, Button et al.'s (2014) findings indicate that victims of fraud reported mental health outcomes, including suicidal ideation, depression, and anxiety.

. General cybercrime victimization research supports similar findings with individuals reporting experiencing emotional challenges such as shame, isolation, and anxiety (Notte et al., 2021). More specific to general Internet fraud and cybercrime, Modic and Anderson (2015) sample (N = 6,609) of United Kingdom residents who self-identified internet fraud victimization, reported a statistically significant relationships between victimization and emotional and financial consequences.

Research also suggests that emotional dysregulation (ED) can follow ORS victimization (Coluccia et al., 2020). Individuals with emotional dysregulation experience intense emotions like sadness or shame, find difficulty in moderating feelings and disruptive emotions (Thompson, 2019). Researchers Weiss et al. (2022) examined the interaction of negative and positive emotional dysregulation (ED) and mental health outcomes. A survey approach sampling adults (N = 373) in North America who have experienced a traumatic event found that ED impacts mental health and physical health outcomes among individuals who experience trauma. ORS victims may experience ED as a result of the financial loss. Existing research has found that money loss in scam victimization has been associated with illnesses such as depression (Bridges & Disney, 2005).

Physical Health Outcomes. There is a strong relationship between mental and physical health, but we know little about specific physical health outcomes associated with ORS victimization. Longer-term implications of mental health conditions like post-traumatic stress disorder (PTSD) have been linked to physical morbidities including chronic illnesses: hypertension, general malaise, and obesity (McFarlane, 2010). Button et al.'s (2014) research also indicate that victims of fraud have physical health impacts like skin rashes from stress. Both Button et al.'s (2014) and Modic and Anderson's (2015) research findings support the negative physical health outcomes experienced by victims of fraud but neither provided direct research on the impacts of ORS.

Current Study

Research on the mental and physical health consequences of ORS is narrow despite the growing use of online dating, increased victimization, and the cross-population and cultural relevance. No systematic reviews on ORS and mental and physical health outcomes in females have been identified. This paper aims to identify the overview of mental health and physical health outcomes of adult females victimized in ORS through an online romantic relationship in the current research literature. The research is important because as reports of ORS victimization continue to increase additional knowledge will aid in developing prevention resources and therapeutic interventions to address the outcomes experienced by this fraud.

Scoping Review Framework

The current research followed a scoping review methodology. Scoping reviews use a rigorous and structured form (Munn et al., 2018) with a series of steps and guidelines. In Arksey and O'Malley's seminal work (2005) on systematic reviews, they suggest scoping reviews provide researchers with an opportunity to map the literature that allows not only a summary of

existing literature but also gives specific guidance on the dissemination of the findings. One of the outcomes of the scoping reviews allows the researcher to identify gaps signifying areas where no previous research exists (Arksey & O'Malley, 2005).

The current research follows Arksey and O'Malley's (2005) Five-stage Framework and Levac et al.'s extension to Arksey and O'Malley's Framework. The Five-stage Framework guides the steps for conducting a scoping review: Stage 1: identifying the research question; Stage 2: identifying relevant studies; Stage 3: study selection; Stage 4: charting the data; and Stage 5: collating, summarizing, and reporting the results. Levac et al.'s (2010) research on scoping reviews supplements Arksey and O'Malley's framework. In Levac et al.'s research, they completed multiple scoping reviews using Arksey and O'Malley's framework to clarify and improve upon the methodology.

Incorporated in the first step, Levac et al. (2010) suggests more concise questions and consider of the outcomes of interest to support an effective search strategy. During the review stages, Levac et al. (2010) recommends an iterative process with more than one reviewer along with systematic meetings about the process. Additionally, this research was guided by the PRISMA checklist (2020). The PRISMA checklist provides a step-by-step list of steps when reporting scoping review research (Page et al., 2021). This aids in ensuring a systematic approach to the research, and thus, increasing the rigor of the methods and findings.

Methods

Stage 1: Identifying the research question

The research question provides the starting point for the researcher and the parameters used during the examination (Arksey & O'Malley, 2005). Researchers recommend developing

the research question beginning with a broad topic with a specific focus of inquiry, including the population, concept, and context, which informs the search strategy (Levac et al., 2010).

Table 2: PCC Search Strategy

PCC Framework Criteria	Determinants
Population	adult females (persons over 18 y/o; persons identifying by sex as female; persons identifying by gender as female)
Concept	Mental health and physical health consequences caused by victimization
Context	ORS occurring in online dating

The population, concept, and context framework were included in the development of the research question (see Table 1). The research question for this study follows the structure and recommendations: **What are the mental and physical health outcomes of adult females victimized in ORS?**

Definition of Key Terms

The primary investigator (PI) defines adults as individuals over eighteen years old. The PI uses the Diagnostic and Statistical Manual of Mental Disorders, Version Five – Text Revision as the basis for mental health diagnoses and signs and symptoms of mental health illnesses. Physical health outcomes are defined by the signs and symptoms of a physical illness or diagnosis listed in the International Classification of Diseases Version Eleven. The definition of female includes individuals who identify as a female and those whose identify their gender expression as female.

Stage 2: Identifying relevant studies

Searches

The goal of the scoping review includes a comprehensive review of existing literature (Arksey & O'Malley, 2005).

Table 3: Search Terms

Criteria	Concept 1 - ORS	Concept 2 - Background	Concept 3 - Population
Search Terms (Search 1A) completed 05/24 - 28/22	Confidence fraud scam OR online romance scam OR advance fee fraud	online dating or dating apps or internet dating or dating online	female or women or woman or females
Search Terms (Search 1B) completed 05/31/22	confidence fraud OR romance scams OR online dating scam OR advance fee fraud	online dating or dating apps or internet dating or dating	adults
Databases	EBSCOHost (Academic Search Complete, LGBTQ+ Life, APA PsychInfo, Communications & Mass Media Complete, and Computer Source) ProQuest (Criminology Collection – Criminal Justice Database), Pubmed Central, and Taylor & Francis Journals		

The PI used keyword searches with multiple databases to identify research articles for the study (See Table 2). The following databases were used in the search: EBSCOHost (Academic Search Complete, LGBTQ+ Life, APA PsychInfo, Communications & Mass Media Complete, and Computer Source), ProQuest (Criminology Collection – Criminal Justice Database), Pubmed Central, and Taylor & Francis Journals. Parameters used in searching included peer review articles only. Given the limited amount of research on ORS, no limitations on publication dates were used to support a rigorous search. The initial search was conducted on May 24, 2022, and

111 articles were identified for review. The databases were chosen based on disciplines associated with the population, concept, and context. Given the limited amount of research studies and an overrepresentation of studies authored by the same persons, it was decided to expand the search by revising the search string. The second search began on May 31, 2023. Ten databases were searched, resulting in 235 articles for screening and review. Between searches 1 and 2, forty-three duplicate studies were identified and removed.

In the second search, the search terms expanded search terms by including the following two terms: relational trust scam and sweetheart swindle. A total of three databases and EBSCO's full database collection. The databases included PubMed Central, PubMed NIH, and ProQuest's full database. The researcher used the software Covidence to complete the review. The search produced several articles (n = 884).

In total, search 1 (n = 851) and search 2 (n = 884), many research articles were identified (N = 1,735). Six hundred and eleven records were removed as duplicates. Two researchers completed a review of the title and abstract (n = 1,124) and records were then identified for exclusion (n = 1,112). Twelve studies were screened for full-text review by reviewers. Eight studies were removed because the outcomes did not focus on the mental or physical health outcomes of ORS victims, and one was removed for not having quantitative and qualitative methodology. Citation searching was performed and resulted in five research articles that were reviewed and ultimately added to the final sample (N = 8).

Stage 3: Study selection

The PI identified inclusion and exclusion criteria for each article during the screening stage (see Table 3). Inclusion criteria developed *a priori* helped identify articles aiding in this comprehensive search. Inclusion criteria are reflected as follows: a) date: no publication

parameters; b) exposure of interest: adults who developed an online romantic relationship through online dating platforms; c) geographic location of study: all countries; d) language: published in the English language; e) participants: adults (persons over age 18); f) peer-reviewed: peer-reviewed g) reported outcomes: financial loss, mental and/or physical health consequences or outcomes; h) study design: quantitative or qualitative research; and i) types of publications: peer-reviewed studies. Exclusion criteria also developed *a priori* are as follows: dating scams other than online romance or ORS; studies that do not include a financial loss or exploitation; studies including teenagers or persons under age 18; narratives or literature synthesis; and editorial reviews and book reviews.

Table 4: Exclusion and Inclusion Criteria

Criteria	Inclusion	Exclusion
Exposure of Interest	Explored adults who developed an online romantic relationship through online dating	Relationship developed in other environments; online dating abuse, technologically mediated violence w/o mentioning financial exploitation
Geographic location of study	All countries	
Language	English	
Participants	Adults	Persons under age 18; studies that exclusively looked at males
Peer Review	Peer reviewed; grey literature	
Reported Outcomes	Financial loss with a mental health or physical outcome; mental health: s/x's of mental health illness; treatment by mental health professional; Physical health: physical health condition; treatment by medical provider	No financial loss
Setting	Community; no country limitations	
Study design	Quantitative, qualitative	Narratives, lit reviews
Type of publication	Peer reviewed studies	Reviews, editorials, book reviews

Stage 4: Charting the data and Stage 5: Collating, Summarizing, and Reporting the Results

The initial extraction of variables was selected based on recommendations by Arksey and O'Malley (2005). Charting was an iterative process, and additional variables were identified throughout the process. Variables collected included: study characteristics (authors, methodology, concept, study location), sample characteristics (participant requirements, sample characteristics, sample size), and ORS (exclusivity to ORS, descriptive names, definition of the scam, and financial loss reports) [See Tables 5 and 6]. Additionally, the PI recorded study outcomes, which were then categorized into two typologies: physical and mental health outcomes. With both typologies, the PI identified if a diagnosis was listed, measures to identify diagnosis, and signs or symptoms reported. The PI identified themes emerging from the charted data.

Steps to Increase Rigor

To reduce bias and increase rigor, two researchers assisted the PI with this review. One reviewer is a content expert on intimate partner violence. The PI met with the secondary reviewer, explained the inclusion and exclusion criteria, and met routinely to review progress and concerns. Both the PI and secondary investigator participated in the review and screening of research articles independently.

Results

Study Characteristics

The researchers identified 337 scholarly articles to be reviewed (See Appendix C – Prisma Flow Diagram). Forty-three duplicate articles were removed resulting in 294 remaining articles to be screened by title and abstract. Once the articles were screened by title and abstract,

265 articles were removed leaving twenty-nine for full-text review. Following the full-text review, twenty-two articles were removed leaving seven studies. The removed studies did not meet the inclusion criteria. A hand search of the seven studies resulted in one additional study for the final sample ($N = 8$). Most of the studies were removed because the focus of the study did not include ORS, included other types of scams, or did not include victims or online dating. The researcher then extracted the data to begin the organization and reporting steps (See Tables 4 and 5).

All eight studies contained quantitative ($n = 2$) or qualitative methodologies ($n = 6$). All the research locations were based outside of the U.S.: Australia ($n = 5$) (Cross, 2016; Cross et al., 2016; Gould et al., 2016; Gould et al., 2023; Webster & Drew, 2017), United Kingdom ($n = 2$) (Buchanan and Whitty, 2014; Whitty and Buchanan, 2016), and Asia ($n = 1$) (Tao, 2022). Sample sizes varied according to the methodology used (see Table A). Buchanan and Whitty's (2014) study had the largest sample size ($N = 397$) compared to Webster and Drew's (2017) qualitative study ($N = 9$).

All studies sampled adults. Participants ranged from 21 (Buchanan & Whitty, 2014) to 91 years old (Cross, 2016). Participants' sexes were reported in most of the studies, with 459 females and 171 males (Buchanan & Whitty, 2014; Cross, 2016; Cross et al., 2016; Gould et al., 2022; Gould et al., 2023; Tao, 2022; Whitty & Buchanan, 2016).

Four studies sampled populations of individuals who experienced victimization (Buchanan & Whitty, 2014; Cross et al., 2016; Tao, 2022; Gould et al., 2023; and Whitty & Buchanan, 2016). Gould et al.'s (2022) research sampled individuals who provided health care services to romance scam victims; the victims were adults who had an existing traumatic brain injury (TBI). Two studies included help-services providers, Cross' (2016) sample worked with

volunteers of a hotline for ORS victims and Webster et al. (2017) sampled law enforcement officers. Gould and colleagues (2023) used dyadic interviews to collect the experiences of ORS victims with a TBI and a caring adult involved in their life.

Outcomes

An outcome typology was used and broken into two categories: (1) mental health outcomes and (2) physical health outcomes (See Table B). The research findings use different terms other than mental health such as emotional regulation or emotional impact (Buchanan & Whitty, 2014) or psychological impact (Webster & Drew, 2017; Whitty & Buchanan, 2016). Some studies reflect outdated language referencing mental health conditions like the use of "nervous breakdown" (Cross et al., 2016). Three studies indicated specific mental health disorders reported by participants (Gould et al., 2022; Webster & Drew, 2017; Whitty & Buchanan, 2016).

Mental Health Outcomes

The most common mental health disorders listed were depression (n = 4), anxiety (n = 2), PTSD (n = 1), and grief (n = 1). None of the studies used established measures to identify a mental health disorder. Three studies (Cross et al., 2016; Tao, 2022; Whitty & Buchanan, 2016; Gould et al., 2022) relied on participant self-report on their mental health impacts, and two studies (Gould et al., 2022; Webster & Drew, 2017) relied on the observations of the provider to identify the mental health implications. Participants reported suicidal ideation in two studies (Cross et al., 2016; Whitty & Buchanan, 2016). Some studies collectively reported subjective emotional states like loneliness with signs and symptoms of mental illness such as anger, irritability, worry, and obsessive ruminations (Gould et al., 2022; Cross et al., 2016, Whitty & Buchanan, 2016).

Physical Health Outcomes

Only one study reported on physical health outcomes (Cross et al., 2016). Participants reported experiencing sleeplessness, sleep disruption and weight loss. Participants self-reported physical health outcomes and did not include validated measures in their report (Cross et al., 2016).

Gaps in the Research

The scoping review methodology revealed several gaps in the scholarship. Gaps include disparities in the definition of ORS. The different definitions contribute to an unclear conceptualization of ORS. Victims may not identify as victims of ORS if they do not understand the elements of the fraud.

ORS Definitions and Conceptualizations

ORS is a fraud where the victim believes they are in reciprocated, trusting relationship and is exploited by the scammer for money or financial gain (Federal Bureau of Investigations [FBI], 2019). Seven studies (see Table B) used different definitions to describe the ORS. Two studies referred to an ORS highlighting the relationship emerges from virtual encounter (Buchanan & Whitty, 2014; Whitty & Buchanan, 2016. Tao (2022) refers to the scam using the terms “Sha Zhu Pan” and “pig butchering”; both terms are rooted deeply in Asia’s culture. Pig butcher refers to when the scammer convinces the victim to invest their money in a cryptocurrency scheme. The scammer “fattens” the victim up with romance and then “butchers” the victim when they drain the money from the cryptocurrency account (Rebane and Watson, 2024). One study did not include a definition of ORS in their research (Gould et al., 2023).

Crime or Not a Crime. Two studies specifically identify the instigator of the scam as a criminal (Buchanan & Whitty, 2014; Whitty & Buchanan, 2016). One study alludes to the

perpetrator of the scam as an “offender” (Webster & Drew, 2017). Whereas Cross (2016) and Cross et al. (2016) use more neutral language for description of the scam stating, “dishonest invitation… leading to suffering and loss” and “dominant method of defrauding through a perceived legitimate relationship”. Tao (2022) uses the jargon, “swindler” to describe the perpetrator of an ORS.

Financial Loss. Two studies include included a “large financial sum” loss in their definition of an ORS (Buchanan & Whitty, 2014; Whitty & Buchanan, 2016). Cross et al. (2016) state that the loss may be conceptualized as financial, non-financial or impact of “some kind”. All the studies acknowledged financial losses reported by the participants, however, five studies reported specific amounts whereas the other three studies did not provide any financial loss range (Buchanan & Whitty, 2014; Cross et al., 2016; Tao, 2022; Whitty & Buchanan, 2016). Two studies reported that the financial losses ranged from $1600 (Buchanan & Whitty, 2014) to losses equating to "millions" (Tao, 2022).

Romantic Relationships. Seven studies include the word “romance” in their overall name of the scam with one including one iteration using “dating”. Three studies used Monica Whitty’s definition (2013) to define the scam (Buchanan & Whitty, 2014; Webster & Drew, 2017; Whitty & Buchanan, 2016). She refers to it as an “online dating romance scam” noting that it happens when criminals pretend to initiate a relationship via an online dating site or social networking site, while the majority of the research described a neutral relationship between the scammer and targeted person, Tao (2022) referenced that the scam definition included a romantic relationship and Webster and Drew (2017) indicated the relationship as “personal”.

Implications of Individual Studies

Six studies provided implications for research, practice, and policy (Buchanan & Whitty, 2014; Cross, 2016; Cross et al., 2016; Gould et al., 2022; Webster & Drew, 2017; Whitty & Buchanan, 2016) [see Table B]. Research recommendations called for the development of a validated screening tool to identify ORS victims (Gould et al., 2022; Webster & Drew, 2017). Moreover, research implications suggested further elaboration of risk factors contributing to the likelihood of victimization and victim characteristics (Buchanan & Whitty, 2014; Gould et al., 2022; Webster & Drew, 2017; Cross et al., 2016). Two studies recommended that those working with individuals victimized in ORS receive education and trauma-informed training (Cross, 2016; Whitty & Buchanan, 2016) to address the victims' needs. Cross' (2016) findings prompted policy implications suggesting increased legal and mental health services volunteer training for those working with ORS victims.

Individual Sample Limitations

Gaps in the sample populations stem from the lack of diversity in most of the studies. Two studies included that identified as disabled (Gould et al., 2022; Gould et al., 2023). Most of the studies reflected homogenous samples populated by heterosexual, white adults. One study (Tao, 2022) exclusively sampled participants identifying as queer women. Whitty and Buchanan's research (2016) reported participants' sexuality as heterosexual or gay males. The other studies (n = 7) did not report participants' sexuality or gender identity (Buchanan & Whitty, 2014; Cross, 2016; Cross et al., 2016; Gould et al., 2022; Webster & Drew, 2017).

Interdisciplinary Lens

Five studies were published in criminal justice journals (Buchanan & Whitty, 2014, Cross, 2016; Cross et al., 2016; Webster & Drew, 2017; Whitty & Buchanan 2016). One study was completed by an anthropologist (Tao, 2022), and one was based in neurological healthcare

scope (Gould et al., 2022). Buchanan and Whitty's (2014) early research contained a psychological lens and was published in an interdisciplinary journal of criminal justice and psychology. None of studies incorporated a social work perspective in the research.

Discussion

This scoping review examined how the mental health and physical health outcomes of adult females victimized in ORS are represented in existing scholarly research. The comprehensive, bibliographic search resulted in a final selection of eight studies reflecting that the occurrence of ORS worldwide. Findings shine a light on an increasingly popular scam that affects online dating app users and leaves ruinous consequences affecting users' mental and physical health.

Health Outcomes

Extending Coluccia et al.'s (2020) findings in their scoping review of psychological outcomes, this scoping review reveals the complexity ORS victims experience with reported mental and physical health outcomes. Participants experienced outcomes ranging from mental illnesses, emotional dysregulation, and physical symptoms. Research finds say that short-term consequences can develop into chronic morbidities including depression, anxiety, and PTSD requiring behavioral and physical health interventions for successful recovery (Mustaq et al., 2014; Button et al., 2014). Participants reported emotional dysregulation, such as shame, loneliness, and mistrust, which contributed to victims isolating themselves and being discouraged from reporting or seeking support. Without understanding and compassion from friends, family and professionals, ORS victims may not overcome the fraud's negative consequences.

Importantly, suicidal ideation was reported by victims of ORS (Whitty & Buchanan, 2016). The psychological impacts of ORS can test a victim's ability to trust new people, disclose vulnerable feelings like shame, and gain confidence in self. Creating a safe environment for this population to access help is essential and begins with rapport building and service-provider competence. Another critical finding stems from the broad and inconsistent conceptualization of ORS across the research.

ORS Conceptualization

The findings demonstrate how conceptualization of an ORS varies, and many considerations are attributed to the scam. Most importantly, the conceptualization of an ORS can impact how someone self-identifies their role in the fraud if they believe they have been a "crime victim" or if they consider it a bad romance and not a scam. The conceptualization of experiencing a financial loss prevents individuals from reporting their victimization if they did not lose enough money to cause financial discomfort, shame and embarrassment, or if they experienced some other type of loss such as giving gifts or sharing their credit. With varying conceptualizations, it is difficulty to draw consistence between data findings to draw on implications for service providers, justice professionals, or other groups working with ORS victimization. An additional challenge with the concepts makes aggregating the findings difficult contributing to less standardized approaches.

Implications

Extant scholarship demonstrates that victims experience a multitude of mental health consequences including emotional damage, mental health illness, and suicidal ideation from involvement in ORS. However, we know little about the potential correlates with ORS victimization and its consequences. Thus, there is a critical need to identify factors associated

with ORS victimization and subsequent outcomes to begin to address these mental health outcomes. More research is also needed to further understand the severity of mental and physical health consequences experienced by ORS victims.

This study focused on ORS that emerged from online dating platforms. Although varying definitions of ORS are used in the research studies, the definition most used was coined by Monica Whitty (2013) which incorporates “dating” into the terminology. Creating a cohesive definition of ORS that incorporates terminology inclusive of any virtual setting is necessary. A definition of ORS that includes Internet-based relationship can aid in identifying potential victims of the scam and streamlining this term for increased scam awareness and prevention. A coherent definition of ORS will also assist researchers developing professional development targeting professionals who may work with victims such as law enforcement, social workers, or therapists.

ORS are a growing type of fraud experienced by persons across the world and in the U.S. (FBI, 2022; Fletcher, 2023). A glaring existing gap in scholarship is the absence of knowledge about the impact of ORS in the U.S. Greater understanding how ORS impacts different groups is needed to develop evidenced informed interventions supporting all online dating users.

The lack of research on ORS leads service providers, like social workers who often provide therapy and supportive services to individuals, with no direction to turn. When victims do seek help-support, they are accessing professions across the spectrum of mental health, financial support, law enforcement, and legal interventions. There is an important need for continuing education on the scam, risks, and potential outcomes of ORS.

Strengths and Limitations

This paper serves as the first scoping review focusing on mental health and physical health outcomes of adults who experience ORS victimization. This cis-gender, heterosexual female researcher's social location includes a history of using online dating applications socially and providing mental health treatment to individuals who have experienced technologically mediated sexual violence. The PI's experience as a social worker provided unique insight into this specific topic and support in understanding the research. Although a rigorous effort was made to include a variety of research articles, it is possible some were overlooked. Within the sample was an overrepresentation of researchers with 6 of the studies completed by the same three groups of researchers. The risk of bias assessment was not completed as recommended by the methodology (Trico et al., 2018).

Conclusion

ORS occur across the U.S., and yet, no studies have focused on the mental and physical health consequences on its victims. The findings demonstrate that individuals victimized by ORS experience detrimental impacts to their mental health, leading to the development of depression and anxiety and experiencing suicidal risks. Physical health outcomes of ORS have rarely been studied. Gaining more understanding of the nuances of ORS, such as length of the relationship before realizing the scam taking place, and the correlates associated with ORS may aid in the development of guides for risk reduction. Increased awareness and research are surely warranted.

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*Research used in data sample

Appendix 2.A

Article Characteristics Table

Table 5: Article Characteristics Table (N = 7)

Author	Publication Year	Methodology	Location	Sample Size	Sample Characteristics	Journal Discipline
Buchanan & Whitty	2014	Quantitative	United Kingdom	(*N* = 397)	105 men; 291 women; age 21 - 84; 47.3% undergraduate degree or more; 72.3% lived in U.S.	Psychology & Criminal Justice
Cross	2016	Qualitative	Australia	(*N* = 21)	12 females; 9 males; average age 74 y/o; min 60 years max 91 years; 17 born in Canada; volunteering 1.5 years - 21 years	Criminal Justice
Cross, Richards, & Smith	2016	Qualitative	Australia	(*N* = 80)	age 30 - 77, mean age 56 46 M; 34 F 68% Australian, United Kingdom 11%, New Zealand 5%	Criminal Justice
Gould, Carminati, & Ponsford	2023	Qualitative	Australia	(*N* = 7)	Mean age 44; 5M and 2F; 3 live alone, 3 with family, 1 in supported living;	Neurology Healthcare
Gould, Carolan, & Ponsford	2022	Quantitative	Australia	(*N* = 101)	90 F and 11 M	Neurology Healthcare
Tao	2022	Qualitative	China, Asia	(*N* = 16)	aged 22–36 and living in Shenzhen or Guangzhou; It should not be discounted that queer women in this study are heterogeneous in terms of their age, educational background, and social status, and therefore their attitudes and practices need to be apprehended within their social context	Anthropology
Webster & Drew	2017	Qualitative	United Kingdom	(*N*=9)	7 male; 2 female; years of service ranging from 14 to 34 (M=23 years)	Criminal Justice

Author	Publication Year	Methodology	Location	Sample Size	Sample Characteristics	Journal Discipline
Whitty & Buchanan	2016	Qualitative	United Kingdom	(*N*=20)	14 women; 6 men; 2 homosexual men; 14 heterosexual women; 4 heterosexual men; age 38 - 71 y/o ; relationship lasted a couple of months - 3 years	Criminal Justice

Appendix 2.B
Data Extraction Table

Table 6: Data Extraction Table (*N* = 8)

Author	Study Objectives	ORS Terminology	ORS Definitions	Mental Health Outcomes	Physical Health Outcomes	Implications
Buchanan & Whitty	to examine the psychological characteristics of "online dating romance scam"	online dating romance scam	In the online dating romance scam, criminals contact their victims through online dating sites or social networking sites, creating fake profiles with stolen photographs of attractive people (Aransiola & Asindemade, 2011; Rege, 2009; Whitty &Buchanan,2012b). While they simulate developing relationships with their victims, the end goal of the scammers is to defraud them of large sums.	"Emotional impact"; "emotional distress"; distress; loneliness	n/a	• Research - Further work to identify other potential risk factors or types of victim would be of value • Research - findings around emotional impact suggest that attention should be paid to how victims are treated by law enforcement, online dating company client support departments, and other agencies such as victim support charities • Policy - Online dating companies dealing with clients who have been fooled also need to be aware of the significant psychological impact

Author	Study Objectives	ORS Terminology	ORS Definitions	Mental Health Outcomes	Physical Health Outcomes	Implications
						that some victims may experience. • Practice - treating romance fraud victims as intimidated or vulnerable witnesses, in the same way as victims of domestic violence or sexual offenses (and indeed some romance scam victims have been sexually abused, being persuaded to perform sex acts on webcam"
Cross	to understand how fraud occurs to older persons	Romance fraud	Romance fraud has developed as a dominant method, whereby a person is defrauded through a perceived legitimate relationship	n/a	Sleeplessness, insomnia, nausea, weight loss,	• Research implications: to continue research to inform service delivery; research to understand how support by service provider is experienced by victims; research to understand why fraud happens to the victims • Policy and practice –

Author	Study Objectives	ORS Terminology	ORS Definitions	Mental Health Outcomes	Physical Health Outcomes	Implications
						more supports for victims
Cross, Richards, & Smith	to document the various impacts and harms experienced by online fraud victims	Romance fraud	Online fraud victimization can be defined as 'the experience of an individual who has responded via the internet to a dishonest invitation, request, notification or offer by providing personal information or money [which] has led to the suffering of a financial or non-financial loss or impact of some kind' (Cross, Smith & Richards 2014:1).	Obsessive ruminations; embarrassment, distress, sadness, anger, stress, worry, shock and loneliness	n/a	• Practice - The need for improved reporting procedures • Practice – being able to refer to someone, receive reassurance and advice, was a helpful result of discussing their experience with a professional support worker • Policy/Practice - victims would benefit - from information on the risk of re-victimization through recovery fraud scams. • Research - hat victims of online fraud are a heterogeneous group of individuals who have experienced a wide variety of consequences of their victimization and who, therefore, have a

Author	Study Objectives	ORS Terminology	ORS Definitions	Mental Health Outcomes	Physical Health Outcomes	Implications
						diversity of needs to be satisfied
Gould, Carminati, & Ponsford	qualitatively explore the lived experi-ences of cyberscams and the aftermath from the perspectives of survivors with ABI and their COs.	Romance scam	n/a	Shame, distress, embarrassment, isolation	n/a	• research should include quantitative measures for participants to reflect their experiences of loneliness • research to develop a measure to identify scam susceptibility in persons with TBI • future research should examine cyberscam experiences from diverse samples in order to enable comparison with the general population and other high-risk groups.
Gould, Carolan, & Ponsford	to explore the experiences and perspectives of ABI clinicians with and w/o cyberscams in their clients	dating and romance scam	n/a	financial distress; anxiety; agitation/irritability; increase worry; frustration; sad	n/a	• Professional education - clinicians and service providers may benefit from efforts to increase their knowledge, skills and confidence in identifying cyberscam

Author	Study Objectives	ORS Terminology	ORS Definitions	Mental Health Outcomes	Physical Health Outcomes	Implications
						vulnerability and warning signs • Research - development of validated screening tools for susceptibility to cyberscams currently being undertaken by our team may provide a practical means of earlier scam identification and enable timely instigation of preventative approaches such as conversations about online safety • Research - Understanding the mechanisms of vulnerability to romance scams for people with ABI is also needed in order to design interventions addressing these factors

Author	Study Objectives	ORS Terminology	ORS Definitions	Mental Health Outcomes	Physical Health Outcomes	Implications
						• Research - qualitative investigation may shed some light on the reasons for low ratings of commonly available approaches and may support the need for the creation of tailored prevention programs. • Research – evaluation of prevention resources • Practice - referral to psychology, increased participation and increase insight and awareness • Research - lack of evidence-based interventions and guidelines for psychological recovery from cyberscams highlights a need for further clinical research in this field"

Author	Study Objectives	ORS Terminology	ORS Definitions	Mental Health Outcomes	Physical Health Outcomes	Implications
Tao	to contribute to studies of queer online dating practices and further understanding of Chinese and moral transformations	Shazhu pan	Shazhu pan refers specifically to an emerging type of online fraud in which swindlers attempt to gain the trust form victims through a romantic relationship before tricking them into financing traps	impact on personal trust	n/a	n/a
Webster & Drew	to explore policing practices policing advance fee	romance scam; advance fee fraud	A romance scam involves the offender typically using an online dating website and fraudulent profile that displays appealing stereotypical traits (Whitty, 2013a or 2013b) to lure a prospective victim and initiate a personal relationship.	difficult or highly emotional victims.	n/a	• Research this type of intervention initiated and managed by fraud detectives is promising and therefore warrants consideration on how its level of success can be improved • Research - research is needed to better guide the implementation of these operations, particularly from the perspective of fraud victim psychology • Practice - Detectives expressed a need to be

Author	Study Objectives	ORS Terminology	ORS Definitions	Mental Health Outcomes	Physical Health Outcomes	Implications
						better trained in understanding the psychology of victims, specifically counselling and communication skills relevant to dealing with highly emotional victims • Research - evidence base on which to design more effective communication strategies for use by police and others in fraud victimization disruption must be a priority to maximize the impact of these operations • Research - he findings of this study also provide some insight into the factors that need to be considered in the planning of these types of operations. One factor relates to victim characteristics

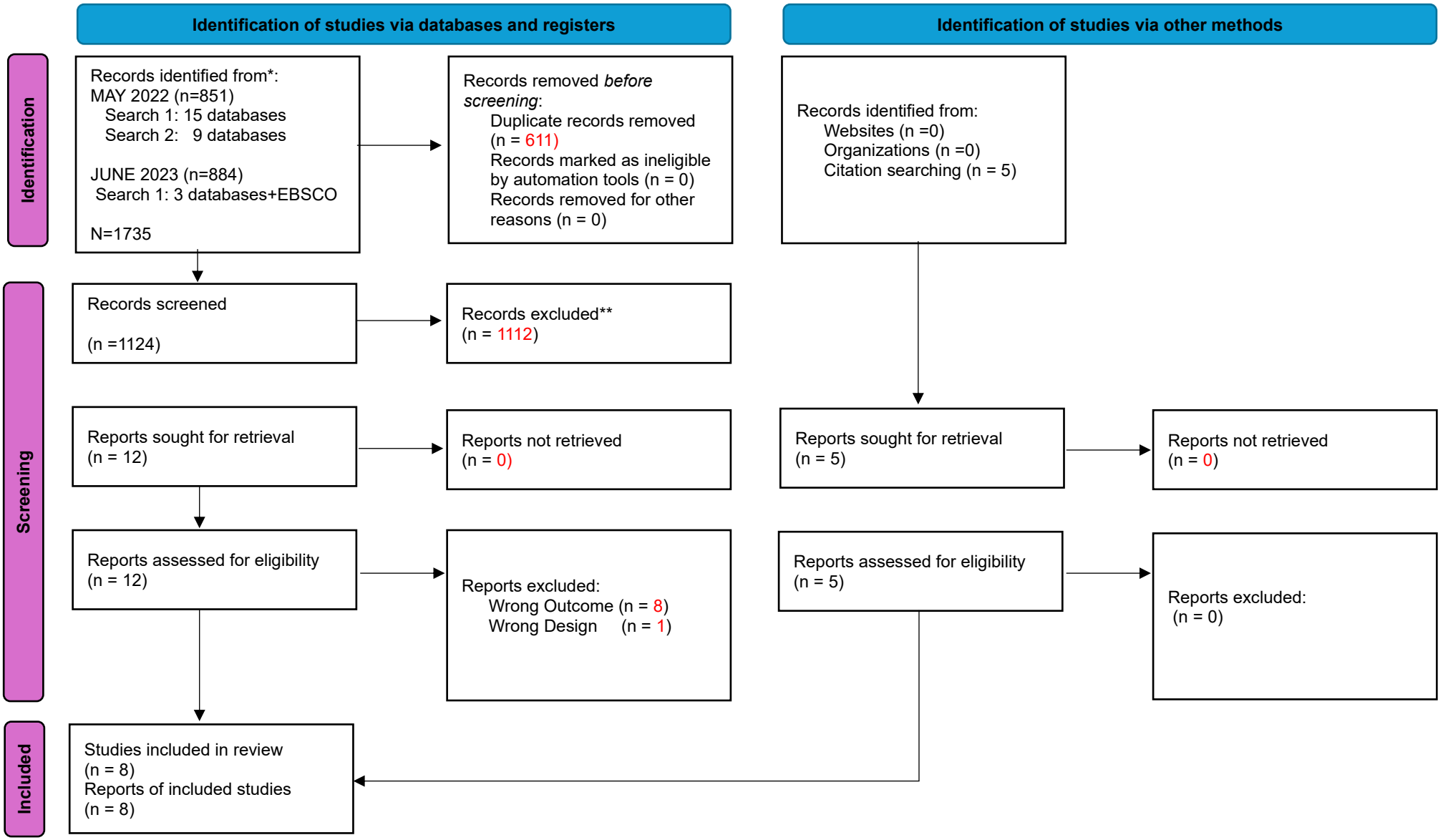
Author	Study Objectives	ORS Terminology	ORS Definitions	Mental Health Outcomes	Physical Health Outcomes	Implications
						and the second relates to the timing of the intervention • Policy/Practice - A broader question for police agencies to consider concerns who is best suited to perform the role of victim contact. • Research - Research is urgently needed in this area to test the relative success rates of timing of police contact on victimization cessation
Whitty & Buchanan	to learn about the impact confidence fraud scams have on individuals	online dating romance scam; advance fee fraud	criminals pretend to initiate a relationship with the intention to defraud their victims of large sums of money	shame, embarrassment, shock, anger, worry and stress; suicidal	n/a	• Practice - early psychological intervention is important for recovery as well as to assist in preventing a second wave of the scam • Practice - recommend that this intervention should be offered at the time of

Author	Study Objectives	ORS Terminology	ORS Definitions	Mental Health Outcomes	Physical Health Outcomes	Implications
						the breaking of the news (in cases where law enforcement informs the victim) • Practice – health professionals need to be aware of the following: that disclosure of the crime to loved-ones is not necessarily psychologically healthy; that victims could be experiencing post-traumatic stress and at least most are stressed and anxious, most went through a grieving process and most are left in a problematic state of denial which needs to be worked on to avoid re-victimization; some victims experience cyber-sexual abuse, which some described as virtual rape; and transference is likely in some cases

Author	Study Objectives	ORS Terminology	ORS Definitions	Mental Health Outcomes	Physical Health Outcomes	Implications
						• Policy - sexual abuse and psychological trauma many of these victims endured we believe that policy needs to be developed regarding how to treat victims of this scam when they testify in court"

Appendix 2.C

Figure 3: Prisma Flow Diagram



Chapter 3 - "That's how it began, I was isolated…" A Mixed-Method, Explanatory Study about Online Romance Scam Victimization in the U.S.

Abstract

Online romance scams (ORS) occur when a scammer uses a romantic relationship to deceive a victim (Federal Bureau of Investigations [FBI], 2023). The scammer's goal often is to gain money and expensive gifts. Wide availability of internet access has increased scammers' ability to identify and target more victims. The increased growth in ORS is evidenced by in the number or reports and amount of money reported lost due to victimization (FBI, 2023; Fletcher, 2023). However, while these scams are often reported in the U.S., there is little known about ORS victimization. This research uses a mixed-methods, explanatory research design to answer the following two research questions: What **are** the perceived consequences of victimization among individuals who have experienced ORS in the U.S.? Data were collected from an online survey (n = 26) with sociodemographic questions and questions on participants' ORS victimization. Participants provided responses indicating feelings of loneliness and trust that they experienced at the time of ORS victimization. The UCLA 3-Item Loneliness Scale and the General Trust Scale were included in the survey to obtain participants' feelings of loneliness and trust at the time of scam victimization. Point-biserial correlational analysis was used to identify the relationships between ORS victimization, a dichotomous variable, and continuous variables, loneliness and interpersonal trust. Pearson's product-moment correlation analysis was used to identify the relationship associations between the dependent variable, ORS money loss, and loneliness and interpersonal trust. The findings showed a mix of positive and negative relationships with the dependent variables ORS money loss and ORS victimization. However, no statistically significant relationships were observed. The qualitative research used semi-structured interviews (n = 19) to further explain the survey data. Supported by interpretive phenomenological analysis (IPA), the qualitative findings suggested that loneliness and trust influence victimization and ORS money loss. Four main themes emerged from the qualitative data: (1) ***Loneliness was an Antecedent***; (2) ***Loneliness was a Scam Function****.;* (3) ***I Thought it was Real so I Trusted Him***, ***and*** (4) ***It Took Time but I Trusted Him***. Findings from the research have practice, policy, and research implications. Implications for future research, policy action and practice are provided a trauma-informed approach.

"That's how it began, I was isolated," A Mixed-Method, Explanatory Study about Online Romance Scam Victimization in the U.S.

Reading comments made to a YouTube video about online romance scam (ORS) victimization, the reactions reflect disbelief, shock, and judgment (CBS Sunday Morning, 2024). Over 226,000 views, and popular comments on the video highlight observers questioning how someone could be deceived out of significant sums of money in such schemes. ORS are a type of fraud where an individual believes that they are in a relationship with someone (i.e., the scammer) and they are then deceived into giving expensive gifts or monies to the scammer ([FBI] Federal Bureau of Investigations, 2023). Questions remain about what factors are associated with victimization to aid in scam prevention. This study examined variables identified in extant research including loneliness and interpersonal trust to examine their associations with ORS victimization and to understand the lived experiences of ORS victims in the United States (U.S.).

The Internet, more specifically, social media, gaming applications (app), or online dating apps, position individuals looking for social connections in the same space with scammers looking to target new victims (Axelrod et al., 2024; Rhode, 2020; Stouffer, 2024). ORS scams are increasing and the rise in individual reports and financial losses across the U.S. (FBI, 2023) highlight a danger to persons who use the Internet. Once someone is scammed, they have limited recourse to seek justice. A recent U.S. Congressional report indicates that Internet entities including social media websites and smartphone applications have wide protections from being held liable for scams, including ORS (Congressional Research Services, 2024) and Internet entities provide limited direct assistance to ORS victims. Instead, the Internet uses their resources to support internal efforts. A recent press release from reported that the largest dating

app conglomerate, Match Group, reported new efforts to collaborate with other tech companies to prevent ORS victimization. Yet, the report offers limited information about what those steps entail (Match Group, 2024). Thus, an aspect of this study hoped to contribute knowledge that will support future ORS prevention efforts.

Internet Use in the U.S.

Internet use is a common activity for adults in the U.S. From a panel research poll measuring U.S. adult internet use per age group found that reported internet use ranged from 88% adults 65 and older to 98% of adults aged 30 – 49 (Pew Research, 2024). Adults can access the Internet from their computer, tablet, or smartphone. In fact, smartphone ownership (84%) exceeds computer (78%) and tablet ownership (63%) (Martin, 2021).

Adults use the Internet for various reasons. In a national survey, participants aged 16 to 64 years old reported seeking information as the top reason for Internet use. Other reported uses included staying in touch with family and friends, watching tv or videos, and staying informed with the news as the next leading reasons to access the Internet (Petrosyan, 2024).

Social Networking Use in the U.S.

Social networking refers to the communications and interactions with other online users in these communities (boyd and Ellison, 2008). Examples of these communities include social media sites such as Facebook, Instagram, and X (formerly known as Twitter). One estimation suggests that 175 million people in the U.S. have a Facebook account (Shepherd, 2024). Social network users create online profiles to connect with other users for learning, socializing, working, or entertainment. Currently, the most popular social networking sites in the U.S. include Facebook, YouTube, Instagram and TikTok (Bosze, 2024).

Online Dating Application (app) Use in the U.S.

Pew Research completed a quantitative study in 2022 on opinions of online dating with their panel research group (Vogels and McClain, 2022). Their findings reflected that 30% of participants reported previous online dating app use among all sexes; however, men (27%) reported more frequent use than women (24%). More than half of the users aged 18 – 29 reported using dating apps compared to other age groups: 30 – 49 (37%), 50 – 64%, and 66+ (13%). The most popular dating apps based on use during 2023 in the U.S. were Tinder, Bumble, Plenty of Fish, Badoo and Grinder (Buchholz & Richter, 2023). Of those who reported using dating apps, 52% reported interacting with an app user who they perceived as a scammer (Vogels and McClain, 2022).

Online Romance Scams (ORS) in the U.S. (U.S)

The Federal Bureau of Investigations' Internet Crime Complaint Center (FBI IC3) publishes scam data on its website beginning from their initial annual report in 2001. Since 2001, the aggregated data highlights the number of scams; however, the FBI maintains the data for romance scams under the name of "confidence fraud scams (CFS)." Both frauds CFS are similar to ORS, as they involve a scammer who has a relationship with the victim and a goal to exploit the victim for monies or gifts. In fact, ORS is defined as *confidence fraud scams* by the FBI and then as *relational trust scams* with the U.S. Bureau of Justice Statistics (BJOS). The main difference among confidence fraud, relational trust scams, and ORS is that with confidence fraud and relational trust scams, the perpetrator can be a platonic friend or relative whereas the scammer in an ORS is a romantic partner. It is noted that when the FBI issues public service announcements or press releases to the public on ORS, they use *romance scams* as they did in a recent post from the FBI in San Diego. That chapter of the FBI issued a press release on romance scams and used both CFS and romance scams interchangeable (FBI Media Coordinator, 2024).

One of the only studies in the U.S. that collected data on ORS was competed in 2017 by the Bureau of Justice Statistics (BoJS) which administered the Supplemental Fraud Survey in association with the annual National Crime Victim's Survey. The survey sampled U.S. participants (N = 66,229) who had been victimized in a scam and included variables relating to ORS. In this survey, the researchers referred to the ORS phenomenon as relational trust scams and only a fraction of cases were identified (n = 36) as this type of scam. The subsample indicated that, with 53% (n = 19) identified as female and 58% (n = 21) reported some level of college education. Eleven percent (n = 4) of the participants does not identify as heterosexual. Additionally, the subsample was homogeneous with diversity in its racial and ethnic make-up: White 81% (n = 29), Black 14% (n = 5), Indigenous American 3% (n = 1), Native Hawaiian 3% (n = 1), and Latino/a 17% (n = 6). The findings from this survey offer little insight into the impact of ORS in the U.S. populations as the sample was too small to generalize the findings. The survey further also collected cross-sampled data which prevented the researchers from making causal assumptions between the variables (Wang and Cheng, 2020).

In contrast, when comparing the BJoS survey results with individual reports of ORS in the U.S. collected by the FBI ICCC, a glaring difference emerges. A critical gap in the research is evident given that in 2013, 6,412 of individual ORS scam complaints and the number of victim reports reflected in 2022 nearly tripled (n = 19,021). If comparing year to year, in 2017, 36 cases of ORS were included in the Bureau of Justice Statistics Supplemental Fraud Survey (2017) compared to 15,372 cases of individual reports made to the FBI's IC3 database. BJoS does not plan to replicate the supplemental fraud survey in future annual administration of the National Crime Victims' Survey (J. Truman, personal communication, 2022). The FBI provides annual

reporting of the number of fraud cases reported throughout the year but is not disaggregated into any categories.

ORS Associated Factors

Loneliness

In May 2023, the U.S. Surgeon General declared loneliness as an epidemic (U.S. Public Health Services, 2023). Loneliness is described as a human emotion defined as a state of being alone (Centers for Disease Control and Prevention, 2021). Much of the research on loneliness suggests that higher levels of loneliness are linked to poorer quality of health and lower rates of well-being (Park et al., 2020). In January 2024, the American Psychiatric Association administered a survey to U.S. adults (N = 2,200) to examine feelings of loneliness. Thirty percent of their participants reported feeling lonely at least once a week; and ten percent reported daily feelings of loneliness. Additionally, loneliness was noted highest in adults under 30 years of age. Older adults aged 65 and over, reported the least amounts of loneliness (Witters, 2023).

In Park et al. (2020), researchers completed a meta-analysis to compare the association of loneliness with various health outcomes. Their findings suggested that depression was associated with high rates of loneliness. For example, loneliness contributed to stress influencing overall health status. Moreover, loneliness can be impacted by one's psychosocial factors such as their race and ethnicity which may impact its mediating effects on morbidities in individuals (Park et al., 2020). They also noted that limited interventions exist to treat loneliness. Factors like race and ethnicity have been researched to identify their relationship with loneliness.

Identifying as a non/white population or as an immigrant can increase the likelihood of feeling socially isolated (Field, 2019). Looking at race and ethnicity, loneliness, and mental health research indicates there is an association among the variables. Researcher Miyawki (2015)

applied logistic regression analysis to examine feelings of loneliness in association with race and ethnicity to identify the differences among age groups with their mental health. Data from the National Social Life, Health and Aging Project was used which sampled adults (N = 3,005) ages 57 to 85. The findings reflected that as perceived isolation increases by on unit, the likelihood of reporting good mental health compared to poor mental health decreased with among White older adults, (.42 times less likely), Black older adults (.55 times less likely), and Hispanic older adults (.58 times less likely).

Loneliness impacts Internet use related to online dating use. Harris (2024) interviewed 100 U.S. participants (women: n = 50; men: n = 50) to understand how feelings of loneliness connected to online dating use during the COVID-19 pandemic. Findings suggested that online dating use was motivated by loneliness. Participants reported feeling isolated and lonely during the pandemic and relied on online dating apps to create new social and romantic connections.

The associations between loneliness and online dating use is mixed and not consistently associated with scam victimization. Buchanan and Whitty (2014) used the UCLA Loneliness measure to survey adults (N = 853) in the United Kingdom who had been victimized in ORS. In their models, researchers included variables to identify risk factors associated with victimization (Buchanan and Whitty, 2014) by using two separate studies sampling online dating users who reported victimization: victimization with monetary losses and victimization without monetary losses. Researchers included loneliness, sensation seeking and romantic beliefs into their overall model and the model was statistically significantly associated with ORS victimization. However, loneliness examined alone was not a significant predictor of ORS victimization (Buchanan and Whitty, 2014).

Interpersonal Trust

A generally accepted definition of interpersonal trust states that it is a communication between two individuals consisting of verbal and nonverbal exchanges of collaborative meaning (Hargie, 2017; Borum, 2010). Interpersonal trust holds relevancy in the development of online relationships because online romances occur between two people and the ORS victimization happens between a scammer and the person targeted (i.e., the victim). In a study identifying factors associated with online relationship satisfaction ($N = 114$), interpersonal trust was statistically significant with predicting relationship satisfaction (Anderson and Emmers-Sommer, 2006). Individuals with higher levels of trust experienced higher levels of relationship satisfaction. Trust impacts how you interact with the Internet specifically social media by affecting how you interpret information read on the Internet. Researchers Cheng and Chen (2020) examined the relationship between misinformation and users' feelings of self-efficacy with overall trust on Facebook. Researchers administered an online survey to U.S. adults ($N = 664$) ages 18 – 84. Their findings suggested that when someone feels confident with their ability to identify and decipher misinformation on social media, including interactions with others, they experience higher levels of trust. This finding is particularly relevant when looking at ORS victimization and the victims' ability to identify deceptive intent used by the scammers (Cheng and Chen, 2020).

Another consideration is how interpersonal trust factors into ORS relationships. Wang and Topalli's (2024) qualitative research explored ORS victim testimonies ($N = 52$) curated from select ORS-focused reporting websites. The researchers' aim was to identify risk and protective factors to develop a model of victim vulnerability and resilience. Their findings suggest that victims' variability of interpersonal trust is a product of the scammer's efforts. Their findings highlighted that the scammers used deceptive efforts embracing false promises, material

tokens of affection, and strategic communications to build trust within the relationship. Although, when analyzing' trust's relation with victimization, it was not statistically significant. Whitty (2018) found that trust was not an individually statistically significant predictor of ORS victimization though it did contribute to the overall significant model of combined factors. While leading to victimization. Extant ORS research provides some insight into the role of interpersonal trust with victimization, though a better understanding of interpersonal trust is warranted.

Theoretical Framework

The quantitative phase of the research is guided by two theories that provide the framework for examining loneliness and interpersonal trust. The first theory is Peplau and Perlman's Theory of Loneliness (1979). In this theory, researchers posit that loneliness manifests itself in affective, cognitive, and behavioral ways. Affective loneliness causes someone to emotionally feel negative. Cognitive loneliness emerges in one's thoughts and stimulates an increased desire to be around other people. Behavioral occurrences of loneliness are described as changes in one's behavior such as sleep disturbances or anxiety that are directly attributed to loneliness. This theory suggests that lonely people are motivated to relieve loneliness through establishing social relationships.

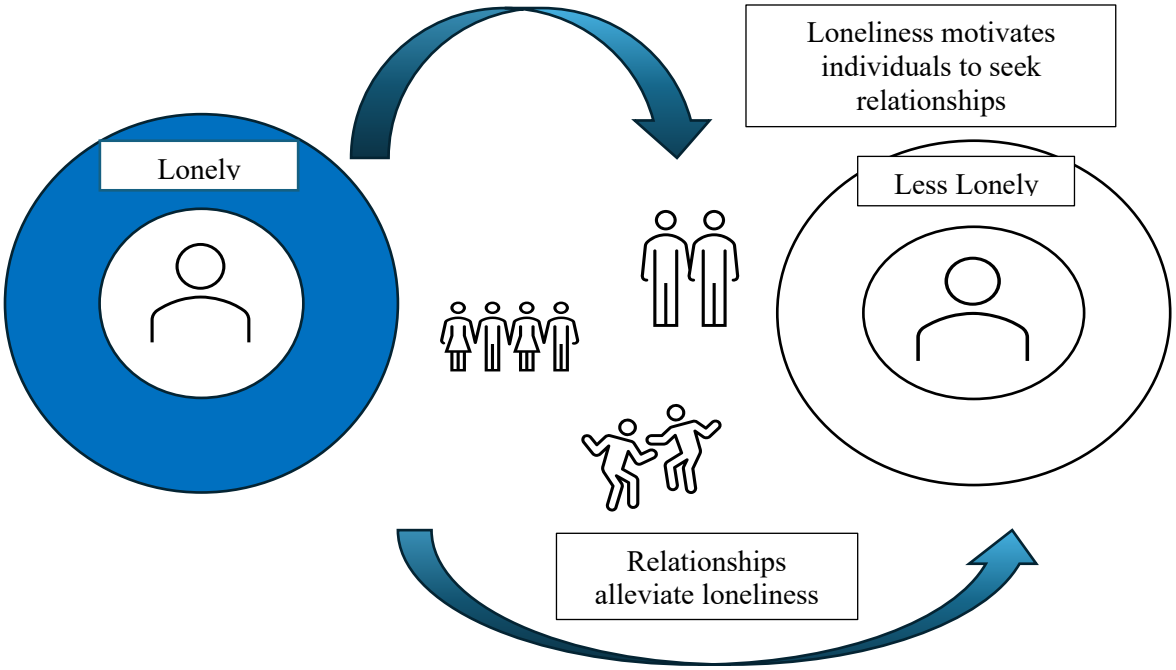


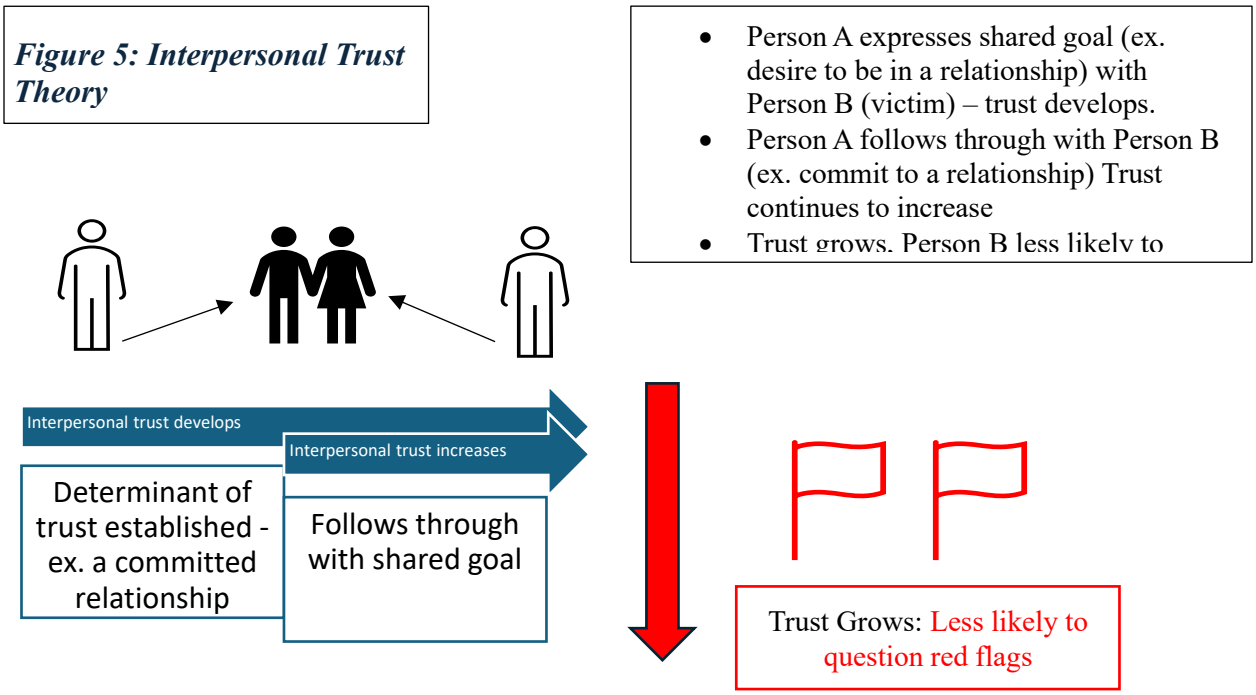
Figure 4: ***Theory of Loneliness***

Peplau and Perlman's theory (1979) also suggests that to reduce loneliness, individuals will to adjust their expectations in social relationships and become more open to forming connections with people who possess characteristics they hadn't previously considered. Essentially, this means that people might consider dating outside their usual social group's standards. The theory identifies a stereotype of someone lonely and suggests several assumptions. The assumptions can all be perceived as negative characteristics. They suggest that someone who is loneliness is isolated, weak, and undesirable (Peplau and Perlman, 1979, p. 50). Scammers may seek out individuals they perceive as lonely if they assume this stereotype. Applying the Theory of Loneliness benefits this research as the theory informed the UCLA 3-item Loneliness measure used in this research. Moreover, when looking at explaining why individual seek relationships, the theory provides an explanation of how loneliness motivates social connections. ORS are built

around relationships and one of the reasons to go online is to seek social connections (Petrosyan, 2024).

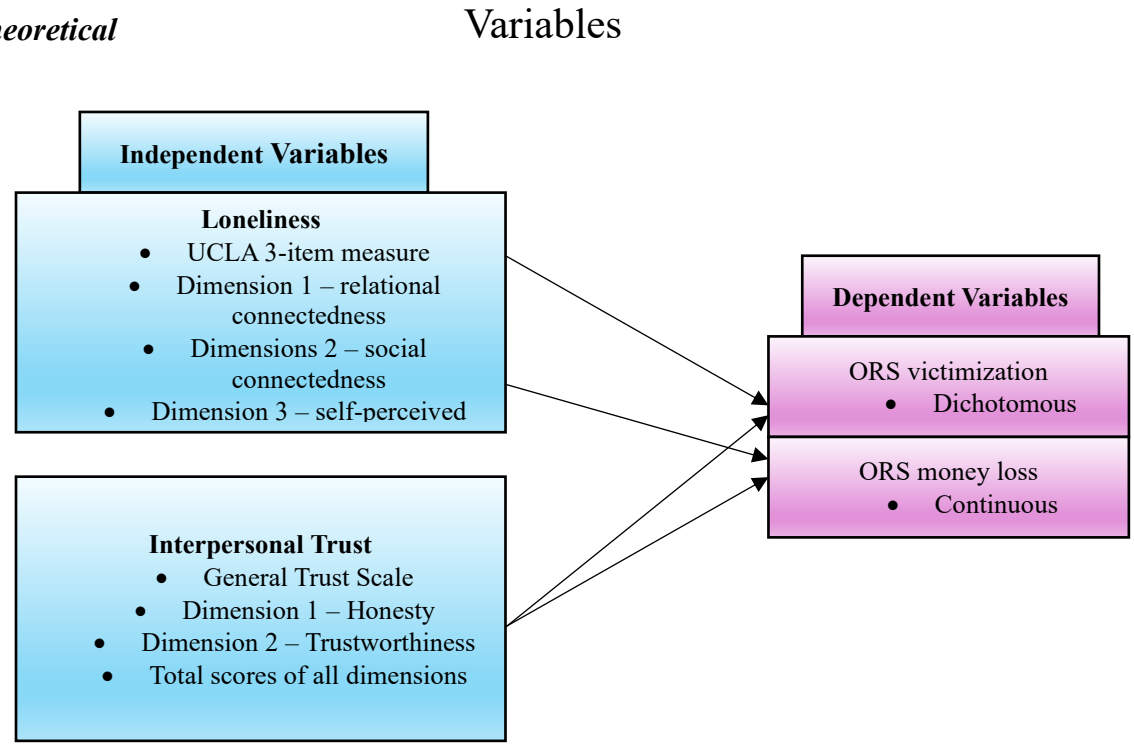
Also, Conviser's (1973) interpersonal trust theory (See Figure 2) to guide was also used to support the current study. The theory describes how trust develops between two people, Person A and Person B, in a relationship. Essentially, if Person A shares a goal with Person B, the shared goal becomes a determinant of trust. If Person B achieves the shared goal, then Person A develops more trust in the person.

Figure 5: Interpersonal Trust Theory



The two selected theories (see Figure 3) support this research given the factors of interest and topic of ORS scams. This research examines loneliness and interpersonal trust. Although the theories have not been tested in prior ORS research, they still provide compelling reasons to use them in this current research since the research focuses on a scam developed between two people which involves trust and possibly loneliness. The theories help to address issues that drive companionship (Perlman and Peplau, 1979) and one of the critical factors in relationships, interpersonal trust (Conviser, 1973).

Figure 6:Theoretical Framework



Current Study

Aim

The objectives of this mixed-methods research were to identify factors associated with ORS victimization and to explain those factors' relationship with ORS victimization. This study employed the following research question: **RQ1) How are loneliness and interpersonal trust related to ORS victimization and ORS money loss; and RQ2) what are the lived experiences of ORS victims?**

The following two hypotheses will be tested.

- H_{1a} **Scores of loneliness** (Dimension 1 – relational connectedness, social connectedness, self-perceived isolation, and total scores of the UCLA-3 measure) will have a statistically significant relationship with **ORS victimization**.

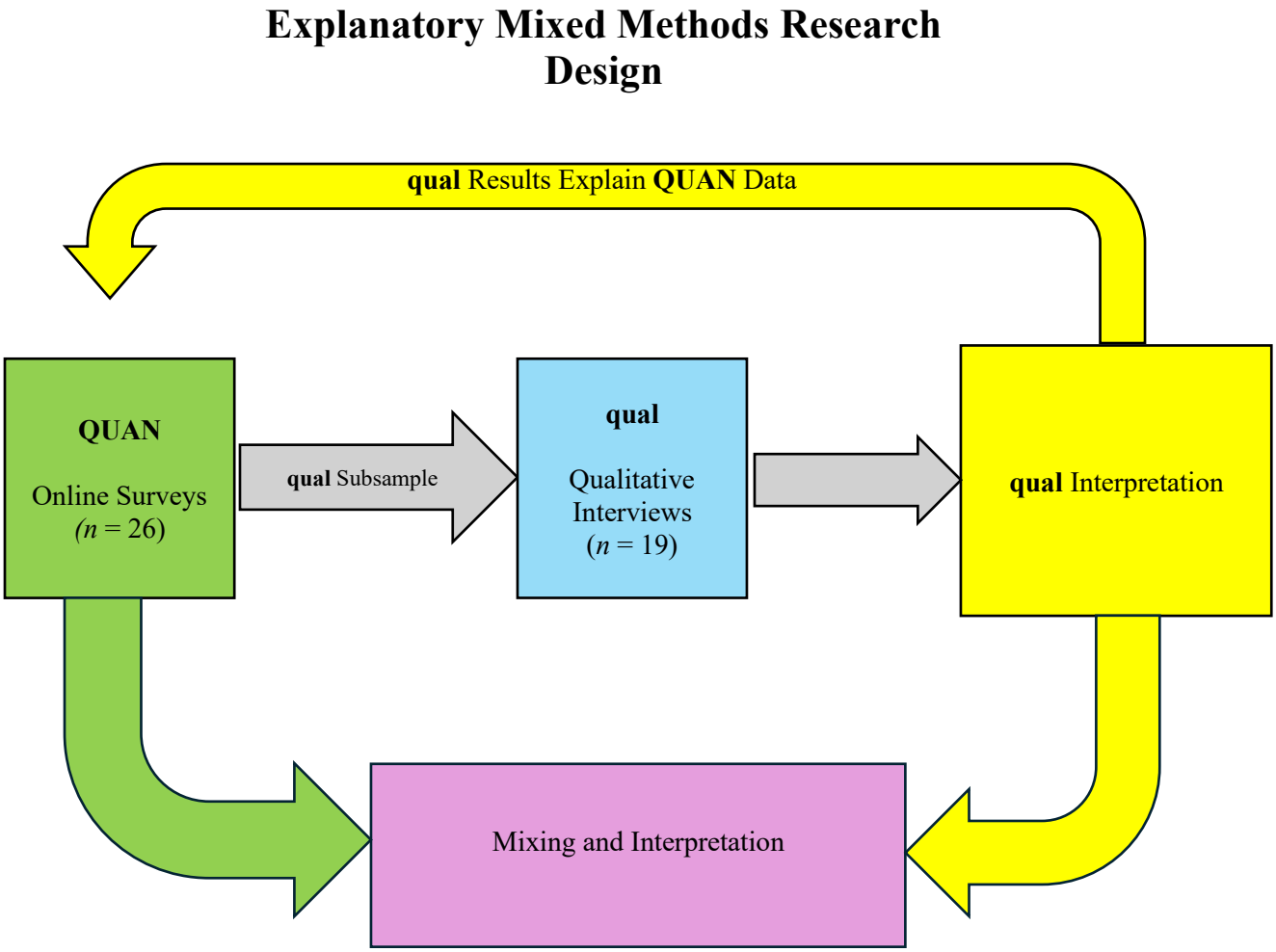
- H_{1b} **Scores of trust** (Dimension 1 – honesty, Dimension 2 – trustworthiness, and the total scores of the General Trust Score (GTS) measure will have a statistically significant relationship with **ORS victimization**.
- H_{2a} **Scores of loneliness** (Dimension 1 – relational connectedness, social connectedness, self-perceived isolation, and total scores of the UCLA-3 measure) will have a statistically significant relationship with **ORS money loss**.
- H_{2b} **Scores of trust** (Dimension 1 – honesty, Dimension 2 – trustworthiness, and the total scores of the General Trust Score (GTS) measure will have a statistically significant relationship with **ORS money loss**.

Methods

Methodology

The study used a mixed-methods explanatory sequential research design (See Figure 4). The following research was completed in two distinct phases: (1) quantitative phase using an online survey and (2) qualitative phase using participant interviews (Creswell and Clark, 2018). Qualitative findings supported the explanation of the quantitative results. This methodology fits the research questions because the focus is placed on the experiences of an understudied phenomena (that of ORS), qualitative data supported nuanced explanations to significant and non-significant quantitative findings that would otherwise be difficult to discern due to sample size limits and added barriers related to research participation (Aschbrenner et al., 2022). The benefits of using an explanatory mixed method design include the clear steps needed to complete the research and encourages concise reporting of the quantitative and qualitative results (Cresswell and Clark, 2018).

Figure 7:Research Design



Participants

The target population of this study was ORS victims. Sampling inclusion criteria included: 1) adults 18 years of age or older; 2) reside in the U.S.; 3) scammed in an online romance scam where they met the scammer on any internet platform (ex. social media, dating app, or gaming app); and 4) experienced financial loss (any amount of money) from the victimization. A broad sampling strategy integrating purposive sampling methods including word-of-mouth, snowball sampling, and community-based methods was used to recruit this potentially hard-to-reach population.

Participant Recruitment Strategy

Purposive sampling strategies (used in this study) have been found to have greater ability to identify participants in populations that may experience higher levels of vulnerability such as crime victims and victims of intimate partner violence (Valerio et al., 2016). Scam victimization leaves victims feeling stigmatized and shamed and may deter them from participating or sharing their experiences (Cross, 2021). Using this sampling strategy provided the researcher with an opportunity to identify eligible participants. The primary investigator (PI) completed a power analysis and recommended 10 cases per variable. This research aims for 20 cases per variable (n = 60) to support strong rigor (Ogundimu et al., 2020) This research focused on three main variables: victimization, loneliness, and trust.

To reach the target population, the researcher promoted the study with service providers. The study was promoted with social workers using the National Association of Social Workers (NASW) community, online posting board and with a professional online posting board with the American Association of Sex Educators, Counselors, and Therapists (AASECT). The PI

contacted every United Way agency in Texas requesting to share the study with their community partners.

The study was shared with victims' support group, ScamHaters United. This international group is comprised of 65,000 members who identify as victims of ORS. The U.S. nonprofit peer support and policy advocacy group, Advocating Against Romance Scammers (AARS), shared the study among their members. This group advocates for changes in federal policy to increase support for victims. The study was shared with various podcasts that report on stories of ORS victimization such as Pink Lady Against Scammers. The PI met with various community partners including author and attorney Steven Baker who writes the Baker Fraud Report, a weekly international newsletter, Vice President of Consumer Education with the American Bankers Association, Sam Kunjukunju, and with the owner and developer of the social networking app, MeetMe, Julian Jimenez, and with Danita Gallegos, a LCSW in Houston, Texas who owns a private practice, Toci Counseling, that provides individual therapy to adults across Texas to discuss the study and determine if they met with any ORS victims in their line of service. The PI also shared the study with the researcher's own network of social workers, professional colleagues, and on social media platforms for feedback comprehension, design, and cultural sensitivity of the survey, research questions, and study advertisement.

Prior to any data collection, this research received Institutional Review Board approval (2024-0031). Individuals who expressed interest in the study were provided with the electronic link with the inclusion criteria. If they met inclusion criteria, participants were directed to the online survey. At the end of the survey, participants were asked to participate in a qualitative interview. Participants who opted to participate were contacted via email to schedule a recorded 1-hour interview.

Participants who completed the survey were entered into a group drawing where four participants were chosen to receive a $40.00 electronic gift card. All participants who completed the qualitative interview received a $40.00 gift card electronic gift card. All gift cards were delivered by email and the cards could be used at Amazon or other online retailer of their choice.

Data Collection

Quantitative

The data collection period began November 22, 2023, and completed March 30, 3024. The PI administered an electronic survey designed with QuestionPro software. The survey was emailed to the participant's preferred email address. The survey consisted of five inclusion criteria questions, 47 survey questions, and one question regarding qualitative follow-up. Different measures were incorporated into the survey to obtain participants' responses to the variables: loneliness, interpersonal trust, and victimization. The survey supported participants self-identifying their sociodemographic information (i.e., age, race, ethnicity, highest achieved education, sex, gender, sexual orientation, relationship status at time of the ORS and current and living arrangement (at the time of ORS and current). Their responses were securely recorded within QuestionPro survey platform.

Measures.

Loneliness. Loneliness was measured with the UCLA 3-item scale (Hughes et al., 2004: Russell et al., 1978). This scale contains three items which measure three dimensions of loneliness: 1) relational connectedness, 2) social connectedness, and 3) self-perceived isolation. Participants indicate, based on a score of 1 – 3, how they feel about each item: 1 = hardly every; 2 = some of the time; and 3 = often. Scores can range from 1 to 3 for each dimension and a total sum score ranging from 3 – 9 for all dimension scores summed together resulting in a total

score. The higher the score reflects higher feelings of loneliness. Peplau and Perlman's Theory of Loneliness relates to this measure as the theory suggests that individuals are motivated to change their social relationships to alleviate loneliness. This measure attempts to capture an individuals' perception of their relationship status with personal relationships, their connections and relationships socially, and how they view their personal feelings of isolation. Within this research, participants are asked to consider their feelings of loneliness at the time of the scam.

Interpersonal Trust. Interpersonal trust was measured using the General Trust Scale [GTS] (Yamagishi & Yamagishi, 1994). The scale measures two domains of trust: 1) trustworthiness and 2) honesty in others. The items all related to the user's beliefs applied to other people and one question asks a self-reflection of the user's trustfulness. The scale consists of 6 items and uses a 5-point Likert scale: 1 = strongly disagree; 2 = disagree; 3 = neutral; 4 = agree; and 5 = strongly agree. One point is assessed for each item's response. Scores can range from 6 points reflecting low general trust to 30 indicating high general trust. Scores are totaled for each domain and the total sum score was calculated. The Conviser's Interpersonal Trust theory (1973) speaks to these variables providing an expectation that the trust is developed between two people such as the relation between the victim and scammer. Within this research, participants are asked to consider their feelings of trust at the time of the scam.

Victimization. To obtain data on victimization experiences, this study incorporates survey questions from the BJoS' Supplemental Fraud Survey (2017). One question about victimization was measured asking if the ORS participants referenced in the study was their first time with ORS victimization was replicated from the Supplemental Fraud Survey and incorporated into this research survey. Victimization was measured as a binary variable with

participants able to self-indicate “yes” for victimization if they have experienced more than one ORS victimization (*n* = 84.6%) or “no” for no prior history of victimization (*n* = 15.4%).

***ORS Money Loss*.** Participants were asked to document the total amount of money (in U.S. dollars rounded to the nearest whole dollar) that they lost in the ORS scam. This variable is measured as a continuous variable.

Qualitative

Participants engaged in 30 – 60-minute recorded interviews facilitated via teleconferencing. Using teleconferencing supported flexible participation and allowed for national participation. . The researcher used a semi-structured interview guide consisting of 7 questions informed by past ORS research (see Appendix E: Table 1). Prior to the interviews, the researcher reviewed the guide with an expert in qualitative research and with community partners who had experience working with adult ORS victims. The questions were developed for conciseness and to allow an open interpretation based on the participant’s own experience. Participation in the study was confidential and transcribed interviews were deidentified and identifying information was redacted. Numerical identifiers were assigned to participants.

Data Analysis

Quantitative

SPSS software, Version 29.0.2.0 was used to complete descriptive analyses and correlational analyses with the variables.

Descriptive Analysis. Descriptive analysis was completed using the sample data to summarize the data in a meaningful way (Vetter, 2017). The mean, median, and mode and the frequencies of the variables were calculated (See Appendix B, Table 2).

Bivariate Analysis. The survey had 64 participants but only 26 completed surveys. Surveys (n = 38) that were partially completed were removed from the sample. Missing data was identified and coded. The sample size met the recommended size of 25 participants for analyses to determine the association among variable relationships (Bonett and Wright, 2000). The limitation of the sample size may not identify slight or medium effects (Morgan, 2017). The case for small samples has been made in research declaring that in early research small samples are necessary to build support for future research (Morgan, 2017).

Pearson's product-moment correlation is one of the more commonly used analyses to explain variable relationships (Pallant, 2020). With the application of Cohen's d, an interpretation of the effect size index follows as: small (d = .2), medium (d = .5), and large (d = .8) (Cohen, 1992). Pearson's product-moment correlation analysis has been demonstrated to be resistant to non-normality in data and non-equal interval measurements (Bishara and Hittner, 2012).

Point-biserial correlation was used to calculate the analysis between the dichotomous variable, ORS victimization and loneliness and trust (Gupta, 1960). Point-biserial correlation measures the linear association between two variables when the variable can be reduced to binary scores, 0 and 1. In this analysis, victimization is measured as yes (n = 0) and no (n = 1). Cohen's d was used as a framework to determine the strength of the relationship between the two variables (Cohen, 1992).

Qualitative

The PI used qualitative software, Dedoose, Version 9.2.007 for data analysis. Using software supports rigor and trustworthiness of coding by providing a systematic method for

organization and analysis (Johnson et al., 2020). This research method provides clear steps in executing the analysis including steps to build rigor (Pietkiewicz and Smith, 2012).

Interpretative Phenomenological Analysis (IPA) was used to interpret participant interviews. Creswell (2007) defines IPA as the interpretation of a collective experience (i.e., the phenomena). The analysis is guided by Hermeneutical IPA following the underpinnings of Gadamer. Gadamer acknowledges the complex relationship between the interpreter and the interpreted data (Smith et al., 2022). He posits that the researcher's knowledge, experiences, and biases cannot be dismissed. Instead, he believes they must be acknowledged and factored as part of the researcher’s interpretation (Gyollai, 2020).

The research follows the hermeneutic circle reflecting the meaning of the whole is dependent on the use and context of the individual words, (Smith et al., 2022, p. 23). The hermeneutic circle involves a continuous back-and-forth interaction between the researcher and the research data, which generates new meanings and interpretations. This circular process fosters an ongoing dialogue that leads to fresh insights (Gyollai, 2020).

The PI began analysis by reading each interview in its entirety. In the second round of reviewing, the PI read each interview in full and made notes from participant narratives. In the third round, the PI identified patterns in the data and labeled those patterns with codes. The PI then organized those codes and identified emerging themes. Throughout the analysis, the PI met with a qualitative expert so that the PI could discuss and process the findings. The PI used meetings with the expert as a reflexivity tool.

The advantages of IPA are substantial. IPA focuses on the lived experiences of individuals on an understudied phenomenon. Within the context of the current study, the use of IPA supports new and unique insights into ORS victimization through the lens of the

experienced individual (Smith et al., 2022). IPA supports an insider's perspective (Alase, 2017). Within this research, IPA provides support for researchers to learn about ORS victimization from individuals who experienced the phenomenon. Subsequently, ORS gives participants an opportunity to share lessons from their own experiences.

Rigor and Trustworthiness

The PI created an audit trail throughout the research process. An audit trail provides an accounting of all methodological steps completed and provides a transparent record leading to the findings and conclusions of this research (Broussard, 2023).

The researcher engaged in prolonged exposure to ORS through watching social media videos, television documentaries, and reading research scholarship and ORS associated news stories. This technique gave the PI an opportunity to reflect on personal biases and knowledge checking with the newly learned ORS subject matter (Johnson et al., 2020). Data analysis followed a series of systematic steps. or explanation of the findings was returned to the researcher.

Social Location

The PI is a cis-gendered, straight female. This researcher previously has been a clinical social worker and has worked with several victims of ORS and technologically mediated violence. The researcher has used online dating apps to meet other users. The researcher has peers who have used and shared their experiences from dating app use. The researcher also uses social networking sites and the Internet daily and considers the Internet as a critical tool in society.

Results

Quantitative

It is unknown the total number of people who had access to the survey. Of those who did access the survey, there was a 41% completion rate. Thirty-one surveys were omitted from the sample as respondents did not complete any other data except the inclusionary questions. A table (Table 2) in Appendix B provides an overview of participant characteristics for this phase of the research. The mean age of participants was 50 (SD = 16). Majority (87.1%) of sample participants (*n* = 31) identified as female. Participants (*n* = 31) self-identified race: white (56.7%), black or African American (33.3%), Asian (6.7%), and other (3.3%). Most of the survey identified as not Hispanic or Latino/a/X, (87.1%). Most identified their sexual identity as straight (71%) and others identified as bisexual (12.9%) and aromantic, fluid, gay, lesbian, and same-gender-loving each reporting 3.2%. At the time of the scam, most participants reported being single, never married (38.7%), divorced (16.1%), or widowed (19.4%).

Seventy-one percent of respondents reported obtaining a college degree and the mean annual income was $51,295 (SD $31,471). The average amount of money reported lost in a romance scam across all time frames was $90,197 (SD $183,234). The sum of all losses reported by participants (*n* = 22) was $2,705,900.

ORS Victimization. Point-biserial correlation using non-parametric analyses Kendall's tau_b (see Appendix C: Table 3) was completed to assess the relationship among the dichotomous dependent variable, victimization and independent variables loneliness and interpersonal trust. The sample size consisted of 26 participants, "Yes, first victimization" (*n* = 22) and "no, not first victimization" (*n* = 4). Kendall's tau_b procedure applied for the analysis of the relationship between ORS victimization and loneliness and interpersonal trust. The variables were assessed by Levene's test for equality and heterogeneity of variances was observed with loneliness (p = .167) and trust (p = .315). Loneliness and GTS scores were

assessed using the Shapiro-Wilk analysis. Loneliness scores failed the test ($p < .05$) of normality and were transformed using the NORM procedure. GTS scores met this assumption of normality. There were no outliers assessed by inspection of boxplots. Analysis with each domain in the two scales (i.e., UCLA-3 and GTS) were calculated separately.

The sample consisted of first-time victimization ($n = 19$) and not first-time victimization ($n = 3$). A point-biserial correlation was run between ORS victimization and the dimensions of loneliness – **Dimension 1** – relational connectedness, $r_{pb}(24) = .07$, $p = .75$ with ORS first time victims reporting a slight increase ($M = 2.37$, $SD = 1.191$) in **Dimension 1 -** relational connectedness than repeat victims of ORS ($M = 2.33$, $SD = .039$). A point-biserial correlation was run between ORS victimization and loneliness scores – **Dimensions 2** – social connectedness, $r_{pb}(20) = .17$, $p = .41$. First time victims mean scores ($M = 2.21$, $SD = .196$) were less than repeat victims of ORS ($M = 2.67$, $SD = .039$) in **Dimension 2 -** social connectedness. A point-biserial correlation was run between ORS victimization and **Dimension 3** – self-perceived isolation, $r_{pb}(20) = .20$, $p = .33$ with first time victims' mean scores ($M = 2.16$, $SD = .191$) slightly less than repeat victims of ORS ($M = 2.67$, $SD = .333$). A point-biserial correlation was completed between ORS victimization and the **total loneliness measure scores**, $r_{pb}(20) = .11$, $p = .59$. Regarding **total loneliness measure** scores for first time victims' mean scores ($M = 6.74$, $SD = .501$) were less than repeated ORS victims' overall measured scores of loneliness ($M = 7.67$, $SD = .882$).

A point-biserial correlation was run between victimization and the two dimensions on the GTS – **Dimension 1: Honesty**, $r_{pb}(20) = .12$, $p = .55$. First time ORS victims' average score of the GTS – **Dimension 1: Honesty** ($M = 6.89$, $SD = .477$) was slightly higher than repeated ORS victims' average score ($M = 6.33$, $SD = 1.202$). The point-biserial correlation was completed

between victimization and GTS – **Dimension 2: Trustworthiness**, $r_{pb}(20) = .07$, $p = .70$ with the mean GTS score for **Dimension 2:** Trustworthiness for first ORS victims ($M = 15.16$, $SD = .754$ slightly higher than the mean GTS score for persons with repeat victimization ($M = 14.33$, $SD = 2.186$). The results of a point-biserial correlation between the victimization and the total measures for GTS was $r_{pb}(20) = .08$, $p = .66$. First time ORS victim's **total GTS scores** ($M = 22.05$, $SD = 1.178$) were higher than the scores for persons without repeated victimization ($M = 20.67$, $SD = 3.333$).

Table 7: Point-biserial Correlation Analysis - ORS victimization

	1	2	3	4	5	6	7	8
1. ORS victimization	1							
2. Loneliness - relational connectedness	-.066	1						
3. Loneliness - social connectedness	.172	.476**	1					
4. Loneliness - self-perceived isolation	.202	.399*	.659**	1				
5. Loneliness - sum scores	.106	.676**	.822**	.776**	1			
6. GTS - honesty	-.118	-.179	-.377	-.599**	-.439	1		
7. GTS - trustworthiness	-.074	-.140	-.138	-.347*	-.238	.559**	1	
8. GTS - sum score	-.084	-.187	-0.235	-.467**	-.341*	.736**	.891**	1

* = $p < .05$, ** = $p < .001$

ORS Money Loss. Correlational analysis was run to assess the relationship among the dependent variable, ORS money loss and independent variables loneliness and interpersonal trust. The sample size consisted of 26 participants. The mean monetary loss of ORS was $90,197 (SD = $183,234). The variables were assessed by Levene's test for equality and heterogeneity and observations were noted: loneliness (p = .167) and trust (p = .315). Loneliness and GTS

scores were assessed using the Shapiro-Wilk analysis. Loneliness scores were observed to fail the test ($p < .05$) of normality and were transformed using the NORM procedure. GTS scores met the normality assumption ($p = > .05$). Loneliness and GTS were assessed for normality. There were no outliers assessed by inspection of boxplots.

A Pearson's product-moment correlation (see Appendix D: Table 4) was run to assess the relationship between ORS money loss and loneliness and trust scores. None of the relationships were observed with a statistically significant relationship. ORS money loss was observed with a weak, negative relationship r (24) = -.17, p = .40 with loneliness, Dimension 1: relational connectedness scores. Relational connectedness explained 3% of the variability of ORS money loss. ORS money loss was observed with a negative, weak relationship with scores measuring Dimensions 2: social connectedness, r (24) = -.22, p = .28. Social connectedness explains 5% of the variability in ORS money loss. The relationship between Dimension 3 – self-perceived isolation and ORS money loss was observed to have a medium strength, negative relationship, r(24) = -.15, p = .48. Two percent variability in ORS money loss was attributed to self-perceived isolation. ORS money loss was observed to have a weak strength, negative relationship with the total scores from the loneliness measure, r(24) = -.2, p = .32. The total scores account for 4% of the variability observed in ORS money loss.

A strong and positive relationship was observed between ORS money loss and GTS score – Domain I: honesty, r(24) = -.02, p < .92. Only .04% of the variability is attributed to honesty scores in ORS money loss. A medium, negative relationship was observed between ORS money loss and GTS score – Domain II: trustworthiness, r(24) = -.16, p = .45. Trustworthiness scores account for 2% of the variability in ORS money loss. A negative, strong relationship was

observed between the total scores of the GTS measure and ORS money loss, $r(24) = -.11$, $p = .6$. Only 1% of the variability on ORS money loss is attributed to the GTS total scores.

The relationship between H_2: ORS money loss will have statistically significant relationships with the variables loneliness and trust was not statistically significant. Therefore, the null hypothesis is rejected, and the alternative hypothesis cannot be accepted.

Table 8: Pearson's Correlation - ORS Money Loss

	1	2	3	4	5	6	7	8
1. ORS money loss	1							
2. Loneliness - relational connectedness	-.173	1						
3. Loneliness - social connectedness	-.221	.550**	1					
4. Loneliness - self-perceived isolation	-.145	.430*	.690**	1				
5. Loneliness - sum scores	-0.201	.782**	.887**	.838**	1			
6. GTS - honesty	0.021	-0.151	-0.275	-.646**	-.422*	1		
7. GTS - trustworthiness	-.155	-0.184	-0.146	-.452*	-0.311	.753**	1	
8. GTS - sum score	-0.107	-0.96	-0.225	-.563**	-.392*	.872**	.969**	1

* = $p < .05$, ** = $p < .001$

Qualitative Findings

Twenty-five participants provided consent to participate in the qualitative phase of the research (see Appendix B, Table 2). A subsample ($n = 19$) participated in an interview to understand their lived experiences as victims of an ORS in the U.S. The subsample self-identified their sex as female (84.2%) and indicated their race as follows: White (63.2%). Black or African American (21.1%), Asian (10.5%), Other (5.3%). Ninety-four percent of the sample reported that they did not identify as Hispanic or Latin/a/X. Participants (84.2%) reported

obtaining a college degree (i.e., associate degree, bachelor's degree, or master's degree). The relationship status at the time of the ORS varied: single and never married (31.6%), divorced (15.8%), widowed (26.3%), domestic partnership or civil union (15.7%), and Other (10.5%). Sexual identity included heterosexual (73.7%), gay or lesbian (10.5%), and other (15.8%). The subsample age ranged from 30 to 83 years old with a mean age of 51 years (SD = 15). The financial losses reported in the subsample ranged from $100 to $800,000 with a mean loss of $139,127 (SD = $41,045).

Themes

Four themes were identified from the data (see Appendix E, Table 5). Two themes delve into the realm of loneliness; two themes reflect the complexity of interpersonal trust.

Themes on Loneliness

Loneliness was the antecedent. This theme refers to how participants experienced loneliness prior to the ORS. Participants described feelings of loneliness that motivated their desire to socialize with other online users. For example, one participant (323) reported that they posted on a social networking site indicating how they were feeling and received multiple responses, one of which, included a scammer.

> "When my loved one died and his [the scammer] answer was hardly a genuine answer was, [what the scammer told the participant] I think our loved ones will miss us and that just really hit me [the participant] because I just lost my husband and I [the participant] was lonely at 2:00 o'clock in the morning. And so when I [the participant], when I, posted that I had like 4 pings the next day [from the scammer messaging the participant] asking me to go to a different chat and, and

> talk and like, kept badgering me until I did [going to a different virtual chat where the participant met with the scammer]."

The participant continued disclosing their experience of ORS and the reflections of loneliness. The participant said, "As odd as it seems, I was so lonely and so devastated for being lonely..." Feelings of loneliness were attributed to social isolation that was experienced prior to the scam. For example, participant (1624) reflected,

> "I felt very isolated cause nobody [participant's friends] was necessarily supportive, you know? And so after that, that's when they [participant's friends] started asking all the questions that I never wanted to ask [to the scammer]. Like all the questions they had, I would ask him [the scammer] and he never really came up with an answer. It was just kind of like me directing and then eventually. Um. So I sent my own money in secret [to the scammer], probably $1000 this time."

Isolation Was A Scam Function. When reflecting back participants were able to recognize how the scammer honed in on their social isolation to execute the ORS. An aspect of loneliness was identified by some participants as a tool weaponized by the scammer. The scammer's use of social isolation was critical to the scam's success. Participant 1924 reflected,

> "I would say that I was approached by what I thought was an individual [a scammer] who ended up being apparently a group of individuals [scammers] that took me off the [encrypted] romance app and isolated me and uh sent fraudulent pictures and began to make me fall in love [with the scammer(s)]. And then started asking for money on various scams and schemes… I was isolated."

Participant 1924 further reflected on their experience which continued to show how the scammer leveraged the isolation in tandem with other manipulations to accomplish the fraud. The participant stated, “And from what I said about wanting to have a relationship and they [the scammer(s)] took their time, as I said, uh grooming me and taking me off the app to [encrypted chatting app] to make sure that I was isolated… Uh, that's how it began again, I said I was isolated.”

Participant 1724 recounted how the scammer systematically created isolation by leveraging their communication and contact to ensure that the victim was isolated.

> “The more you're isolating you're alone, and that's the only voice [the scammer’s] you hear. It starts getting to you… And his voice all day long. Just that little bit, even. That's all I heard. That's the only opinion [the scammer’s] I heard and I have a strong personality, but they broke it down.”

Themes on ***Interpersonal Trust.***

I thought it was real, so I trusted him. This theme illustrates the interpersonal trust that develops under deceptive means. Participants believed the relationship was real and trusted the scammer. Interpersonal trust was identified in the participants’ responses. Participant 823 reported,

> “You know, I had put so much trust in him, and as soon as the FBI told me that and it, it turns out he it may not have been one person I was dealing with. It was an organized international crime ring and they had defrauded approximately 700 people out of 42 to $45 million.”

Another participant reported that their experience and what role interpersonal trust contributed to ORS victimization. For example, a participant (523) described their experience

where: "someone builds trust and just everything seems true and real. And you wanna believe it? And then it turns out not to be real at all. "

It took time, but I trusted him. Participants described the effort and time it took for trust to develop within the relationship. Participant 623 described their experience,

> "Umm. Basically somebody that pops into your DM's instant messages. Private area of conversation where you just see the messages. Umm, after sending a friend request and whatnot, and then they slowly build your trust. They slowly. Basically. Pull you in and use your weaknesses against you."

Similarly, participant 1424 described how trust formed over time and how trust developed in their relationship prior to realizing it was a scam. Participant 1424 shared, "we established trust for a period of time and then the individual provided me his cell phone number, reached out to me and unfortunately, I was sick. Had strep throat and he wanted to send me flowers and that's how it proceeded from there." The scammer also sent material gifs which supported trust in the new relationship.

Discussion

The objective of this research was to understand how ORS victims' lived experiences of ORS explained the survey data examining the associations of loneliness and interpersonal trust with ORS victimization and ORS money loss. Hughes et al. (2004) reported in their research that the differences in quantitative scores and qualitative findings indicate that the objective and subjective feelings of loneliness are distinct concepts. The nuanced qualitative findings indicate the role of loneliness and social isolation in ORS victimization. The findings demonstrate the distinct concepts related to the subjective feelings of loneliness and trust and quantitative data results.

Buchanan and Whitty's (2014) quantitative research found loneliness was only a significant predictor when measured with other factors (e.g., extraversion, agreeableness, romantic beliefs, sensations seeking and neuroticism) and not a significant predictor of ORS victimization on its own. Similarly, the current research's quantitative findings indicate that loneliness does not have a statistically significant relationship with victimization or ORS money loss. Yet, when analyzing the qualitative interviews, a deeper understanding of loneliness emerged indicating that ORS victims experienced loneliness during the ORS relationship and contributed to victimization.

Peplau and Perlman's (1979) loneliness theory guided this research. Their theory indicates that loneliness contributes to personal factors and assumptions such as the lonely person is isolated and weak and possesses low self-confidence. In participants' reflections, they identify their "weaknesses" which they felt were used against them. It is indicative that participants sense while looking back that they indeed felt those characteristics.

Moreover, acknowledging those characteristics may be a way for the victims to reconcile as to why they were targeted in the ORS. Loneliness theory suggests that the negative emotion primes individuals to be outstanding targets for victimization (Peplau and Perlman, 1979). Their theory indicates that secondary to loneliness, individuals desire changes in their relationship status to negate the negative emotion by seeking out social relationships. Thus, the participants may be carrying the onus of their own victimization despite them being the targets and recipient of the fraud.

Interpersonal Trust

Similarly, the quantitative findings demonstrated that interpersonal trust did not have a statistically significant association with ORS victimization. Yet, the subjective reports speak to

how interpersonal trust related to victimization. These quantitative findings mirror Whitty's findings (2018) where they surveyed personality traits to test if trustworthiness was a significant predictor; and no statistically significant relationships were revealed. However, participants' interviews illustrated how interpersonal trust aided victimization. Participants shared that the trust was built with the scammer over time and the scammer's use of isolation and monopolizing the participant's time contributed in building the trust. Then participants' felt when trust prevented them from realizing they were deceived in an ORS.

In Anderson and Emmers-Sommer (2006) research to identify predictors of satisfaction of online dating relationships, they used a dyadic trust scale to measure trust in their partners. Their research found trust to be a significant factor. In the current research, the measure, General Trust Scale, GTS), identified a weak, positive relationship with participants' belief of honesty in other people. The results also were observed with a negative, weak relationship with participants' beliefs of their trustworthiness in others. The GTS measure focuses on individual beliefs of honesty and trustworthy in other people. The scale and may fail to capture in the trust in a ORS relationship yet, the qualitative findings suggest that interpersonal trust concealed the scammer's motives preventing the participants from recognizing the ORS. Participants interviews indicated the feelings of trust made them want to believe in what the scammer was saying to them. In reflecting retrospectively, participants can see the role trust played in victimization allowing the participants to see their vulnerability.

One of the most stunning findings was being able to see how the scammer(s) built trust and groomed the participants for victimization. This research confirms Wang and Topalli's (2024) qualitative findings suggesting that building trust is a key component of the scammer's efforts. The scammer develops trust using a variety of tactics like persistent, slow contact,

isolating the victim's time and attention, and the scammer's manipulation of their identity and goals. For example, one participant indicated how it wasn't a scammer but a team of scammers who had been collaboratively working to victimize the participant.

These findings also present insight into the relational dynamics in ORS victimization. A broad observation recognizes forms of intimate partner violence (IPV) at the hands of the scammer. The Center for Disease Control (CDC) defines IPV as violence that includes physical, sexual violence, stalking and psychological aggression by a current intimate partner (i.e., dating partner or boyfriend/girlfriend). IPV examples outlined by the CDC (*n.d.*) reflect fraud (e.g., lies or misrepresentation of the perpetrator's identity), false promises by the perpetrator (e.g., meeting in person or marriage), and psychological aggression (e.g., exploitation of victim's vulnerability). ORS victim reflections showed scammers repeatedly contacted victims, exploited trust and loneliness, misrepresented their identity and intentions, and used promises of love and romance as a tool to abuse the victim.

Overall, while the findings should be interpreted cautiously. They underscore the critical need to shift some of the focus to other aspects of the ORS scam, rather than solely scrutinizing the vulnerabilities of victims such as their isolation or their desire to be in a relationship. These findings highlight the need to learn more about ORS as individuals experience life changes (e.g. loss of a loved one or fluctuation in social support) that lead to feelings of loneliness which may increase susceptibility to victimization. ORS continues to remain an emerging and evolving scam expected to grow with the advance of technology and increasing technological access in the U.S.

Strengths

This research is the first ORS research centered on identifying factors associated with victimization in the U.S. Although the sample size was small, this research was able to collect

data with a 244% increase in participation compared to the Bureau of Justice Statistic's (2017) subsample of ORS victims. This is also one of the first known U.S. studies that implemented a mixed methods approach to study ORS victimization.

Limitations

The findings are based on cross-sectional data. Thus, the findings provide little insight into causal relationships (Wang and Cheng, 2020). The small sample size limits the identification of nuanced statistical associations (Pallant, 2020). This study focused on a U.S. population of ORS scam victims and these findings may not be generalizable to populations outside the U.S. or to victims of other scam types. Although participants were offered an incentive to participate, identifying participants remained difficult.

Numerous barriers were encountered in recruiting participants. A common concern expressed by participants included whether the researcher was a real person or a scammer. Interested participants were instructed to contact the researcher and a virtual meeting was offered to verify the researcher's identity and legitimacy prior to committing to participation. A frequent expressed sentiment by participants was their distrust in technology. Participants' shared hesitancy in engaging in an online survey and video interview with some interested persons declining participation. The researcher attempted to promote the study in focused-interest groups on social media. As a result, the researcher was either blocked on social media presumed to be a scammer or was approached by scammers to engage in a romantic relationship.

Participants were reluctant to share their identity or complete consent. Participants were advised that their identity was confidential and would not be associated with the study results. To help mitigate participants concerns, the research decided a priori to use an encrypted software, Question Pro to host the survey and responses.

The results are at risk for self-reporting bias as participants were asked to report how they felt at the time of victimization and their recollections could be skewed. The qualitative interview asked questions to participants based on experience(s) that happened in the past. To help reduce the risk of this bias, the quantitative survey used questions that had been replicated from a national survey, the Supplemental Fraud Survey (2017) and incorporated measures that have been tested with diverse populations. Both the survey and the qualitative interview guide were reviewed by experts in quantitative research, qualitative research, and community ORS partners to support clear interpretation of data collection instruments (Althubaiti, 2016).

The researcher took several steps to mitigate the risk of fraudulent responders. The research included a CAPTCHA question which detects bots (Teitcher et al., 2015). The researcher refrained from publishing the survey link publicly to screen access (Wang et al., 2023). Existing research recommends sending the survey to participants following interested participants' request to engage; a strategy suggested that safeguards against unwanted survey threats (Xu et al., 2022).

ORS victimization stands as an isolating and stigmatizing fraud. This data is at risk for social desirability bias with participants feeling compelled to respond to the questions a specific way to avert judgment or stigma. Engagement in this research is supported by confidential participation. All participants were deidentified and names were replaced with a numerical identifier. Participants were also allowed to exit the survey and interview prior to the data analysis stage without penalty.

Implications

Research

Broadly, an important implication from this research suggests a critical need to continue understanding and examining ORS in the U.S. reported increases in the fraud continue to grow. Future research replicating this study is warranted. Loneliness persists as a concern in the U.S. A main limitation of this paper is the small sample size which can prevent identifying statistically significant relationships. However, the explanatory mixed design worked well collecting subjective ORS experiences that informed the quantitative data. Another recommended change is to incorporate a new measure such as the Interpersonal Trust Measure (Rotter, 1967) to capture participants' views of interpersonal trust. Future studies should include analyses of sociodemographic variables and their associations with victimization and money loss.

Policy

Dating apps and social networking sites receive legal protection since they are classified as online entity under the federal Communication Decency Act (CDA). A report from the Congressional Research Service on CDA (2024) states that the CDA policies contain specific wording under Section 230 that aimed to promote free development of the Internet. In doing so, the CDA outlined requirements for online entities to have immunity from lawsuits if the entity provides access to or hosted the content on the Internet. Dating applications and their creators fall under this category. Dating apps historically have not been held liable for the content (users and their profiles) on their apps (Meredith, 2023). This lack of accountability includes if users experienced acts of violence engaging with other dating app users virtually or in person (Meredith, 2023). Specifically, the Act designed to promote online commerce has been used in Courts to shield online dating applications from civil liability (Meredith, 2023). Some apps currently provide education or warnings about ORS in their user agreements or on the dating app's main website. Despite dating apps' efforts to increase security and provide ORS prevention

education reports of ORS continue to grow. Apps are also do not provide data on frequency or reporting of ORS on their venues (Axelrod et al., 2024). Dating apps place the onus of responsibility of preventing ORS on the user with the expectation of users simply "not sending money" to strangers. Dating apps ought to provide increased clarity on the steps they take to reduce ORS (Meredith, 2023) and this is a step needed for all online platforms. Policy is needed requiring apps to report incidences of ORS so that the user can make an informed choice on using these apps.

Practice

This research collected qualitative data using open questions regarding ORS victims' reflections of victimization and used measures to capture numerical data on feelings of loneliness and interpersonal trust. This methodology and the findings remind practioners that work with ORS victims that it is important to assess using both measures and open-ended questions. Although none of the questions explicitly asked about feelings of trust or loneliness, through their open-ended format, ORS victims offered a unique perspective to victimization that highlights the negative feelings of loneliness and how trust was weaponized.

Working with ORS victims requires a multidisciplinary approach. If a victim seeks justice through the legal system, those actors (e.g., lawyers, law enforcement, victims' advocates, and judges) need to recognize that compounded victimization may occur. In such, victims may experience a financial loss, endured manipulation, coercion, and isolation, and experienced consequences coping with ORS victimization. To support these victims, a trauma-informed approach is warranted. The Substance and Mental Health Agency (2014) defines this approach to include acknowledging that the event (ORS) is traumatic, and that the trauma has extensive implications for the victim.

Conversely, if a victim seeks help-services from providers (social workers, therapists, behavioral health workers), the providers need to use a trauma-informed approach to help mitigate further harm associated with ORS victimization. Additionally, providers should be prepared to refer victims to legal services and support them through their experience including reporting the ORS and navigating any ORS consequences. The findings of this study suggest that ORS victims do experience challenges associated with loneliness and trust, and these factors should be considered when providing support help to recover form current victimization and to prevent future victimization.

Conclusion

ORS occurs when someone develops a romantic relationship with a victim and uses the relationship to deceive them for money and gifts. The aim of this study was to identify factors associated with victimization. The qualitative findings suggest that loneliness and trust are factors contributing to ORS victimization and money loss. The implications of this research encourage future scholarship replicating this study with a larger sample. Policy recommendations are warranted to address the federal policies protecting Internet-based providers where victims are targeted in ORS. Practice implications advise a need for a trauma-informed approach and an interdisciplinary approach to support the victims' needs.

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Appendix 3.A

Table 9: *Qualitative Interview Guide*

1. There are many definitions and names for this type of scam such as online romance scam (used in this study), relational trust fraud, or confidence fraud scams. What term have you tended to use when you talk about your experiences?
   a. And if someone were to ask you what that means or you had to explain what that was, what would you say?

2. How would you describe your most recent ORS experience?
   a. How did it start/end?

3. In the aftermath of the scam, what were your immediate short-term reactions (emotionally, mentally, physically, and financially)?
   a. How did you feel emotionally?
   b. How did you feel mentally?
   c. How did you feel physically?
   d. What about financial outcomes?

4. Did you initially talk to anyone or share about the ORS?
   a. If yes, how did those persons react when you told them (be sure to clarify if it were friends, family, or help providers to see if reactions were different)
   b. If no, why did you not disclose it?

5. So, I asked you about some of your short-term reactions/implications and now I'm wondering if there are any long-term implications that have stayed with you (Psychologically, physically, emotionally, and financially)?

6. I'm wondering from your personal experiences what would you want your family and friends (close systems) to know about ORS?
   a. What about the police and other members of the criminal justice system such as victims' advocates, lawyers, and judges?
   b. What about help seeking providers like social workers and counselors and psychologists?

7. Do you have anything else to add?

Appendix 3.B

Table 10: ***Quantitative Sample Characteristics***

Characteristic	*n*	%	*M*	*SD*	Range	Sum
Sex						
Male	4	12.9				
Female	27	87.1				
Race						
Asian	2	6.7				
Black or African American	10	33.3				
White	17	56.7				
Other	2	6.7				
Hispanic or Latino/a/X						
Yes	4	12.9				
No	27	87.1				
Education						
High school diploma	3	9.7				
Some college	6	19.4				
Associate degree	3	9.7				
Bachelor’s degree	13	41.9				
Master's degree	6	19.4				

Relationship: at the time of the scam						
Single and never married	12	38.7				
Domestic partnership or civil union	1	3.2				
Separated	2	6.5				
Divorced	5	16.1				
Widowed	6	19.4				
Married	3	9.7				
Other	2	6.5				
Sexual Identity						
Bisexual	4	12.9				
Aromantic	1	3.2				
Fluid	1	3.2				
Gay	1	3.2				
Lesbian	1	3.2				
Same-gender-loving	1	3.2				
Straight	22	71.0				
Age	31		50	15.99	25 - 84	
Annual Income	22		$51,295	$31,471	$5,000 - 120,000	
ORS Losses	30		$90,197	$183,234	$100 - 800,000	$2,705,900

Table 11: ***Qualitative Sample Characteristics (n = 19)***

Characteristic	*n*	%	*M*	*SD*	Range	Sum
Sex						
Male	3	15.8				
Female	16	84.2				
Race						
Asian	2	10.5				
Black or African American	4	21.1				
White	12	63.2				
Other	1	5.3				
Hispanic or Latino/a/X						
Yes	1	5.3				
No	18	94.7				
Sexual Identity						
Heterosexual	22	74				
Not Heterosexual (bisexual, lesbian, gay, aromantic)	5	26				
Education						
College degree	16	84				
Age			52	15.12	30 - 83	
Annual Income			$60,716	$39,952	$10,000 - 150,000	
ORS Losses			$133,647	$219,367	$100 - 800,000	$2,539,300

Appendix 3.C

Table 12: ***Point-biserial Correlation Analysis - ORS victimization***

	1	2	3	4	5	6	7	8
1. ORS victimization	1							
2. Loneliness - relational connectedness	-.066	1						
3. Loneliness - social connectedness	.172	.476**	1					
4. Loneliness - self-perceived isolation	.202	.399*	.659**	1				
5. Loneliness - sum scores	.106	.676**	.822**	.776**	1			
6. GTS - honesty	-.118	-.179	-.377	-.599**	-.439	1		
7. GTS - trustworthiness	-.074	-.140	-.138	-.347*	-.238	.559**	1	
8. GTS - sum score	-.084	-.187	-0.235	-.467**	-.341*	.736**	.891**	1

* = $p < .05$
** = $p < .001$

Appendix 3.D

Table 13: ***Pearson's Correlation - ORS Money Loss***

	1	2	3	4	5	6	7	8
1. ORS money loss	1							
2. Loneliness - relational connectedness	-.173	1						
3. Loneliness - social connectedness	-.221	.550**	1					
4. Loneliness - self-perceived isolation	-.145	.430*	.690**	1				
5. Loneliness - sum scores	-0.201	.782**	.887**	.838**	1			
6. GTS - honesty	0.021	-0.151	-0.275	-.646**	-.422*	1		
7. GTS - trustworthiness	-.155	-0.184	-0.146	-.452*	-0.311	.753**	1	
8. GTS - sum score	-0.107	-0.96	-0.225	-.563**	-.392*	.872**	.969**	1

* = $p < .05$
** = $p < .001$

Appendix 3.E

Table 14: ***Qualitative Themes and Excerpts***

Theme	Participant ID	Excerpt
Loneliness was the antecedent	323	When my loved one died and his [the scammer] answer was hardly a genuine answer was, I think our loved ones will miss us and that just really hit me because I just lost my husband and I was lonely at 2:00 o'clock in the morning. And so when I when I posted that I had like 4 pings the next day asking me to go to a different chat and and talk and like, kept badgering me until I did.
	323	As odd as it seems, I was so lonely and so devastated for being lonely…
	1624	I felt very isolated cause nobody was necessarily supportive, you know? And so after that, that's when they started asking all the questions that I never wanted to ask (to the scammer). Like all the questions they had, I would ask him and he never really came up with an answer. It was just kind of like me directing and then eventually. Um. So I sent my own money in secret, probably $1000 this time.
Loneliness was a scam function	1924	I would say that I was approached by what I thought was an individual who ended up being apparently a group of individuals that took me off the Romance app and isolated me and uh semi fraudulent pictures and began to make me fall in love. And then started asking for money on various scams and schemes… I was isolated.

	1924	And from what I said about wanting to have a relationship and they took their time, as I said, uh grooming me and taking me off the app to [encrypted chatting app] to make sure that I was isolated… Uh, that's how it began again, I said I was isolated.
	1724	The more you're isolating you're alone, and that's the only voice you hear. It starts getting to you..? And his voice all day long. Just that little bit, even. That's all I heard. That's the only opinion I heard and I have a strong personality, but they broke it down.
I thought it was real, so I trusted him.	823	You know, I had put so much trust in him, and as soon as the FBI told me that and it it, it turns out he it may not have been one person I was dealing with. It was an organized international crime ring and they had fraud defrauded the approximately 700 people out of 42 to $45 million.
	523	someone builds trust and just everything seems true and real. And you wanna believe it? And then it turns out not to be real at all.
It took time, but I trusted him.	623	Umm. Basically somebody that pops into your DM's instant messages. Private area of conversation where you just see the messages. Umm, after sending a friend request and and whatnot, and then they slowly build your trust. They slowly. Basically. Pull you in and use your weaknesses against you.”
	1424	we established trust for a period of time and then the individual provided me his cell phone number, reached out to me and unfortunately I was sick. Had strep throat and he wanted to send me flowers and that's how it proceeded from there.

Chapter 4: "It was kind of complex…it's like I wanna die": A Qualitative Investigation into Online Romance Scams

Abstract

Online romance scams (ORS) are an iteration of a financial scam where the scammer targets a victim under the guise of a romantic relationship to gain expensive gifts and monies (Federal Bureau of Investigation, 2023). Research demonstrates that ORS victimization can leave individuals with financial difficulties, mental and emotional health challenges, and legal implications that may all have negative implications on well-being (Cole and Black, 2023). The qualitative research study examined the lived experiences of ORS victims in the U.S. Supported by interpretive phenomenological analysis, nineteen semi-structured online interviews were completed with victims of ORS. A semi-structured interview guide was used based on prior scholarship that attempted to understand participants' experiences of ORS in the U.S. and to understand the perceived implications from ORS victimization. Analysis reflected four themes : (1) mental health consequences that include emotional dysregulation, behavioral health support, and suicidal ideation following ORS; (2) physiological health consequences that include sleep changes, physiological changes, and health-related financial debt; (3) financial consequences that include financial debt, constrained financial autonomy, and paying back debt; and (4) legal consequences that include negative law enforcement encounters, civil litigation, and vulnerability for revictimization. These novel research findings inform research, practice, education, and policy implications.

Chapter 4: "It was kind of complex…it's like I wanna die": A Qualitative Investigation into Online Romance Scams

Online romance scams (ORS) pose a threat to anyone using the Internet. The scam occurs when the scammer uses a romantic relationship to exploit a victim for financial gain (Federal Bureau of Investigations [FBI], 2023). Reports of the scam indicate that the scam occurs across the United States (U.S) (FBI, 2023). The objective of this research study is to **explore the lived experiences of adults victimized in online romance scams and to understand the consequences of ORS in the U.S.** The aim of the current study is to address a gap in current ORS scholarship conducted in the U.S. An understanding of ORS implications from those with lived experiences is crucial to develop foundational knowledge to inform policy and practice interventions to protect ORS victims.

Existing ORS Conceptualizations and Challenges

In one of the earliest conceptualizations of an ORS, Whitty (2015) integrated findings from three separate qualitative studies to develop a multistage framework of ORS. In the first study, she analyzed posts ($N = 200$) from a public European website from persons self-reporting their ORS victimhood. In the second study, Whitty (2015) interviewed ($N = 20$) adults who mainly resided in the United Kingdom (U.K.), who reported ORS victimization and associated financial losses of hundreds to thousands of dollars. A federal agent ($N = 1$) who worked in the U.K. was interviewed on his experiences of investigating and working on ORS in the third study (Whitty, 2015). Findings reflect an intricate scam that begins with the creation of a fake, online profile designed to lure potential victims. Scammers catfish[1] victims by creating enticing online profiles highlighting their occupation along with believable, stock, online images of extremely handsome and beautiful people (Suarez-Tangil et al., 2020). After the scammer lures the victim,

[1] Act of using a false online identity to intentionally mislead a person or person(s) (Alund, 2022)

they initiate the grooming stage to secure the victim's trust. Once the scammer feels trust has been attained, attempts are made to request money or gifts. When the victim realizes the relationship is a scam, it signifies the "revelation" of the scam. The theory ends at the revelation of the scam and does not provide any insight into what happens after the revelation stage thus suggesting this is the end of an ORS.

ORS Consequences

Existing research suggests that ORS has financial, emotional, mental, and legal implications for victims (Buchanan & Whitty, 2014; Cross et al, 2016; Whitty & Buchanan, 2016).

Financial Implications

In 2022, the U.S. reported a total monetary loss of one billion dollars in ORS (Fletcher, 2023). Extant research shows discrepancies in financial losses; one study reports monetary losses from a few dollars to millions of dollars (Tao et al., 2022) whereas another study reports a range from $1600 to $16,000 (Buchanon & Whitty, 2014). Monetary loss can affect victims' ability to meet their basic needs including housing, food, or healthcare. For example, in Gould et al.'s (2023) study, participants reported that financial losses threatened their ability to purchase prescription medications. Moreover, ORS victims experience challenges to their emotional and mental health which may be exacerbated by financial concerns (Whitty & Buchanan, 2016; Gould et al., 2023). Whitty & Buchanan's (2016) findings, for example, suggest that a minor loss ("few thousand pounds") of money was a significant emotional and social burden for ORS victims. The financial stress of one person can trickle down and affect family, friends, and community; it may result in not paying bills, defaulting on loans, and relying on community resources for living expenses.

Health Implications

ORS victims demonstrate a variety of emotional and mental health outcomes (Buchanan & Whitty, 2014; Cross et al., 2016; Gould et al., 2023; Whitty & Buchanan, 2016), including Embarrassment, sadness, and shame (Cross et al., 2016; Buchanan & Whitty, 2014) following ORS victimization. Although emotional implications may be short-term, they can also signal deeper mental health concerns that may include the need for professional intervention or result in suicide.

Mental health outcomes were reflected in Whitty and Buchanan's (2016) qualitative research; adults ($N = 20$) in the United Kingdom (U.K.) reported experiencing post-traumatic stress disorder (PTSD), depression, and anxiety, with one participant reporting suicidal ideation after the scam's revelation. Mental health responses may stem from the trauma of ORS relationships; relationship trauma occurs when someone experiences trauma from a series of events in a relationship (Ferguson and Lawrenz, 2021). ORS victimization can also lead to challenges in current and future social relationships (Whitty and Buchanan, 2016; Gould et al., 2023).

Cross et al.'s (2016) research was not exclusive to online romance scams rather to online fraud but demonstrates the striking impact victimization can have on one's health. In their qualitative research, participants ($N = 80$) reported experiencing a variety of physical symptoms following victimization. Participants reflected decreases in sleep, nausea and weight loss following victimization. The mental and emotional health outcomes can impede recovery and require professional intervention.

Legal Consequences

ORS victimization often prompts a criminal justice approach, as victims may turn to law enforcement file criminal reports or to the FBI to report the scam to the FBI's Internet Crime Complaint Center (IC3). It is unclear the extent of ORS in the U.S. The availability of data is limited. The U.S. Bureau of Justice Statistics released data from a Supplemental Fraud Survey administered in 2017 where they surveyed crime victims in the U.S. (N = 66,229). Of that sample, a significantly smaller subsample reported this type of scam (n = 11); however, data from the FBI IC3 reports suggest ORS is a more prevalent issue. In 2023, IC3 officials released data reflecting over 19,000 reports of ORS were reported to the FBI in 2022.

Much of what has been presented on ORS in U.S. comes from non-research sources, including news outlets, social media, and justice authorities which often report on extreme incidences of ORS. In turn, ORS victimization can be misunderstood by those who may not have significant financial losses or experienced lasting physical and mental health impacts as reported in extant research (Whitty & Buchanan, 2016; Tao, 2022; Cross et al., 2016). The description of ORS in the media may result in victims under-reporting to law enforcement and a lack of accurate data do (Senger, 1986). Therefore, evidence-informed data can contribute transparent and systematic knowledge on ORS victimization in the U.S. to support increased reporting and relevant implications need to (Robinson et al., 2021).

Current Study

Extant scholarship on ORS reflects the impact of victimization on social, legal, financial, and health outcomes. As rates of ORS continue to increase (FBI, 2023), there is a need to learn about ORS to help reduce risk of victimization. With this information, findings from this study may inform policies, educational initiatives, and practice interventions, and to increase awareness among vulnerable persons and their support systems, justice officials (e.g., lawyers,

judges, law enforcement), behavioral and physical health providers, and persons working in finances (i.e., bankers, credit card agents, or financial advisors). Moreover, this study offers a platform for ORS victims to speak about their experiences to contribute to research and education. The aim of the current study is to address the following research question: **What are the perceived consequences of victimization among individuals who have experienced ORS in the U.S.?**

Methods

The objective of this study is to understand perceptions of an ORS in the U.S. and the implications experienced from victimization. Interpretive phenomenological analysis (IPA) supported the research study. Qualitative research offers participants an opportunity to gain "self-understanding, self-expression, relief from the sense of isolation" (Opsal et al., 2015, p. 7). Little is known about ORS in the US. Although existing scholarship on ORS worldwide provides some insight into this phenomenon, gaps exist in U.S. scholarship. This is important because there are increased reports of ORS in the United States (FBI, 2022) and technology changes at a rapid pace. Using IPA offers a flexible approach to explore an understudied phenomenon the of ORS (Alase, 2017). Participant narratives provide researchers with an insider's view from those with direct lived experience (Larkin et al., 2006; Alase, 2017). IPA provides an opportunity for the researcher to gain a wholistic view of ORS that is rich with the emotions, perceptions, feelings, and attitudes of participants (Suddick et al., 2020). With the rapid pace of technology innovation, the demand for laws and policies around technologically facilitated crimes grows and a need emerges for society to overcome the stigma and shame associated with ORS victimization (Whitty & Buchanan, 2016), IPA creates a powerful participant-centered space to gain knowledge of this understudied phenomenon.

Sampling

Purposive sampling strategies were employed to recruit participants for this study. Purposive sampling strategies allow researchers to select participants who are knowledgeable about a specific phenomenon (Creswell & Clark, 2011). Recruitment strategies targeted individuals in the U.S. that have experienced an ORS. The researcher used the definition of an ORS as defined by the FBI: ORS scheme has a scammer who uses a false online persona to develop a romantic or emotionally close relationship to manipulate the victim for financial gain (FBI, *n.d.*). In the scope of the research, 'consequences' mean the events following the ORS experienced by the victim.

The researcher promoted the study with social workers posting the information on the NASW's posting board, a virtual site open for all U.S. NASW social workers. The study was shared with experts in the field who were initially identified by their ORS work available online and through referrals. The study was shared through the researcher's personal social media platforms (e.g., LinkedIn, X, Instagram, Reddit, and Facebook) and with the researcher's professional network. The study was shared across the U.S. and sent to various non-profit agencies that work with adults (any examples you can provide?). The researcher aldo shared with an ORS peer support group, Scamhaters United.

The inclusion criteria for study participation included: 1) adults ages 18 and older, 2) live in the U.S., 3) involved in an ORS that developed while using any Internet platform, 4) experienced an economic loss in the scam of any amount of money, and 5) able to speak and communicate in the English language. Twenty-five persons-initiated interest in the qualitative interview and all were contacted. All participants contacted the researcher either via email or through text messaging using a phone number on the study's advertisement. Nineteen

participants completed the interview. The researcher provided all participants with a list of resources and support services. Participants were emailed a $40.00 electronic gift card for their participation.

Data Collection

A semi-structured interview guide with open ended questions was created and guided by existing scholarship on ORS. The guided interview (see Appendix A: Table 1) consisted of seven questions to understand the experiences of ORS. Questions focusing on consequences of ORS included: 1) *In the aftermath of the scam, what were your immediate short-term reactions (i.e., emotionally, mentally, physical and financial reactions)*; 2) *what were your long-term reactions (i.e., emotionally, physical, and financial reactions);* 3) *did you share to anyone about the ORS,* 4) *why or why not*; and, 5) *what would you want close systems (e.g., friends and family),* 6) *…police and criminal justice member*; *and* 7) *…help-seeking providers like social workers to know about ORS*. Alsaigh and Coyne (2021) reflect Gadamer's interpretation that the dialogue is not only an interactive occurrence between the participant and researcher but also occurs while reading and reviewing the participant text.

Data Analysis

Interpretive phenomenological analysis (IPA), guided by Hermeneutic Phenomenology (Walker et al., 2023), supported the study's findings. IPA embeds itself with individuals' own experiences within their social location, including their culture, environment, and language (Munhall, 2013). With IPA, the focus centers on the meanings that emerge from the interpretive interaction between the participants, their words and perceptions of the phenomenon, and the researcher (Laverty, 2003). The researcher applies an idiographic methodology that applies

meaning to participants' lived experiences (Chatfield, 2022). Each lived experience is valued and analyzed individually before the collective analysis (Chatfield, 2022).

Hermeneutic phenomenology differentiates from other forms of phenomenology as it acknowledges that the researcher has biases, history, and culture that informs the interpretation of the participant's lived experience(s). The social location of the individual contributes to the interpretation of the phenomena's meaning (Hopkins et al., 2013). Social location is a reflexivity tool the researcher uses to identify their positionality, made up of their race, gender, sexual orientation, and other characteristics that contribute to their identity (Jacobson and Mustafa, 2019). The methodology recommends that "the researcher situates the phenomena meaning in relation to the whole of the researcher's own meaning or researcher's relationship to it" (Gadamer et al., 2013, p. 268). The hermeneutic process encourages the researcher to reflect and take notes throughout the entire research process. Gadamer et al. (2013) suggest through this back-and-forth process of reflection, the researcher enters a point where they begin to understand and interpret the phenomena.

Researchers Alsaigh and Coyne (2021) outlined an approach using hermeneutic phenomenology underpinned by Gadamer's philosophy. The methodological multi-step approach begins with (step 1) identifying an open-ended research question: **How do individuals who have experienced ORS in the U.S. perceive consequences of victimization?**

The next step (step 2) requires the researcher to identify their pre-understandings or foreknowledge of the phenomena. Step 2 occurs prior to data collection. The researcher reflects on their own expectations of the study data, prejudices and biases held about the online dating, crime victims, and scams, and existing knowledge of the phenomena. In IPA, the researcher uses consultation and supervision as a tool to identify and understand how their knowledge, values,

and expectations may impact their interpretation and analysis. In the current study, the PI engaged in routine debriefing and consultation with an expert in qualitative research. The researcher participated in critical dialogue to help the understand the methodology and the researcher's role within the methodology.

Step 3 begins in the data collection by gaining understanding through dialogue with participants. For this research, selected participants engaged in individual interviews using a semi-structured interview guide. The text included the transcribed text of the participants' interviews but also their non-verbal communications, the interactions between the interviewer and participant, and the researcher's own comments and notes (Alsaigh & Coyne, 2021). To ensure trustworthiness and rigor throughout the research process, the researcher maintained field notes and memo-writing during all interviews. Observations, non-verbal cues, and assumptions were recorded as part of the text for further insights.

Step 4 begins once the researcher transcribed the interviews (verbatim). Included in this step was data analysis. The researcher initiated the analysis by reading each interview in whole and entered the iterative process of reading and reviewing each one (Alsaigh & Coyne, 2021).

Step 5 encourages the researcher review the texts and identify meaningful statements, ambiguities and questions and observations to develop first order of constructs (Suddick et al., 2020). The researcher then applies meaning of those words with codes and themes resulting in second order constructs (Alsaigh & Coyne, 2021).

Step 6 supports the researcher to symbolically move in and around the text and actively engage in reflexivity to deepen understanding of the phenomenon (Suddick et al., 2020). With ORS, little information is known about this topic in the U.S. and IPA's approach is used to center participants' lived experiences in the social, historical, and political context of the U.S. c IPA

structures the researcher's role to apply meaning to those lived experiences. The data refers to the participant's words and phrases collected through the interview process. Step 7 begins as the researcher reviews and analyzes the interviews and identifies meaning phrases with codes. Step 8 starts as the researcher organizes the codes further into meaningful groups where a general theme is identified to describe the group.

Finally, in Step 8, the researcher reports the research findings. Step 9 requires the researcher to establish trustworthiness through identification of their social location. This step aids in offering transparency with the researcher identifying their role which can influence how they interpret the data (Alsaigh & Coyne, 2021). For example, the researcher may speak about their intersectional identity (e.g., race, gender, sex, education, or age). The research community then has an increased understanding of the factors that influence the researcher's interpretation of the data. IPA provides a systematic method for data analysis that increases rigor while supporting the integrity of the data from the participants' interviews. This research informs existing victimology, interpersonal violence, cybercrime, and online dating research.

Rigor and Trustworthiness

Participants could withdraw participation until data analysis initiated and not experience any penalty but none exercised this option. The researcher shared the aggregated findings with participants. Eight participants responded and affirmed the findings. One participant reflected that the strongest consequences for them were mistrust in themselves and in others. Also, they indicated their self-respect felt compromised from ORS. Two participants indicated feeling validated by the findings while another emphasized their experiences of grief following the ORS.

To build transparency and rigor in the research, the researcher created an audit trail throughout the research process and during manuscript development (Carcary, 2020). The

researcher reviewed initial codes and participants' deidentified interview transcripts with subject matter experts to support research rigor. This step allowed the research to receive critical feedback on the interpretation of the excerpts until a consensus was reached. The researcher maintained a reflexivity journal that included the researcher's thoughts, feelings, and biases collected through the study (Laverty, 2003).

Social Location

The researcher is a licensed clinical social worker who identifies as a cis-gender, heterosexual female. The researcher's clinical practice has centered around crisis intervention in a community mental health setting. In past clinical work, the researcher has worked with adults who had been victimized by partners met in online dating apps. The researcher has provided crisis intervention and brief intervention services to these individuals. The researcher's own biases of ORS stem from personal negative experiences of online dating influencing her perspective. The researcher thought about this topic through a social work lens, thinking of hegemonic structures like white supremacy, racism, and misogyny that may contribute to ORS experiences. Through the creation of an audit trail and reflexive practices throughout the research process, the researcher considered how their experiences and beliefs influenced the interpretation of the data.

The following steps were taken to mitigate bias: the researcher maintained diaries and notations often recording their biases. The bracketing process, as researcher Fischer (2009) describes is an iterative identification process where the researcher acknowledges and discloses their biases, experiences, experiences, and cultural factors as part of their qualitative research process.

Findings

Sample Characteristics

Nineteen individuals participated in the study. Participants identified their gender and sex with the majority identifying as women (79%) and females (79%) (see Appendix B: Table 2). The ages ranged from 30 years to 83 years old with the mean age of 51 years (standard deviation of 15). Participants self-selected their race which included: White (58%), Black or African American (21%), Asian (11%), Another race not listed (5%) and preferring not to disclose as (5%). Most participants identified as heterosexual (74%) while others identified as gay or lesbian (11%), aromantic (5%), fluid (5%), and preferred not to answer (5%). Participants reported their relationship status at the time of the ORS: single and never married (32%), widowed (21%), divorced (16%), separated or divorced (11%), civil union or partnership (5%), and 11% reporting other. Participants identified that at the time of the scam that the majority lived alone (58%). Looking at participants' education and income, 68% earned bachelor's degree or higher and had an average yearly income of $60,000. Reported ORS financial losses ranged from $100 – 800,000 U.S. dollars. The sum of losses was $2.5 million, and the average loss was $139,127 (standard deviation of $224,384). The sample represented individuals who reside in the U.S., but it is unknown which states the participants reside.

Themes

Five main themes emerged from the data: 1) mental health consequences, 2) physiological health consequences, 3) financial consequences, and 4) legal consequences (see Figure 1). With each theme, three subthemes were identified and included with the participants' excerpts (see Figure 1).

Figure 8: ***Themes and Subthemes***

Mental Health Consequences. ORS victims undergo disruptions in their mental well-being. These disruptions span from deep emotional shifts hindering one's ability to self-regulate to potential suicidal tendencies following ORS victimization and resulting in mental health consequences. All participants reported mental health consequences in their interviews.

Emotional dysregulation. Emotional dysregulation occurs when individuals develop feelings and emotions which become difficult to manage or control. For some participants, the feelings of sadness, loneliness, and mistrust they experienced post victimization were complex showing how participant's emotional wellbeing was enmeshed within the relationship with the scammer. For example, participant 1924 describes how victimization, self-blame and feelings of betrayal intersects: "Umm, I felt stupid. I felt like an idiot. I felt betrayed." Upon ORS realization participants experienced shame and judgment.

Some participants described deep shame and embarrassment from the victimization. Participant 1724 reflected how they felt embarrassed for believing in the scammer's lies and manipulations: "…it was like the embarrassment. Like I allowed him to really make a fool of me. I thought he was gonna come here. I was gonna go there and we were gonna be married". The

participant's realization that the proposal and the relationship were a scam left the victim feeling embarrassed. Participants' reflections showcase emotional dysregulation.

Seeking behavioral health support. Some participants sought treatment with a physician or therapist to help cope with the recovery from victimization. For example, a participant (1524) spoke about entering therapy and seeking a psychiatrist for medication management to help cope following the psychosocial stressors that derived from her ORS victimization:

"I'm depressed. I'm anxious. I'm having financial issues, and you know my family's kind of upset with me and I never really told about [the ORS victimization] when I did tell her [the therapist] she was like, I wish you would have told me this in the beginning, she said. We could have really worked through this, but it's like I had to get to know her [the therapist] to see if I could trust her too… I needed medication because I wasn't the same person, but I wish now that I didn't feel like people, I have to do it, if that makes sense."

Another participant (923) indicated that they thought they should have pursued mental health intervention but did not follow through: "I guess I should have found somebody to talk to about it, but I never did."

Due to their victimization, participants developed mental health illnesses that required diagnosis. The illnesses ranged from anxiety to Post Traumatic Stress Disorder and participants described seeking psychiatric counseling to cope with their diagnosis. For example, participant 1524 described that ""I had struggled with depression and anxiety before, but now it's just like it's crazy that the person has turned me into… I've been. I see a psychiatrist trying just trying to get over it." Participants reported difficulty with adjusting from ORS victimization which did not resolve and sought treatment to cope with the experience.

Suicidality. Suicidality includes the thoughts of killing oneself and the plan participants would attempt to execute. One participant's response highlighted the extensive range of emotions felt following victimization which included suicidal ideation. Participant 323 stated "…I was too shamed to say anything, so it was kind of complex…it's like I wanna die… I wanna die right now to end the pain and suffering because I can't take it anymore". Another participant reflected darker thoughts where they had identified a suicidal plan. Participant 523 stated, "And I looked at that train and I never would have done it first... I was emotionally a mess. Yeah, I mean there was looking at that train. I mean, there was definitely some passive SI." The pain from ORS can be so deep that participants feel the only way out is through death. Participants who considered suicide reported feelings from ideation to identifying an executable plan with high lethality.

Physiological Health Consequences. Participants described physical health complications such as sleep loss, physiological changes in their bodies, and health-related financial debt.

Sleep changes. Participants overall described changes in healthy sleep habits after ORS victimization: "Yeah, I couldn't sleep. I had nightmares… I felt exhausted. I was drained" (423). Participants reported that they had difficulty sleeping and bad dreams which impacted their physical health since disruptive sleep can decrease an individual's mental health (Scott et al., 2021). As participant 1124 recalled: "I had very sleepless and restless nights". Participants reported decreased sleep quality and quantity that impacted their physical health [you need to say how....] with the scammer. Participants report decreases ***Physiological changes.*** Participants described physiological changes after ORS victimization including decreased appetite, notable weight change, and the development of telogen effluvium, also known as stress-related hair loss. Participant 223 expressed a connection between the stress from ORS victimization and the

physiological changes observed: “I was very stressed out… for so long because of the severity of the situation, I mean my hair was falling out”. One participant (1824) reported losing 17 – 18lbs from the stress of the ORS victimization whereas another participant (1523) reported losing 80lbs from not being able to eat. ***Health-related Financial Consequences.*** This theme describes health-related expenses connected to their health that stemmed from the ORS victimization such as healthcare costs to accrued from seeing medical and mental health interventions. Participant 323 reported that the stress led to concerns that they were experiencing a heart-attack: “…I went to the hospital twice because I was having a cardiac issue… my heart would go down to 40 and that that was just unheard of … so I just had… anxiety”. In seeking medical treatment, this participant reported barriers with affording health insurance premiums from the ORS financial toll obtained extensive medical-related financial debt to the cardiac issues were anxiety. Another participant reported that their insurance coverage was jeopardized because their insurance benefits were calculated before they were victimized and since victimization, they were impacted by the higher premiums. The participant (523) states: “because I withdrew so much from my 401 account my standard monthly deduction for Medicare Part B went from $164.90 to $362.60. When we get scammed the government also takes from us in so many ways”. Participants described health-related financial expenses that stemmed from victimization.

Financial consequences. Scammers' goal of obtaining money leave ORS victims in precarious financial standing. Participants used their money in the scam. The money may have been from savings, or they borrowed the money using bank loans or credit cards. As a result, ORS victims may have trouble meeting their financial obligations each month.

Financial Debt. Participants used their financial assets and savings to fund the scammer including weekly earnings to purchase gift cards and to wire money that resulted in financial debt. Some participants accessed lines of credit, savings, retirement plans, and inheritances. For example, participant 1824 recalled: "I took out a lot of loans, personal loans, credit cards because he had no real credit in in the US, so I took out a lot of things in order to help him get off of the ground." The participant had to access additional income to support her, and the scammer who had come to live with her as he had limited financial mobility.

On the surface, losing money can seem like a singular loss, but in fact, these financial consequences span across the lifespan: "…it's gonna be with me the rest of my life… I lost everything… equity in the house. I lost 401K and savings…" (823). Another participant (523) indicated that they would have to start their retirement planning over again following the scam constricting their financial ability and freedom.

The impact of the money loss varied though. Participant 923 reported the money that was lost in the scam came from a different resource (an inheritance). He expressed knowing that the financial impact was different from him versus other ORS victims he had met: "…so it didn't affect me financially, other than that was money that I was, you know, saving for, for me, for emergencies." Participant reports

Constrained Financial Autonomy. Financial victimization also changed participants' access to their own financial accounts as they encountered restrictions due to suspicious activity. Account restrictions impede someone's immediate access to their finances often for an indeterminate amount of time. Following victimization one participant (123) explained that her disability payments were frozen by the government due presumed illicit activity identified by the bank. The victim explained not being able to access her account to pay bills or living expenses

until the government approved the release. Another victim (1424) had their identity stolen by the scammer(s). The scammer locked the participant's passcodes and changed the participant's mailing address when requesting new debit cards. That participant (1424) detailed the laborious series of events following the hacking and stolen identity. The participant shared,

> *"I opened up a small account here in Virginia and the hackers got ahold of that… And the bank stopped that… so I had to shut down all of my bank accounts… I had a half a tank of gas in my car and $5 cash in on me. So we have to figure out how we could do all of this and I had to work with my bank in Illinois and you call the customer service folks and the customer service folks transfer you to Wisconsin… So he never followed through on sending any of the paperwork. That was 21 days where I had nothing."*

ORS financial consequences curtail victims' immediate access to their money.

Paying Back Debt. Following ORS victimization, participants explained being responsible to pay back financial debts acquired through the scam. Unlike other types of banking fraud where one would be covered by federal programs (i.e., Federal Deposit Insurance Corporation), the ORS victim is ultimately held accountable for the financial debt.. For example, if the scammer deceives the victim for money for false investment opportunity, the victim is responsible for repaying the debt despite the deception. One participant (923) described having to borrow money to remain afloat following victimization and continuing to pay their debt. Although the participant was able to pay down the loss of money, the financial implications caused major upheavals in financial autonomy: "I may not financially survive, I may end up selling my house to pay off my debt and to be able to sort of live…" (323). The repercussions required major lifestyle

changes such as downsizing to a smaller, less expensive residence and selling one's largest asset (i.e., their house) to remain financially stable.

The financial devastation left participants with limited alternatives; participants often sought support from friends and family (i.e., support systems) for primary needs like housing. For example, the family of one participant (823) purchased her home to help pay down the debt and to allow the participant to readjust with her constrained income. Participants' experiences highlighted how financial consequences can trickle down and impact support systems who utilize their financial savings and resources to help individuals rebound from ORS victimization.

Legal Consequences. Legal consequences refer to events and barriers that may be governed by laws and policies and threaten one's safety. ORS victims attempt to gain justice through the civil and criminal justice systems and begin by trying to report the fraud to law enforcement.

Negative Law Enforcement Encounters. When some victims met law enforcement to report the ORS, they were met with negative responses. One participant (223) described how law enforcement dissuaded them from filing a police report, "…basically said you can file a report, but don't bother…We're not going to be able to do anything". Another participant (523) reported that they received no response from the law enforcement following their reported claim while another participant (423) described an interaction where law enforcement essentially offered that the victimization "happens every day". Participants who attempted to access law enforcement to seek support for the criminal victimization found law enforcement professionals ill-equipped to respond. A participant (1624) recounts listening to the phone call between her friend and law enforcement regarding reporting the scam on the participant's behalf: "And when we called the cops, they were not very. UM, empathetic. Understanding they were straight up like there's

nothing you can do about it." Law enforcement's response devalued some of participant's real, lived experiences and mitigated their feelings and emotions.

Civil Litigation. Financial consequences of ORS victimization triggered legal consequences that ended in the civil court system. Eviction plagued some participants since they did not have the money to meet their daily living expenses. Eviction is a legal process that entails the renter suing the victim in Court and receiving an Order to have the victim removed from the residence (U.S. Housing and Urban Development, *n.d.*). Participant 623 described how victimization prevented her from meeting her routine financial obligations and had to rely on her family. "…I got evicted from my apartment with my *dependent*… I had to move back home with parents… I almost lost my vehicle". Bankruptcy like eviction can be deemed a financial consequence but both hearings require legal support for the best possible outcomes.

Bankruptcy requires a Court-hearing in federal court (U.S. Courts, *n.d.*) although anyone can file bankruptcy as pro se litigation or self-representation is discouraged to ensure that everyone receives due process (U.S. Bankruptcy Court, *n.d.*). Some participants, following ORS victimization, described persistent creditors threatening to sue and bankruptcy remained the best course of action to..... This participant (223) described the significance of the ORS money loss and the decision to pursue bankruptcy, "I ended up having to file for bankruptcy. I had a credit card suing me… a mountain of debt… no coming back from that". Another participant (823) stated "I wound up in bankruptcy because I had sold my house… I paid all the payment as long as I could… I physically could not do it anymore".

Vulnerability for Revictimization. | Participants reflections highlight how they experience vulnerability from ORS victimization. Victims were defrauded in the ORS scam but some participants disclosed how they were victimized in other ways (not only by losing money)

by the scammer. Participant (1824) disclosed how the scammer had underlying intentions to obtain legal status in the U.S. Participant 1824 reported that the scammer perpetrated in-person domestic violence and tried to provoke a physical reaction from the participant, aiming to make law enforcement view the scammer as the victim. The scammer's plan aimed to take advantage of the Violence Against Women Act so he could qualify for a visa if the scammer was found to be a crime victim.

In another example, a scammer attempted to use the participant (123) as a money mule, to launder money through the participant's bank account. The FBI (*n.d.*) defines a money mule as a person who transfers or moves illegally acquired money on behalf of someone else. The participant revealed that they woke up to find thousands of dollars deposited in their account (without consent or knowledge) and immediately was contacted by Homeland Security questioning the deposit. Individuals who were already ensnared in the deception of the romance scam discovered themselves entangled in another aspect of the scam which compounded their victimization.

Discussion

The current study used a qualitative approach to understand ORS victimization consequences in the U.S. from those with direct, lived experiences. The current research confirms previous research findings from ORS victimization that indicates health, social, legal, and financial consequences (Buchanan & Whitty, 2014; Cross et al., 2016; Gould et al., 2023) have long-term impacts on victims. The current study's findings lead to the development of a new term to conceptualize ORS victimization and the long-term consequences that impact victims, disenfranchised victimization. Disenfranchised victimization, a term not fully explored in social science, describes how ORS victimization is overlooked by individuals and systems in

the victim's environment, further marginalizing their experiences. Participant narratives highlight the consequences of ORS victimization and demonstrate how recovery barriers for victims contributes to disenfranchised marginalization. For example, a participant reports they were evicted from their home from the financial consequences and almost lost their car. This individual lost their housing for themselves and their daughter which means having to relocate forcing changes in support network, access to employment, and access to resources. Within that participant's reflection, they identified themselves as a single parent and without the support of her father may be homeless. In trying to reconcile their finances, there is limited availability of support to victims of ORS. To further exemplify participants shared they went to law enforcement to obtain support hoping to aid in having some of the money lost returned to them. Instead, a participant was told "don't bother" reporting because there was nothing they can do. As a result, participants cannot receive procedural justice from law enforcement resulting with no other legal pathway for justice.

Another novel finding of the current research study was the focus on the short- and long-term impact of ORS across the life span and life domains. ORS consequences affect various domains of the victim's life including financial, health, and legal well-being. Although some consequences like recovering access to one's bank account are short-term, recovering from PTSD, rebuilding financial stability, or overcoming shame and stigma of victimization can span years. The long-term consequences in the aftermath of ORS victimization ought to be integrated into ORS scholarship to comprehensively understand the multifactorial impacts on victims.

With current theory and conceptualization of ORS (Whitty, 2015), lack of information on the end of the scam suggests the scam ends with the victim's revelation of the fraud. Whitty developed a multi-staged theory that conceptualized ORS, The Scammer's Persuasive Technique

Model's final stage (stage 7) addresses revictimization occurring at the end of the scam. Not all current research participants reported revictimization. The findings suggest that participants who experienced revictimization often reported multiple, interconnected consequences. For instance, some faced anxiety, mistaking it for a cardiovascular issue, leading to ER visits. Without insurance due to scam-related debt, they incurred more debt for the ER visit. Thus, their initial debt was compounded by new medical expenses.

Gender Violence

Middle-aged Adult Women

A disproportionate number of women (133%) than men participated in this study. In Buchanan and Whitty's 2014 study, 51% more women than men participated in the first study and 91% more women were sampled in the second study. And in one of the only ORS data sets that aggregates participants by sex in the U.S., the sample included 11% more women reporting ORS than men (Bureau of Justice Statistics, 2017). Data reflects that ORS is reported more often by women than men. ORS money loss was statistically significant with women reporting higher levels of financial losses than men (Buchanan and Whitty, 2014).

ORS money loss is a significant consideration as the total losses reported in this study was over 2 million U.S. dollars for 19 participants. However, placing emphasis on the money loss overlooks how deep money loss affects individuals. ORS creates far-lasting changes in a standard of living that has been curated for decades and revokes participants' financial safety and well-being. ORS victimization triggers a series of forfeitures aside from their financial assets including their housing, retirement, security, and their financial autonomy.

When considering that the average age of participants was 51 years old and the average reported money losses was $139,000, one's ability to rebound to their pre-victimization financial

status or achieve financial stability stands as an unrealistic, if not, a near impossible expectation. Research suggests that aging adults who have left the workforce or at the end of their careers may lack the skills and abilities to remain competitive in the market limiting their employment opportunities (Thomassen et al., 2020). As a result, ORS victims may not be able to replenish their retirement accounts to pre-victimization levels.

Ultimately, ORS victims will need to rely on support if unable to secure income to meet their daily living needs. An annual report from the Institute for Women's Policy Research (2015) indicates that social service agencies are often prepared to provide services to younger women with programming overlooking the needs of older women. This gap creates a hardship for ORS victims especially when seeking help from public and social service agencies ill-equipped to provide support. This is further illustrated by participants who reported the victimization to law enforcement and received little recourse in their efforts.

Seeking Justice

Based on the current findings immediate the study's reporting ORS often fails to proceed past the initial encounter with law enforcement. Victims encounter barriers with law enforcement that contribute to their disenfranchisement among help-seeking professionals. Participants described situations where their rights were not adequately supported or their character was judged, a sentiment that is often reported in victims' justice research (Ranapurwala et al., 2016; Katirai, 2020). On a micro level, law enforcements' responses disavow justice to victims. On a macro level, responses dissuading victims to report ORS victimization or responding with uncertainty further blurs if ORS are crimes.

ORS victims must engage with a national reporting system (FBI IC3) where they are able to disclose their personal information without human confirmation or follow-up to report scam

victimization to the FBI or Federal Trade Commission. Participants remain in limbo not knowing if their case was received or if their data are secure from a lack of follow-up contributing to mistrust in infrastructure designed to support victims. The encounters with the criminal justice system discourage reporting and seeking support among ORS victims. Lack of ORS knowledge or biased presentations can invalidate ORS victims' experiences and contribute to stigma.

Civil Litigation

A unique finding of the data not explored in previous research, ORS victimization may send individuals into legal proceedings for evictions and bankruptcy as the financial losses strain their ability to afford their basic standard of living or incurred debts. Considerations must be given that victims may need legal representation but may not have resources to hire outside legal support or qualify for Court-appointed attorneys. ORS victims involved in legal suits must demonstrate they are not able to afford the cost of representation. If someone cannot afford legal representation, they can search for pro bono services through legal aid which requires recipients of their services to have income no more than 125% of the federal poverty level. This income threshold can prevent ORS victims from qualifying for services (Ayala, 2021) depending on their income.. Alternatively, participants can represent themselves, pro se but it is highly discouraged especially in bankruptcy court (U.S. Bankruptcy Court, *n.d.*).

In fact, the public federal court bankruptcy court website lists a clear expectation that pro se litigants are responsible for all filing fees, following all rules, and knowing the Bankruptcy Code (U.S. Bankruptcy Court, *n.d.*). If failing to do this, litigants risk an unsuccessful bankruptcy which affects not only their debts, but their home, their assets, and income. Without strong representation, the Courts can issue orders placing liens on victims' properties or

judgments against the victim preventing them from reasonably recovering let alone complying the order.

ORS victims are further limited by devastated credit scores and creditors seeking legal recourse for unpaid debt constraining autonomy. Low income and low credit scores prevent individuals from securing housing per the U.S. Department of Housing and Urban Development (2022). For some victims, they are forced to sell their home to stay afloat, or they evicted from their home. As middle-aged adults transition into older adulthood, housing insecurity is associated with lower health outcomes (Bhat et al., 2022).

Despite being defrauded, ORS victims remain responsible for their financial losses, potentially neglecting their mental and physical recovery. The legal consequence adds work and stress for ORS victims. Without money or advocacy skills, participants risk negative outcomes in civil litigation jeopardizing victims' assets and financial stability. This increases victims' vulnerability and heightens dependency on resources and support systems.

Engaging in Recovery

Developing and recovering from financial debt may be a less difficult process since victims can monitor and see progress in their bank accounts. Mental and physical health consequences pose more challenges to identify, and resolve given the subjective nature of trauma and psychosocial stress on the body. For ORS victims, recovery from the fraud most often require professional intervention.

In the U.S., mental health resources such as individual therapy, are often insurance-based or private pay and require a financial contribution to access services (Kanagaraj, 2020). ORS victimization imposes financial barriers preventing access to needed interventions supporting

recovery. Without access to these services, participants' mental health consequences may be exacerbated and recovery without intervention is unlikely (Thoits, 2022).

Strengths and Limitations

The novel findings of the study provide insight into understudied scams in the U.S. When the U.S. Bureau of Statistics initiated their Supplemental Fraud Survey (2017), nine of the eleven reports of romance fraud emerged online. This research identified and interviewed twice the participants from the Supplemental Fraud Survey. Several participants disclosed this was the first time reporting their experiences to anyone. It is possible that researcher's social location attributed to participants' willingness to participate. In the same thought, the social location may discourage men or other individuals from participating.

The study focused on ORS victims in the U.S. The majority of the sample was heterosexual, white, and highly educated women. These findings may not be generalizable to ORS victims outside the U.S. or all victims in the U.S. Findings may also omit experiences of male, non-white, or LGBTQ+ ORS victims. Populations who experience minoritization or those who are historically minoritized in the U.S. may have different experiences in connecting with law enforcement, behavioral health professionals, and other systems-level supports based on discriminatory and biased policies and programs that further marginalize their experiences

With qualitative research, findings may be affected by recall bias. Recall bias occurs when participants are reflecting on their experiences. They may not report their experiences accurately or omit details from the experience (Althubaiti, 2016). To reduce this risk, the researcher validated the interview guide with qualitative and subject matter experts to support a transparent interpretation of the questions (Althubaiti, 2016). The researcher facilitated the

survey with a group of licensed, trauma-informed trained social workers to ensure the questions were sensitive to traumatic experiences and bias-free language.

An existing stigma surrounding scam victimization, including ORS, creates a risk for social desirability bias. This bias occurs when participants may report their experiences in a manner they perceive as more socially acceptable versus their true thoughts or expressions (Bispo Júnior, 2022). To help reduce the risk of bias, respondents were informed that participation was voluntary and confidential, and that any identifying data were deidentified upon transcription.

Implications

The research findings suggest multiple implications for research, practice, education, and policy.

Research. The current research findings led to the development of a new term to capture the lived experiences of ORS victims: disenfranchised victimization. Further research aimed at offering evidence-informed data to understand and fully conceptualize disenfranchised victimization is needed.

Some of the participants' statements mirrored outcomes reported in prior intimate partner violence (IPV) scholarship. IPV is a pervasive form of violence and the effects of IPV continue to be discovered. Research should continue to explore how ORS and economic IPV are similar and whether ORS contains facets of coercive control. It is imperative to continue research on ORS to understand scams from a micro, mezzo, and macro perspective as to work towards reducing this fraud.

Current conceptualizations of ORS do not include the extensive and complex consequences experienced post-victimization. It is recommended that further research be

conducted to test existing theory and develop a holistic conceptualization of ORS that accounts for victims' experiences prior to the scam and recognizes the consequences after initial victimization.

Future research of ORS ought to understand and examine the exposure and knowledge of law enforcement and help-service providers (i.e., medical and mental health providers) who may work with ORS victims. Legal consequences and mental health consequences inform a need to identify specific gaps and biases that contribute to ORS stigma.

Practice. When working with victims of ORS, the there is a need for adequate delivery of service coordination, case management, advocacy, and crisis intervention. Providers should employ a trauma-informed approach and be prepared to "start-where-the-client" is. These two approaches help reduce stigma and will promote safe spaces where people can express their feelings and experiences without judgment. Service providers who are informed and knowledgeable about ORS victimization can help can aid in recovery and destigmatize help-seeking behaviors.

Education. Interdisciplinary education focused on ORS victimization is needed for justice officials (i.e., law enforcement, attorneys, and judges), help-services providers (i.e., social workers and therapists), financial professionals (i.e., bankers, wealth managers, and retirement professionals), and health providers (i.e., medical doctors, behavioral health providers, and nurses). Professional development focused on the identifying ORS, understanding consequences, and intervention needs is warranted. Education can promote practice competencies and decrease bias.

Policy. Internet platforms reflect the education of Internet risks onto the user. Changes in federal policy that gives broad protections to Internet platforms need to be reformed so that

victims can have the means to clarified process to report scammer victimizations. Internet platforms should provide transparent reporting of victimization and share the burden of ensuring scammers are thwarted in their abilities to deceive victims.

Conclusion

The current study provides some of the first findings to understand consequences of ORS in the U.S. For some individuals, ORS victimization results in a lifelong consequence. Victims are hindered in their ability to move forward and recover from the multifactorial victimization.

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Appendix 4.A

Table 15: ***Qualitative Interview Guide***

1. There are many definitions and names for this type of scam such as online romance scam (used in this study), relational trust fraud, or confidence fraud scams. What term have you tended to use when you talk about your experiences?
a. And if someone were to ask you what that means or you had to explain what that was, what would you say?
2. How would you describe your most recent ORS experience?
a. How did it start/end?
3. In the aftermath of the scam, what were your immediate short-term reactions (emotionally, mentally, physically, and financially)?
a. How did you feel emotionally?
b. How did you feel mentally?
c. How did you feel physically?
d. What about financial outcomes?
4. Did you initially talk to anyone or share about the ORS?
a. If yes, how did those persons react when you told them (be sure to clarify if it were friends, family, or help providers to see if reactions were different)
b. If no, why did you not disclose it?
5. So, I asked you about some of your short-term reactions/implications and now I'm wondering if there are any long-term implications that have stayed with you (Psychologically, physically, emotionally, and financially)?
6. I'm wondering from your personal experiences what would you want your family and friends (close systems) to know about ORS?
a. What about the police and other members of the criminal justice system such as victims' advocates, lawyers, and judges?
b. What about help seeking providers like social workers and counselors and psychologists?
7. Do you have anything else to add?

Appendix 4.B

Table 16: Sample Characteristics (n = 19)

	Frequency (%)	Range	Minimum	Maximum	Sum	M	SD
Age		53	30	83		51	15
Annual Income		$140,000	$10,000	$150,000		$60,200	$41,045
Financial Loss		$799,000	$100	$800,000	$2,504,300	$139,127	$224,384
Assigned Sex at Birth							
Male	3 (16)						
Female	15 (79)						
Prefer not to disclose	1 (5)						
Sex							
Male	3 (16)						
Female	15 (79)						
Prefer not to disclose	1 (5)						
Gender							
Man	3 (16)						
Woman	15 (79)						
Prefer not to disclose	1 (5)						
Race							
Asian	2 (11)						

Black or African-American	4 (21)
White	11 (58)
Other race, not listed	1 (5)
Prefer not to disclose	1 (5)
Hispanic or Latino	
Yes	1 (5)
No	17 (90)
Prefer not to disclose	1 (5)
Education	
High School Diploma/GED	1 (5)
Some College	2 (11)
Associate's degree	2 (11)
Bachelor's degree	8 (42)
Master's degree	5 (26)
Prefer not to disclose	1 (5)
Sexual Identity	
Aromantic	1 (5)
Fluid	1 (5)
Gay	1 (5)
Lesbian	1 (5)
Straight (Heterosexual)	14 (74)
Preferred not to disclose	1 (5)
Relationship: At the time of the scam	
Single and never married	6 (32)
Domestic partnership or civil union	1 (5)
Separated	1 (5)

Divorced	3 (16)
Widowed	4 (21)
Married	2 (11)
Other	1 (5)
Did not disclose/Preferred not to disclose	1 (5)
Relationship: Currently	
Single and never married	5 (26)
Domestic partnership or civil union	3 (16)
Divorced	4 (21)
Widowed	4 (21)
Married	1 (5)
Other	1 (5)
Did not disclose/Preferred not to disclose	1 (5)

Appendix 4.C

Table 17: ***Qualitative Themes and Quotes***

Theme and definition	Subtheme	Participant	Excerpt
Mental Health Consequences - ORS victims undergo disruptions in their mental well-being.			
	Emotional Dysregulation	823	Emotionally, I was embarrassed as everyone in my group and said, you know, people called me dumb and stupid that I would do this to and give money to somebody never met. But I was vulnerable and had supposedly fallen in love with this person.
		1724	…but it was like the embarrassment. Like I allowed him to really make a fool of me. I thought he was gonna come here. I was gonna go there and we were gonna be married
	Seeking Behavioral Health Support	1524	“I'm depressed. I'm anxious. I'm having financial issues and you know my family's kind of upset with me and I never really told about when I did tell her she was like, I wish you would have told me this in the beginning, she said. We could have really worked through this, but it's like I had to get to know her to see if I could trust her too, because I feel like people I have told things to.”

		1524	I had struggled with depression and anxiety before, but now it's just like it's crazy that the person has turned me into… I've been. I see a psychiatrist trying just trying to get over it.
	Suicidality	323	"…I was too shamed to say anything, so it was kind of complex…it's like I wanna die… I wanna die right now to end the pain and suffering because I can't take it anymore
Physiological Health Consequences - After experiencing financial loss from ORS victimization, victims face physical health complications such as sleep loss, physiological changes in their bodies, and health-related financial debt.			
	Sleep Changes	423	Yeah, I couldn't sleep. I had nightmares… I felt exhausted. I was drained."
		1124	I had very sleepless and restless nights
	Physiological Changes	223	I was very stressed out… for so long because of the severity of the situation, I mean my hair was falling out
		1824	17 – 18lbs from the stress of the ORS victimization whereas another participant
		1523	reported losing 80lbs from not being able to eat
	Health-related Financial Debt	323	I went to the hospital twice because I was having a cardiac issue… my heart would go down to 40 and that that was just unheard of … so I just had… anxiety

		523	"because I withdrew so much from my 401 account my standard monthly deduction for Medicare Part B went from $164.90 to $362.60. When we get scammed the government also takes from us in so many ways".
Financial consequences - Scammers' goal of obtaining money leaves ORS victims in precarious financial standing.			
	Financial debt	1824	"I took out a lot of loans, personal loans, credit cards because he had no real credit in in the US, so I took out a lot of things in order to help him get off of the ground."
		823	"…it's gonna be with me the rest of my life… I lost everything… equity in the house. I lost 401K and savings…
		523	indicated that they would have to start their retirement planning over again following the scam
		923	"…so it didn't affect me financially, other than that was money that I was, you know, saving for, for me, for emergencies."
	Constrained Financial Autonomy	123	explained that her account receiving disability payments was frozen

		1424	I opened up a small account here in Virginia and the hackers got ahold of that… And the bank stopped that… so I had to shut down all of my bank accounts… I had a half a tank of gas in my car and $5 cash in on me. So we have to figure out how we could do all of this and I had to work with my bank in Illinois and you call the customer service folks and the customer service folks transfer you to Wisconsin… So he never followed through on sending any of the paperwork. That was 21 days where I had nothing.
	Paying Back Debt	923	having to borrow money to remain afloat following victimization and continuing to pay their debt
		323	I may not financially survive, I may end up selling my house to pay off my debt and to be able to sort of live…
		823	purchased her home to help pay down the debt and to allow the participant to readjust with her constrained income
Legal Consequences. Legal consequences refer to events and barriers that may be governed by laws and policies and threaten one's safety.			
	Negative Law Enforcement Encounters	223	…basically said you can file a report, but don't bother…We're not going to be able to do anything
		523	they received no response from the law enforcement following their reported claim
		423	happens every day

	1623	And when we called the cops, they were not very. UM, empathetic. Understanding they were straight up like there's nothing you can do about it
Civil Litigation	623	I got evicted from my apartment with my dependent… I had to move back home with parents… I almost lost my vehicle
	223	I ended up having to file for bankruptcy. I had a credit card suing me… a mountain of debt… no coming back from that
Vulnerability for Revictimization	823	I wound up in bankruptcy because I had sold my house… I paid all the payment as long as I could… I physically could not do it anymore
	1824	the scammer perpetrated in-person domestic violence and tried to provoke a physical reaction from the participant, aiming to make law enforcement view the scammer as the victim. The scammer's plan aimed to take advantage of the Violence Against Women Act so he could qualify for a visa if the scammer was found to be a crime victim.
	123	The participant revealed that they woke up to find thousands of dollars deposited in their account (without consent or knowledge) and immediately was contacted by Homeland Security questioning the deposit.

Chapter 5: Summary of Findings and Discussion

Chapter 5: Summary of Findings and Discussion

Online Romance Scams (ORS) are frauds that deceive victims under a veil of a romantic relationship (FBI, 2023). The current dissertation focused on ORS in the U.S. by applying a mixed methods explanatory sequential design to comprehensively investigate ORS victimization through the following two research questions: (1) “what are the relationship associations of ORS money loss and victimization with loneliness and interpersonal trust” (2) “what are the lived experiences from ORS victimization in the U.S.”

The dissertation consists of five chapters with three manuscripts centered around the research design and findings. The dissertation findings highlight how ORS results in disenfranchised victimization. Disenfranchised victimization occurs when an individual’s victimization is not recognized or validated and results in the victim’s increased marginalization in their community. Each manuscript demonstrates how ORS victimization leads to disenfranchised victimization.

The first manuscript reported on a scoping review methodology that examined the state of the research in response to the following question: **What are the physical and mental health outcomes of adult females victimized in ORS through an online romantic relationship?** Findings from the scoping review suggest that victims of ORS may experience emotional dysregulation (i.e., shame, loneliness, embarrassment, or anger), mental health illness (anxiety, depression, or Post Traumatic Stress Disorder), physical health changes (weight loss, sleep loss, or hair loss), and suicidal ideation. Identified gaps in the research included inconsistent conceptualization of ORS and limited research on how ORS impacts populations in the United States (U.S.).

The various ORS definitions conflate victims' ability to recognize if they have been targeted in this scam. ORS victims may not report the scam if they do not believe they have been victimized. If their experience does not fully align with any of the available definitions, individuals may not be discouraged to disclose their experiences to others.

Another gap recognized in the scoping review was stemmed from a lack of research of ORS victimization in the United States. The lack of research affects victims since there is not evidenced-based data available to inform prevention and intervention programs, to support education of service providers and law enforcement authorities who may work with victims. Evidenced-based research is needed to develop effective and responsive interventions to ORS. Limited research prevents the development of policies addressing ORS in the United States. The second manuscript reported the findings from a mixed methods approach. The first research question examined the association between the variables 1) ORS victimization and 2) ORS money loss with loneliness and interpersonal trust. The second research question attempted to understand the lived experiences of ORS victims in the U.S. Quantitative findings from the analyses was not statistically significant. The qualitative findings differed from the objective feelings of loneliness and interpersonal trust suggesting loneliness and trust are critical factors in ORS victimization.

Four qualitative themes emerged from the interviews. The four themes are: 1) "Loneliness was the Antecedent"; 2) "Loneliness was a Scam Function"; 3) "I Thought It Was Real, So I Trusted Him"; and 4) "It Took Time, But I Trusted Him". The findings from this mixed methods research reflected that although the objective measures for loneliness or interpersonal trust did not indicate statistical significance, data from interviews reflect how loneliness contributed to the ORS victimization. The subjective feelings of interpersonal trust

provide an awareness of how the scammer curated trust and then weaponized it as a tool to scam the victim. The importance of the findings explains how ORS victimization develops through social isolation and established interpersonal trust. When isolated, victims experience increased vulnerability to the scammer's deceptive tactics and do not have the social support needed to identify and cope with ORS victimization.

The third manuscript used a qualitative approach to answer: what are the perceived consequences of victimization among individuals who have experienced ORS in the U.S.? The findings resulted in four types of consequences: 1) mental health, 2) physiological health, 3) financial, and 4) legal.

Victims experience health consequences. The mental health consequences reflected ORS victims' pursuit of therapy and psychiatric treatment following victimization. It is critical that provider know about ORS scams and consequences. If providers are unfamiliar with ORS, they may invalidate the victims' experiences. Ultimately, the invalidation can result in re-traumatization and disenfranchised victimization.

Participants' responses reflected that they sought psychiatric and therapy to cope with ORS victimization. Interventions cost money and the financial consequences create a barrier for victims to access care needed to support recovery. Without the support, victims can experience delays in recovering leaving a decreased quality of life and well-being.

The aftermath of ORS victimization results in short- and long-term consequences. The consequences affect the individual, their support systems, and the community. For example, some participants experienced financial consequences were caregivers of children who reported they were evicted from their home unable to pay rent. For many, caregiving is a common role

women have in the United States. The victimization impacts their systems such the persons they care for which can be children or adults with varying abilities.

If victims are unable to meet their financial needs, they would need to seek supports either from friends and family or community resources. Victims who rely on others for financial support become marginalized in their environments as they have limited leverage to advocate for themselves. The increased debt to others becomes the victim's primary focus as their obligation to repay these debts supersedes their own needs. Victims who lost their retirements or their homes by deceptive means did not receive financial support or recovery. Instead, their options remain minimal; they had to either work to repay the debt or liquidate their assets to ensure stability.

Theoretical Framework

The researcher chose theoretical frameworks to guide the research and its findings. The theories informed the variables used in the research and triangulating findings. The first theory, the Theory of Loneliness, was developed by Peplau and Perlman (1979). This theory states that loneliness is a negative emotion resulting from dissatisfaction with an individual's social network. The theory may create assumptions that the lonely person is vulnerable leading to victimization. The theory accurately predicted the outcome of the research and provides triangulation thereby increasing the researcher's rigor.

The second theory applied in this research is Conviser's (1967) Theory of Interpersonal Trust. The theory describes how interpersonal trust develops specifically between two people. Theory states that if Person A has a shared goal with Person B and Person A follows through with the goal, then Person B will develop trust in Person A. The theory guided the

variables used: trust. The researcher used the General Trust Scale (GTS), a measure that assesses the participant's opinions of 1) honesty and 2) trust in others and themselves.

Both theories, despite their ages, continue to provide relevant guidance on loneliness and interpersonal trust. The theory of loneliness described specific characteristics presumed of lonely individuals. With the qualitative findings, participants' reflections highlighted their internalization of the characteristics. The theory loneliness may manifest itself as either a cognitive, affective, or behavioral response. Internalizing loneliness is a response that can be considered cognitively, affectively, or behaviorally depending on how it is viewed. If cognitively, internalized can be viewed as a coping skill to loneliness. Affective consideration suggests that internalization of loneliness is a feeling of taking on the characteristics of loneliness. A behavioral lens acknowledges that internalizing loneliness is a response to the feeling (Peplau and Perlman, 1979).

Conviser's Theory of Interpersonal Trust (1967) outlined a map showing how the determinants of trust grow interpersonal trust between two individuals. The theory was designed during a time where relationships were most likely in-person unlike online romance scams where the relationship begins over the Internet. The findings demonstrate that the trust centered around the determinant of trust (the shared goal) which was the romantic relationship not necessarily the idea that two people must experience the relationship in person or even have direct voice communication with each other. Although the theory does not specify that individuals must be in person for trust, it reasons that it was the presumed way people interacted during the late 1960's when it was developed. Some participants reported that the initial trust developed through computer-mediated communication[2].

[2] Computer mediated communication is communications that occur between two people using a two or more technological devices (Cleveland, 2020).

Strengths

The research represents one of the first studies focusing on ORS victimization in the U.S. Recruitment for the sample occurred nation-wide and presumed participants resided across the U.S. The methodology of the research embraced a mixed methods approach to examine factors associated with ORS victimization and understand the lived experiences. The research design specifically supported the objectives and helped mitigate the limitations with the quantitative research. The qualitative phase of the research helped highlight the role of factors that otherwise would not have been identified due to non-statistically significant relations among the factors. The qualitative approach in the research aided in understanding the social phenomena that may not be captured through numerical data or statistical analysis (Cleland, 2017).

Limitations

Sampling

One of the greatest challenges in the research study was identifying eligible participants. Multiple non-purposive sampling strategies were used to recruit participants. The researcher attempted to use snowball sampling with participants. For many, they had never disclosed prior ORS victimization and were not comfortable discussing their participation. Two participants were willing to share the information in their ORS victimization peer support groups.

Ultimately, the researcher was able to recruit 26 participants for the study. The sample achieved was below the target number of participants despite the researchers' many attempts of various methos of recruitment. The research worked collaboratively with mentors, colleagues, and community partners to identify participants. The researcher contacted various community partners. The researcher contacted every United Way agency in Texas (Texas leads in the number of ORS reports nationwide). The researcher worked with ORS advocacy groups and peer support

groups. They provided support by sharing with their service recipients and posting advertisements in their groups. The researcher reached out to non/profits and received negative feedback suggesting the researcher was wasting time and resources on this effort.

The researcher attempted convenience sampling by way of posting in ORS focused groups on Facebook. The researcher posted in some groups with no concerns. In other groups, the research advertisement was deleted, and the researcher was banned. On one occasion, the researcher was approached virtually and messaged by a possible ORS interested in developing a relationship. The researcher used social media to advertise the study using hashtags and various platforms. The researcher posted on her own media platform routinely. Over the research, over fifty emails were received with interest in participation, but those emails appeared to be spam emails disguised as interested participants. The researcher was banned from social media platform Reddit from posting the research study.

Manuscript two centered around the mixed-methods findings examining the relationship associations with the dependent variables ORS money loss and ORS victimization and the independent variables loneliness and interpersonal trust. The research used cross-sectional data. This type of data from inferring any causal relationships among the variables (Wang and Cheng, 2020). The low sample size of survey participants is a limitation. Smaller sample sizes “may not be sufficiently powered” to identify relationships between variables (Nayak, 2010, p. 469).

Generalizability

The findings may not be generalizable to victims in other countries as online dating culture varies across the world (Paul et al., 2022). The sample consisted predominantly of cis-gender heterosexual white females. The findings may have limited generalizability to individuals who identify as non-heterosexual, men, or persons of color.

Sampling Bias and Generalizability of Findings

Researchers Carducci and Nave (2021) defined sampling bias as when the inclusion of sample participants in the study may prevent generalizability of the findings to the broader community. This dissertation experienced sampling bias beginning with the scoping review research study. Although a scoping review methodology was implements, a possibility exists that not all research articles were located during the data collection stage. In the sample, there was an overrepresentation of researchers with six of the research manuscripts completed by the same three research teams. The risk of bias is not completed in the first manuscript as that step used to identify bias it is recommended by the methodology (Trico et al., 2018).

Social desirability bias

For several participants, they disclosed that participating in the research study was the first time they have shared about their ORS victimization. Victims of ORS experience shame and stigma stemming from victimization (Meikle and Cross, 2024). As a result, findings in this research may be affected by social desirability bias. Participants may have expressed and reflected their experiences through a lens they perceive to be more acceptable to general society (Bispo Júnior, 2022). Additionally, participants are asked to reflect upon past experiences. In doing so, participants could have omitted details or not accurately reflected their experiences (Althubaiti, 2016). To help mitigate social desirability bias, the research was designed with confidential participation avoid the influence their experiences would be associated with their identify.

Implications

Social Work

Clinical Social Work Practice

The implications for social work practice are organized by assessment, diagnosing, intervention, and ethical practice.

Assessment

One of the key components of clinical social work is assessment. Social workers are trained to incorporate assessment in their practice (Hepworth, 2016). A biopsychosocial assessment is a holistic approach to understand the patient's experiences (Gale and Therivel, 2022). A biopsychosocial assessment consists of the biological information (i.e., social demographic identity, physical health, medication use), psychological information (i.e., mental health, coping, suicide history), and social details (hobbies, interests, and support systems) (Hepworth, 2016). Overtime, research has recommended that the model expand to integrate other components in the assessment.

Most recently, researchers have recommended expanding the model to include an assessment of the patient's digital domain citing increased use of digital technology as a daily tool for managing one's health (Ahmadvand et al., 2018). From the same body of research, it informed the expansion of the biopsychosocial framework to consider a fourth domain: digital. In their model, digital assessment includes the digital expansion of the biological self, digital engagement of patients, and social networking. Modeled in a recent article posted in a social work practice magazine, academic and practicing social worker, Dr. Alexis Glennon (2024) recommended incorporating specific questions related to the patient's access to technology, tech familiarity, and use. This expansion provides the opportunity to assess one's time and use of the Internet but fails to fully address the social and internet use and screening for victimization. The current study's findings suggest that social workers incorporate a digital assessment into their

psychosocial assessment format. Questions ought to screen for victimization, familiarity with social networking, scam identification, and overall assessment of online safety skills.

Screening tools can aid social workers in this effort. The Internet Behaviors Scale measures three domains of Internet Behaviors: 1) Social Aspect – questions about social use of the internet; 2) Negative Impact – self-reflections on online use and behaviors; 3) Internet Behaviors – questions on comfortableness and competency online use (Ranaiey et al., 2016). Another alternative is the Cyberbullying Experiences Survey Perpetration scale which screens for various forms of technologically mediated violence. This scale screens individuals for malice, public humiliation, deception, and unwanted contact (Doane et al., 2013). These two scales provide a broad array of questions for digital use and knowledge, however; they do not address events like ORS or the consequences of ORS. The findings recommend incorporating these measures or measures that assess for internet social behaviors into assessments to screen for technology-facilitated victimization. The findings suggest that victims did not immediate self-report the victimization to their behavioral health providers so having this information can support social workers with identifying and addressing ORS and other forms of technology-facilitated violence with their clients/patients.

Social workers should also include not only rely on quantitative measures and should remember the value of open-ended questioning in working with clients to assess ORS survivors' useif their population uses the Internet to socialize and social network. Social workers should include questions if they have been approached by scammers and be prepared to ask follow-up questions to assess the status of that interaction. ORS' goal is to obtain money and gifts, so social workers should assess financial safety and well-being stemming for those interactions. If their patients/clients identify victimization, then screening is needed to identify if victims experience

any of the consequences of ORS: legal, financial, physiological health, or mental health. In the same assessment, it is recommended to assess individuals' experiences of loneliness and trust. By incorporating this practice, patients/clients can receive support and intervention for the mental health consequences related to loneliness and trust from skills and competent practioners.

Clinical Approaches

The findings suggests that ORS victims need a multidisciplinary approach which includes working with professionals from different disciplines collaborating to support a client's needs (Frost et al., 2005). This research identified victims of ORS are exposed to multiple consequences from ORS that affect their health, financial well-being, and involvement in legal proceedings. Additionally, victims may experience a variety of psychosocial stressors that need support from various angles. Social workers should be prepared to refer ORS victims to different community providers and support their navigation through reporting the scam. The other key practice implication reminds social workers that ORS are traumatic events. A trauma-informed approach maybe be warranted.

The Substance Abuse and Mental Health Administration acknowledges provides a common definition of trauma-informed care are organizational policies and direct practice approaches that acknowledge the impact and role of trauma in an individual's life (Menschner and Maul, 2016). Benefits include patient empowerment, choice, collaborative work, safety and creating a trustworthy space between the provider and the client. Examples of trauma-informed care include integrating knowledge of about trauma into policies, procedures and practice, avoiding revictimization, and understanding the impact of trauma and path for recovery (Menschner and Maul, 2016).

Ethics

Social work's Code of Ethics (CoE) stipulates an ethical framework to guide practice (National Association of Social Work, 2021). Social work education and the CoE highlights the significance of human relationships. One of the ethics, 1.02 Self-determination advocates that social workers respect and promote the right of clients to self-determination. Based on the researcher's experience and the findings from this study, social workers are inclined to uphold and respect clients' self-determination and supporting their desire for relationships.

However, social workers who fail to assess their clients' abilities and vulnerabilities while providing support for relationships risk giving unethical support. For example, this research has found that factors such as loneliness and interpersonal trust contribute to ORS victimization. If a social worker fails to recognize those factors in a client while supporting the client's desire for relationships, it could place the client at risk. The research findings remind social workers that an ethical expectation of professional judgment should be used when working with clients who may experience vulnerabilities that contribute to a risk for their health and safety. The research refers to COE 1.04 Competence and 1.05 Cultural Competence as a support to reduce social worker bias and help social workers to prevent unethical practice. This ethical guideline recommends that social workers do not practice out of the scope of their expertise and training. Cultural competence advises social workers to practice with humility.

Research

The study of ORS and ORS victimization is an understudied research area and limited social work research has been conducted on this phenomenon. The following research implications, based on the findings from this dissertation, contribute to expanding the knowledge of romance scams in the U.S.

Disenfranchised Victimization

The findings from the qualitative research introduced a new term highlighting the experiences of ORS victims. The term, disenfranchised victimization, is defined as when victimization is not validated or recognized by the individuals, policies, or systems within the victim's environment. The result of the victimization results in their marginalization in their environment.

The lack of recognition or validation of ORS encounters across social work research may contribute to disenfranchised victimization for individuals and systems. Social workers, Zoll and Davila, 2021 defined disenfranchised grief as grief that is not openly acknowledged, validated or publicly supported. Disenfranchised trauma is described as trauma not recognized, acknowledged, or validated as trauma. Zoll and Davila (2021) recognize the significance these phenomena have on the affected person, including deterring victims from reporting or seeking support out of fear of not being believed or judged. As seen in the current findings, victims reflected going to law enforcement and being dissuaded from reporting the ORS victimization. As a result, participants do not receive or able to exercise procedural justice and can be deterred from reporting future victimization.

Evidenced-based research is needed to fully conceptualize and develop a theory of disenfranchised victimization in ORS to understand the how and what types of victims result in victimization and who it may impact. Research should initially focus on ORS victims to identify barriers to help-seeking behaviors of victims and to inform possible effective interventions.

ORS Conceptualization and Theory

Identified inconsistencies in the terminology and definitions used in ORS research as well as across federal and non/profit agencies. The inconsistencies in terminology create confusion and prevent persons affected by this scam from identifying and reporting the victimization.

When participants described ORS, they would use different terms including ORS but also tied the scam to consequences their experiences by calling it “emotional and financial rape”. Next steps include completing a systematic review of the terminology and definition of ORS. Systematic reviews are a methodology to identify answers to research questions by sampling and analyzing data related to the question (Ahn and Kang, 2018).

Researcher Whitty (2013) developed a theory and conceptualization of ORS. The theory based on interviews of ORS victims and investigative work from ORS law enforcement officers in the United Kingdom highlights the multi-stage description of ORS. One limitation of the theory suggests that ORS victimization targets individuals solely focused on finding their ideal partner (Whitty, 2013). The current dissertation’s findings indicated that victims were targeted based in part to their online presence meeting the scammer while signing up for volunteering or engaging in social networking for pleasure.

Rooted in the findings, participants intersected with their scammer while being on the Internet. One participant reported that the scammer contacted them after they posted their feelings on a social networking site about a major life event while another participant reports that they believed they had signed up to volunteer where they would be working to support members of the military. Some participants were looking for a romantic interest and used dating apps when they met their scammer. These findings dispel current conceptualizations that (Whitty, 2013) that someone’s only looking for a romantic relationship or romantic partner. It is important to understand ORS victimization targets internet users not solely individuals seeking romantic relationships.

Another discrepancy in Whitty’s theory was unveiled in the qualitative research findings. Manuscript 3 highlighted the consequences of ORS victimization. Whitty’s Scammers

Persuasive Techniques Model does not include the consequences as a component of ORS. The findings of the current study demonstrate that the end of the scam does not stop with Whitty's final stage of revictimization. Instead revictimization is part of several consequences that occur following the victim's revelation of scam victimization.

Research should focus on a conceptualization and theory of ORS based on experiences of ORS victimization in the U.S. Whitty's theory provides a foundation to understand ORS victimization. However, since the development of it in 2013, scams have evolved with the advance of technology and scammers have become increasingly savvy with their strategies. In a recent news report on ORS in the U.S., scammers are utilizing artificial intelligence in the scam to generate fake photos, videos, and voice modifications (New, 2024). The theory benefits this field as it can be used to inform practice and the expertise of community partners working in ORS.

Policy

47 U.S.C. § 230

The Communications Decency Act was updated in 1996. The Act was reacting to a research paper that highlighted the availability and access to pornography and sexually oriented websites without any regulation (Mcmurdo, 1997; Rimm, 1995). At the time of this legislation, the Internet was in the Web 1.0 stage referring to limited interactive abilities of the user and the Internet (Madurai, 2018). Legislators sensed the Internet's possibilities, though and incorporated section 230.

Section 230 of the Communications Decency Act (CDA) was developed to protect online commerce. Section 230 outlines immunity online business to protect them from liability related to the users of their website and to the content posted on their website. The provisions in 230

give broad immunity for online service providers regarding third-party content covering both the act of publishing and decisions around content management (Congressional Research Service, 1914). This applies to ORS as online sites are not liable for the content leading to deception of victims.

Advocating Against Romance Scammers (AARS), an advocacy group working to amend Section 230 of the CDA. In their advocacy work, the group has expressed that internet platforms have become distributors of the scammers' efforts (AARS, n.d.). The advocacy group believes that although the platforms have been alerted to scams, the virtual entities (such as social networking sites and dating apps) have not demonstrated willingness to prevent ORS.

Based on the research findings, the author's position is that policy changes are needed starting with Section 230 of the CDA. It is believed that amending this section will motivate online entities such as social media and networking sites, dating apps, and gaming apps to create virtual spaces with increased safety to reduce the risk of online romance scam victimization.

Conclusion

Online romance scams target victims for money and gifts at the expense of the victims' livelihood and wellbeing. This study expanded the existing bodies of knowledge on ORS in the U.S. What was gained included insight into how factors such as loneliness and interpersonal trust are associated with victimization and identifying the consequences of victimization experienced by victims. More research on this topic is necessary considering the continued increases in reported financial losses and reports of victimization.

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