

The Online Romance Scam: A Serious Cybercrime

Monica T. Whitty, Ph.D.,¹ and Tom Buchanan, Ph.D.²

Abstract

The Online Romance Scam is a relatively new form of fraud that became apparent in about 2008. In this crime, criminals pretend to initiate a relationship through online dating sites then defraud their victims of large sums of money. This paper presents some descriptive statistics about knowledge and victimization of the online dating romance scam in Great Britain. Our study found that despite its newness, an estimated 230,000 British citizens may have fallen victim to this crime. We conclude that there needs to be some rethinking about providing avenues for victims to report the crime or at least making them more comfortable when doing so.

Introduction

IN 2011 THE UK NATIONAL Fraud Authority¹ estimated that fraud costs in the United Kingdom equate to over £38 billion a year. This is a dramatic increase from 2006 when the UK Office of Fair Trading predicted that UK consumers lose approximately £3.5 billion to scams each year, with the average amount lost per scam being £850.² In the same report compiled in 2006 it was found that 48 percent of the UK adult population (23.5 million people) were likely to be targeted by a scam and that eight percent of the adult population admitted to having been a victim of a scam at some point. Based on their findings they estimated that 6.5 percent of the UK adult population will fall victim to scams every year.

This paper focuses on one serious crime perpetrated via the Internet: the online romance scam that emerged around 2008 and has its roots in paper-mail based fraud. In this crime, criminals pretend to initiate a romantic relationship through online dating sites then defraud their victims of large sums of money. Victims receive a “double hit” from this crime: the loss of money as well as the loss of a relationship. Between 1/4/10 and 1/4/11, Action Fraud identified 592 victims of this crime in the United Kingdom. Of these victims 203 individuals lost over £5,000. Action Fraud³ believe this crime is under-reported and that there are actually many more victims (reporting the crime typically involves contacting local police and making a statement). According to the UK Serious Organised Crime Agency (SOCA) financial losses can range from £50–£800,000.

In one of the few academic papers on the topic, Rege⁴ draws from Websites to summarize the scam. The scammer contacts the victim and establishes a strong bond with them that can last from 6 to 8 months. Next they request money from victims by creating a story of a tragic or desperate cir-

cumstance such as theft of personal documents during travel, unexpected hospital funds, or travel expenses. Heavy costs may be incurred before the scam is exposed. Rege describes this as an emotionally devastating fraud.

Action Fraud believes that the number of victims is rising. This seems plausible given that online dating has become a very popular and almost normative activity in Western society.^{5,6} Dutton and Helsper⁷ report that 23 percent of Internet users in the United Kingdom had met someone online who they did not know before. Dutton, Helsper, Whitty, Buckwalter, and Lee⁸ found that 6 percent of married UK couples who use the Internet had met their partner online.

This study has two objectives. The first is to learn the prevalence rate of online romance scams in Great Britain. Currently, SOCA and Action Fraud can only estimate numbers based on victims’ reports and tracing back to victims from known fraudsters. A more accurate prevalence rate is required to provide further information about the seriousness of this crime, and provide a baseline figure for evaluating future preventative measures. The second objective is to learn how widely the crime is known and to ascertain how individuals are learning about it. Scams are far less likely to be successful if individuals have heard about them prior to being targeted.⁹ To date, SOCA and Action Fraud have been targeting the following media to inform the public: television, newspapers, magazines, online dating sites, and the Internet. Understanding the effectiveness of these media in raising awareness can inform future strategy.

Method

Participants

The study obtained a representative sample of adults in Great Britain. The sample comprised 2028 British adults aged

¹Department of Media and Communication, University of Leicester, Leicester, United Kingdom.

²Department of Psychology, University of Westminster, London, United Kingdom.

18 years and older. The unweighted demographics are reported here. The sample included 902 men and 1126 women. Participants included 205 aged 18–24 years; 300 aged 25–34; 285 aged 35–44; 352 aged 45–54; and 886 aged 55+. Working status included 1087 working full time; 216 working part time; 75 full-time students; 476 retired; 39 unemployed; and 135 not working/other. Marital status included 1047 married/civil partnerships; 225 living as married; 208 separated/divorced; 67 widowed; 472 never married; and 9 who did not answer.

Materials

All participants were asked the following question: “In the ‘online romance scam’ criminals set up fake identities using stolen photographs (often of models or army officers) and pretend to develop a romance relationship with their victim. This is often done using online dating sites and social networking sites. At some point during the relationship they pretend to be in urgent need of money and ask for help. Many individuals have been persuaded to part with large sums of money before their suspicions are aroused. Had you heard of the ‘online romance scam’ before taking this survey?” Participants could respond either: “Yes, I had” or “No, I hadn’t”.

After this, participants who had heard about the online romance scam were further asked: “Before taking this survey, where had you previously heard about the online romance scam?” They were asked to select as many options as they like and were given the following options: a friend, the television, a newspaper, a magazine, the internet, online dating site, radio, other, or can’t recall.

Finally, all participants were asked: “Have you or anyone you know ever been a victim of the ‘online romance scam’ (i.e., scammed out of any amount of money)?”

Procedure

For this study we utilized the services of YouGov (www.yougov.co.uk), a professional research and consulting organization that have panels of individuals who have

TABLE 1. WEIGHTED PERCENTAGES OF INDIVIDUALS WHO HAD HEARD ABOUT THE ONLINE ROMANCE SCAM

Category	Subcategories	Percentages
Gender	Male	51
	Female	52
Age	18–24 years	50
	25–34 years	56
	35–44 years	54
	45–54 years	54
	55+ years	48
Working status	Working full time	53
	Working part time	54
	Full-time student	41
	Retired	51
	Unemployed	42
Marital Status	Not working/other	50
	Marital/civil partnership	49
	Living as married	52
	Separated/divorced	57
	Widowed	55
	Never married	54

TABLE 2. PERCENTAGES OF INDIVIDUALS WHO HEARD ABOUT THE SCAM FROM VARIOUS MEDIA

Media	Overall sample	Men	Women
A friend	10.09	9.17	10.93
The television	48.49	47.81	49.12
A newspaper	42.30	44.03	40.72
A magazine	18.80	9.76	27.08
The Internet	30.51	37.60	24.01
Online dating site	2.04	2.56	1.56
Radio	11.29	12.31	10.35
Other	1.92	2.30	1.57
Can’t recall	6.74	7.16	6.35

agreed to take part in online surveys. The questions were administered as part of an omnibus survey, together with other questions on multiple unrelated topics. The data were collected from the 6th–8th July, 2011. Drawing from the Great Britain panel, which consisted of approximately 300,000 individuals, randomly selected panelists were invited to participate. The responding sample was weighted to provide a representative British sample of adults aged 18 years and over (based on census data). The response rate to the survey was approximately 33.3 percent.

Results

The entire sample was asked whether they had lost money or knew someone personally who had lost money to an online romance scammer. Overall it was found that 0.65 percent of the sample had been scammed. This equates to almost 230,000 people using the following formula: 47,754,569 (British adults according to the Office of National Statistics, 2011)¹⁰ * 0.0065 (percentage of sample who were scammed) * 0.74 (British adults online). Moreover, 2.28 percent of the sample claimed they personally knew someone who had been scammed. This equates to approaching 1,100,000 people using the following formula: 47,754,569 (British adults) * 0.0228 (percentage of sample who knew someone scammed).

This study revealed that 51.66 percent of British people had heard of the online romance scam. As Table 1 demonstrates there is little difference across the categories with regard to who had heard about the scam.

Overall, 1051 participants stated that they had heard of the online romance scam prior to answering the survey. These individuals were then asked where they had previously heard about the online romance scam, and to select as many options as applied. Table 2 presents the overall findings for this question. Chi-square analysis revealed that more women than men heard about the scam via magazines; χ^2 (1, $N=1048$) = 6.52, $p < 0.01$.

Discussion

Our data suggest that by mid-2011, there may have been approximately 230,000 British victims of this relatively new crime. These figures are much higher than SOCA or Action Fraud estimated and confirms Action Fraud’s suspicions that this is an under-reported crime, and thus more serious than first thought. This is a concern not solely because people are losing large sums of money to these criminals, but also because of the psychological impact experienced by victims of romance scams. Victims of this scam, unlike any other,

receive a “double hit” from the crime: the loss of monies and a romantic relationship.⁴ It may well be that the shame and upset experienced by the victims deters them from reporting the crime. We thus believe new methods of reporting the crime are needed.

The present results suggest warnings about the fraud are reaching about half the British population. This provides us with a marker for future research into preventive measures. It may well be, of course, that knowledge of the crime does not prevent it. However, it is important to compare knowledge of the crime and number of victims in future studies.

The findings demonstrate that the message is being successfully delivered via most of the media that SOCA and Action Fraud have been targeting. Magazines are the exception here and perhaps this is because, as the gender differences reported here suggest, they have focused more on magazines targeted at women. Online dating sites were quite low; however, this is most likely because only a small proportion of our sample use online dating sites (In a current study we are employing purposive sampling to examine in more depth the impact on and views of victims targeted via dating sites). The data suggest that radio could be utilized more to disseminate knowledge about the online romance scam.

In conclusion, the online romance scam is relatively new and much more research is required to learn about both the kind of people vulnerable to it and its psychological impact on victims. This study revealed that prevalence rates are much higher than previous estimates, which were mainly based on the reporting of the crime to the police. This large discrepancy indicates that the crime is under-reported, and further suggests that the law enforcement community needs to make it easier for victims to report the crime.

Acknowledgments

The work reported in this paper was supported by award RES-000-22-4022 from the UK Economic and Social Research Council and The University of Leicester College Funds. We would also like to acknowledge the valuable assistance provided by the UK Serious Organised Crime Agency.

Disclosure Statement

No competing financial interests exist.

References

1. National Fraud Authority Annual fraud indicator. (2011). [www.attorneygeneral.gov.uk/nfa/WhatAreWeSaying/Documents/AFI 2011.pdf](http://www.attorneygeneral.gov.uk/nfa/WhatAreWeSaying/Documents/AFI%202011.pdf) (accessed June 6, 2011).
2. Office of Fair Trading Research on impact of mass marketed scams: a summary of research into the impact of scams on UK consumers. (2006). www.offt.gov.uk/shared_offt/reports/consumer_protection/oft883.pdf (accessed Aug. 15, 2006).
3. Action Fraud. www.actionfraud.org.uk/ (accessed July 3, 2011).
4. Rege A. What's love got to do with it? Exploring online dating scams and identity fraud. *International Journal of Cyber Criminology*, 2009; 3:494–512.
5. Whitty MT. Revealing the ‘real’ me, searching for the ‘actual’ you: Presentations of self on an internet dating site. *Computers in Human Behavior* 2008; 24:1707–1723.
6. Whitty MT, Buchanan T. Looking for love in so many places: Characteristics of online daters and speed daters. *Interpersona: An International Journal on Personal Relationships* 2009; 3:63–86.
7. Dutton WH, Helsper E. (2007). *The internet in Britain*. Oxford: Oxford Internet Institute, University of Oxford.
8. Dutton WH, Helsper EJ, Whitty MT, Buckwalter, G, Lee E. Mate selection in the network society: the role of the internet in reconfiguring marriages in Australia, the United Kingdom and United States. (2008). http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1275810 (accessed July 3, 2011).
9. Downs JS, Holbrook MB, Cranor, LF. Decision strategies and susceptibility to phishing. *Proceedings of the Second Symposium on Usable Privacy and Security (SOUPS 2006)*; 70–90.
10. Office for National Statistics. www.statistics.gov.uk/ (accessed Sep. 23, 2011).

Address correspondence to:

*Prof. Monica Whitty
Department of Media and Communication
University of Leicester
Room 703 Attenborough Building
Leicester LE1 7RH
United Kingdom*

E-mail: mw229@le.ac.uk