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Exploring Fear of Crime for Those Targeted by Romance Fraud

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ABSTRACT

This article assesses 3,259 romance fraud reports made by individuals to Scamwatch (Australian online reporting portal for fraud), between July 2018 – July 2019 (inclusive). It seeks to highlight experiences of fear of crime as articulated by the complainants. Drawing on frameworks used to analyze fear of crime (specifically the affective, behavioral and cognitive aspects of fear) the article is an exploratory assessment of how fear of crime is evident in those targeted by romance fraud. It builds a model for better understanding differing victim responses to romance fraud and the often-hidden harms involved around the anxieties of victims which importantly, can manifest in both online and offline environments.

KEYWORDS

Romance fraud; fear of crime; scam; victim; online dating

Introduction

Each year, romance fraud affects thousands of individuals across the globe. Romance fraud is defined as “instances where a person is defrauded by an offender/s through what the victim perceives to be a genuine relationship” (Cross et al., 2018). Offenders use many techniques to effectively perpetrate these offenses, including established grooming methods, social engineering techniques and psychological abuse (Cross et al., 2018; Whitty, 2013). This is a particularly insidious type of fraud, as it not only causes financial harm but can also instill devastating non-financial impacts on victims (Buchanan & Whitty, 2014; Cross et al., 2016).

Victims lose millions of dollars each year as a consequence of romance fraud. For example, the Internet Crime Complaint Center (IC3) reported that over US\$600 million was reported lost by individuals in 2020 (Internet Crime Complaint Centre (IC3), 2021). In 2020, ActionFraud reported that £68 million was lost to those in the United Kingdom (Wakefield, 2021), and CAD\$18.5 million was reported lost to the Canadian Anti-Fraud Center (Canadian Anti-Fraud Centre (CAFC), 2021). Importantly, this type of fraud is not solely targeted on those in the Global North, with victims in the Global South also victims of romance fraud. For example, Hong Kong authorities indicate that HKD\$160.8 million was lost to victims in 2020 (C. Lee, 2020), with numbers of victims more than doubling in the first half of 2021 compared to 2020 (Heung & Yau, 2021). It is also growing across other countries such as Malaysia (Othman, 2020) and South Africa (SABRIC, nd).

Australia is no different to these other countries across the world. In 2020, the Australian Competition and Consumer Commission (ACCC) recorded losses of over AUD\$123 million lost to romance fraud (Australian Competition and Consumer Commission, 2021), up from AUD\$83 million in 2019 (Australian Competition and Consumer

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Commission, 2020). Romance fraud has consistently resulted in high levels of financial loss in Australia, being in the top two categories of financial loss in ten out of eleven years since 2010 (it slipped to number three in 2019; Australian Competition and Consumer Commission, 2020, 2021).

Romance fraud occurs largely in an online context, through the use of dating websites and other social media platforms (Australian Competition and Consumer Commission, 2020). Fraud offending occurs across all mediums of communication, and it is important to acknowledge that despite the evolution of technology, fraud continues to be perpetrated in both offline and online contexts (Button & Cross, 2017). However, while it is true that technology has not created fraud *per se*, it is arguable that it has considerably changed the communication landscape and exponentially increased the opportunities for offenders to access and target potential victims (Button & Cross, 2017; Yar & Steinmetz, 2019). Romance fraud can be understood as “financially motivated crimes that are computer or/and internet-mediated” (Ibrahim, 2016, p. 48). Offenders rely on the affordances created by online technologies and platforms to sustain their offending behavior. This includes the anonymity enabled by the internet, the challenges associated with verifying and authenticating online identities, and the sophistication of technology available to help create and maintain various profiles and personas.

Apart from the financial losses evident in these statistics, romance fraud takes an enormous toll on the overall wellbeing of victims, across many facets of their lives (Button et al., 2009; Cross et al., 2016). The impacts of romance fraud victimization are real and transcend any online/offline distinction. While many individuals may not “meet” their offender in a terrestrial environment, they will instead feel the strength of their connection through virtual means. The aftermath of romance fraud victimization is documented as having very concrete impacts on a person’s overall physical health and emotional wellbeing, as well as impacting on other relationships, employment, and housing circumstances (Button et al., 2021, 2009; Cross et al., 2016).

There is evidence to suggest that fraud victimization and fear of crime may be related in some way. For example, Virtanen (2017) in a study on fear of crime and cybercrime more broadly, found that prior victimization experiences with online fraud appears to increase fear of crime in those with low social status. In the context of romance fraud specifically, there is anecdotal evidence to suggest that fear of crime is also experienced by victims of romance fraud, particularly as it relates to the potential threat of further victimization in the aftermath of being targeted for romance fraud, across both financial and non-financial losses (such as personal information). For example, in a study of online fraud victims in Australia, Cross et al. (2016) found examples of victims who expressed genuine fear of further victimization once they had ceased contact with their offender. Further to this, despite many fraudulent relationships existing solely in an online environment, the subsequent fear of further victimization appears to manifest itself across both online and offline environments, with victims reporting changes to their behaviors and activities in either or both spheres. For example, two romance fraud victims in the study moved house as they no longer felt safe in their homes, knowing that the offender had all of their personal details (Cross et al., 2016).

This focus of both the impact of victimization and perceived fear of crime crossing online and offline contexts should not be surprising. This is consistent with the work of Powell et al. (2018) whose concept of a “digital society” “refers to the integrated whole represented

by digital societies and society” (Powell et al., 2018, p. 4). Their work challenges strict dichotomies such as “online/offline, real/cyber and virtual/terrestrial” (Powell et al., 2018, p. 7) suggesting that such dichotomies are now largely meaningless. In the context of romance fraud, while relationships are initially established in an online environment, they quickly develop across all communication platforms, which renders any online/offline distinction redundant (Cross, 2020). Moreover, such relationships are experienced physically and emotionally – in short they are embodied by the victim.

With this context, this article explores the way those targeted by romance fraud experience are affected by fear of crime and the threat of further victimization, and the impact of this on their emotional wellbeing, perceived risk, and ultimately their ongoing behaviors. Importantly, it examines how this fear of crime manifests itself across both online and offline contexts. To achieve this, the article is presented as follows. First, the article provides a definition and summary of romance fraud. Second, the article defines what is meant by fear of crime in this context, specifically focusing on the affective, behavioral and cognitive aspects of crime fear. Third, the article outlines the method used for the current analysis, as well as providing details of the current dataset used. The article then moves into providing the results of the analysis. Overall, this article argues that there is evidence to suggest that those targeted by romance fraud can experience acute and ongoing feelings of fear toward their physical safety as well as further victimization in the digital sphere, through identity crime. Notably, these fears are evident across both virtual and physical realms for the individual, demonstrating the pervasive impact of romance fraud well after potential or actual victimization occurs.

Understanding romance fraud

Fraud is quintessentially about the use of deception to achieve financial gain. Offenders use various methods of lying and cheating (Fletcher, 2007) to persuade an unsuspecting victim to either send direct money transfers, or to share personal information that can be used to commit identity fraud and therefore gain financial rewards. There are endless “plotlines” available to offenders to achieve this (Cross & Kelly, 2016). Romance fraud is a particular category of fraud, which uses the guise of a legitimate relationship in order to obtain the financial benefits.

Victims are targeted through a variety of communication platforms, including online dating websites and social media sites (Australian Competition and Consumer Commission, 2020, p. 11). Offenders seek to develop trust and rapport with the victim, and once this has occurred there will be an inevitable request for money. If the victim complies with this, the requests will be ongoing, and may escalate in value. This usually continues until the victim has simply run out of money, or the victim realizes that they are being defrauded and attempts to cease communications.

In the context of the current article, it is important to understand the overarching nature of the relationship that victims believe they are engaged in. Offenders will bombard victims with constant communication across several channels (such as e-mail, text messaging, phone calls, and video calls; Cross et al., 2016). This communication will start early in the morning and continue through until late at night (or early morning). Offenders aim to mimic the communication patterns of genuine relationship (Cross, 2020). In this way, while the victim may never have met the offender in person and been able to verify the authenticity of their identity, but in this highly communicative context, to them the

relationship is real, and the feelings they develop toward the offender are very real. The relationship can even become all consuming distracting victim/participants from other aspects of their lives (Cross et al., 2016).

Given the experience of the relationship for the victim transcends all aspects of their lives, and transcends both online and offline environments, it is not surprising that the fear of crime expressed in the context of romance fraud should extend across virtual and terrestrial realms. It is to the fear of crime literature, and current knowledge on this in an online environment that the article now turns.

Understanding fear of crime

Fear of crime is something of an umbrella conceptual term that seeks to capture a range of emotions and feelings, beliefs and rationalizations, and behaviors and actions that result from a perceived threat of criminal victimization or harm. The feelings and behaviors that stem from the fear of crime can have significant deleterious impacts on individuals and communities. For example, worries and anxieties associated with the perceived threat of crime can erode people's overall quality of life, well-being and health (Jackson & Stafford, 2009; Stafford et al., 2007). Fear of crime can motivate individuals to engage in costly or complex precautions against crime that are not always beneficial, even restricting or curtailing an individual's movements in streets, neighborhoods, towns and cities, and for the purposes of this article, online environments (M. Lee, 2007; Lee et al., 2020). Fear about crime can contribute to a range of negative "cognitive (pessimism, problem exaggeration) and affective consequences (emotional discomfort, depression)" (Gray et al., 2011, p. 77), and harm social trust, inter-group relations and the capacity for informal community based social control (Hale, 1996; Jackson & Stafford, 2009). Concern about crime can also shape the workings of the justice system, the way we address crime, and those we criminalize (M. Lee, 2007). As Gray et al. (2011, p. 89) have argued, "emotions about crime impart important information about how we feel about our neighbours, communities and culture. They can also influence our perceptions of the social world and affect our quality of life and our physical and psychological health."

Criminologists have generally tended to define fear of crime as the feelings (affect), actions (behavior) and thoughts (cognition) that focus on the subjectively conceived threat of criminal victimization (Farrall et al., 2009; Ferraro, 1995; Hale, 1996; Vanderveen, 2006). Such a framework will have relevance for the current project, with anecdotal evidence that some romance fraud victims experience and express one or a combination of these responses to the potential threat of future criminal victimization. In reality of course the boundaries between these elements of fear are blurred. Indeed, Lee et al. (2021) has recently made the case the affect is a pre-conscious driver for cognition and behaviors in many cases. For our purposes too, there are likely to be questions of proximity and temporality – the perceived threat of crime can be quite immediate or it can be something of a projection of what might happen in the future. As Jackson (2006, p. 257) has put it, worry about crime is both "an emotional evaluation of an immediate situation (interpreting cues in the environment that signify a sense of possibility and threat) and an anticipatory state (a concern about potential danger, of imminent and distal threat or events yet to transpire)."

Vulnerability has long been seen as an important factor in regards to experiencing and expressing negative perceptions of crime. Indeed, it has been argued that variable levels of vulnerability account for why some social groups are more likely to be fearful of crime than others – women, the elderly, and CALD populations in particular (Hale, 1996; Killias, 1990). Again, this has important implications for the current paper. It is often vulnerable individuals and demographic groups who fall victim to romance fraud. As Brunton-Smith (2018) has noted, women and older people report higher levels of worry about forms of online crime, echoing importance of perceived vulnerabilities to individual's judgments of their risk. Moreover, he notes that fear of online crime is also a result of experiences online. That is, higher levels of worry are evident amongst those that have been victimized online. So, it follows that as a result of the harm visited upon victims of romance fraud, Judgments of relative risk (how comparatively likely is it that people from one's own social group will fall victim) and absolute risk (how likely is it that one will become victim themselves?) also become important predictors of worry in regards to subsequent future victimization (Jackson & Stafford, 2009). Nonetheless, little work has explored the dynamics of this specifically in the context of romance fraud.

There is however a growing body of literature regarding fear of online crime in general (Brands & van Wilsem, 2021; Brunton-Smith, 2018; Henson et al., 2013; Wall, 2008; Yu, 2014). In a recent perceptions of crime study of 2862 respondents across Victoria Australia, Lee et al. (2020) found that individuals were significantly more worried about online victimization through abuse and fraud than they were about burglary, robbery, or street harassment. Indeed, 27% of respondents were worried about these online offenses. Importantly, they also perceived themselves to be at a higher risk of victimization in these crime categories (37%). Interestingly they also thought they had slightly more control over their risk of victimization of these types of cyber-related offenses, perhaps indicating that to respondents, modifying their own behaviors was key to safety and security. However, we know that behavior modification does not always reduce anxiety. For example, certain avoidance behaviors were seen to produce negative experiences with online purchasing and banking, and impeding online freedom and opportunities (Brands & van Wilsem, 2021). In short the emotional responses and behavioral modifications discussed in the fear of crime literature may shed light on the way in which people respond to romance fraud victimization. In bringing a fear of crime framework to understanding reactions to romance fraud we now outline the method underpinning this article greater detail below.

Methodology

As stated, the current article addresses a gap in existing knowledge in understanding the ways in which those targeted by romance fraud experience fear of crime in the aftermath of their victimization. It is an exploratory assessment of how fear of crime manifests itself in relation to romance fraud. Importantly, this is explored regardless of whether the complainant suffered financial losses. Further, this article seeks to ascertain whether this fear is restricted to the online environment in which the majority of victimization occurs, or whether it transcends both virtual and terrestrial spheres. To do this, the article addresses the following research questions:

- (1) How does the fear of crime manifest itself in the context of romance fraud?
- (2) To what extent is the fear of crime evident across both online and offline contexts?

To answer these questions, a qualitative approach was taken, using a thematic analysis approach to romance fraud reports submitted to Scamwatch (an online reporting mechanism for fraud hosted by the ACCC). Further details on this dataset and how it was analyzed, are below.

Data

The data for this analysis was obtained from the Australian Consumer and Competition Commission (ACCC). An ethics exemption was granted by the Queensland University of Technology Human Research Ethics Committee (#1,900,000,738) for this data request (see Cross & Holt, 2021 and Cross & Layt, 2021 for other articles that draw from this same dataset). The ACCC provided reports for individuals who had submitted a complaint of romance fraud to Scamwatch during the period 1 July 2018 and 31 July 2019 (inclusive). As previously noted, Scamwatch is an online fraud reporting portal in Australia. While targeted at those reporting in Australia, the online nature of Scamwatch facilitates the submission of reports from individuals across the world who can lodge a complaint, regardless of whether there is an Australian link or not to their incident.

In total, there were 4,354 reports filed during this timeframe, with 3,463 (80%) reports indicating that they were willing to share the contents of their report to third parties (such as researchers) for scam awareness. The ACCC provided a de-identified excel spreadsheet containing the details of these 3,463 reports. Upon review of the data, 204 duplicate entries were removed, leaving a final total of 3,259 distinct reports available for analysis. Each report included the following information: demographic details of the complainant (gender, age, and jurisdiction both within Australia and overseas), details about the fraud (how the approach was received, the location of the alleged offender), and any losses incurred (amount, payment methods, sensitive details lost). Vulnerability indicators of the complainant were also included, particularly around age, disability, sickness, financial hardship, and location. Importantly for the context of the current article, the de-identified free text field where each complainant wrote a summary/description of what happened was also made available to the researchers. To answer the current research questions, a thematic analysis was undertaken of the free text narrative provided by complainants.

The analysis was undertaken using NVivo (version 12 and 2020). A selection of variables from the excel spreadsheet were uploaded into NVivo. The free text narrative field was the only variable that was uploaded as an open variable to allow for coding of the responses. An initial node was created called “fear of crime.” An initial pass of the data was undertaken, where all reports that contained some indication of fear of crime were coded into this one node. In this instance, fear of crime was captured at a broad level and included reports where there was an explicit statement (such as “scammers are so smart and now I’m afraid for my safety” (case 82)) as well as cases where it was inferred from the data that there was some degree of fear of crime evident (such as “This man is very big, intimidating and has . . . threatened if I report him he will get me somehow” (case 2316)). This first pass resulted in a total of 104 cases being identified as having some element of fear of crime within the text. Given the relatively strict criteria for selection this process was likely to exclude many less extreme cases of fear and focus on those where it was most acutely expressed in the free text narratives. These 104 cases are the focus for the current thematic analysis.

In terms of the current sample, of the 104 cases, 76 (73%) were female with the remaining 28 (27%) male. This is different to the overall breakdown within the wider dataset of 3,259 cases, with 1850 (56.8%) being female against 1359 (41.7%) being male. Regarding age, of the 104 cases, 28 (27%) were aged between 45–54, with 23 (23%) aged between 35–44 and 16 (15%) cases for both 25–64 years and 55–64 years. Again, this is different to the age distribution of the wider sample, with 721 (22%) aged 45–54 years, 507 (15%) aged between 35–44 years, 561 (17%) aged between 55–64 years and 352 (11%) aged between 25–34 years. The current sub-set is skewed toward females and somewhat younger than the overall sample.

It is important to acknowledge the limits of the current data and subsequent analysis. Notably, the self-reported nature of this data restricts the ability to generalize any results from the analysis. Being an exclusively online mechanism, Scamwatch does not have the ability to screen complainants or offer any human interaction or direction in the reporting process. Related to this, there is a degree of missing data across the reports, given that the majority of fields were not compulsory. This is particularly relevant for the free text field, which complainants could choose to complete, and choose how much or how little, as well as what type of content to include.

Further, was varying quality and content provided by complainants in each of the free text fields across the reports containing an indication of fear of crime. In some circumstances, there was limited indicating an explicit or implicit account of fear of crime. Alternatively, other reports contained a detailed and comprehensive account of events and feelings. As stated, any numbers given should be interpreted with caution. The absence of detail from other reports simply reflects what was available in the current dataset. It does not necessarily reflect that fear of crime experienced by the complainant, rather it simply reflects that the complainant chose not to include it, either implicitly or explicitly. Having such a small sub-set of the overall dataset may imply that fear of crime is a rare phenomenon in the context of romance fraud, however this may or may not be accurate. However, if all complainants were specifically asked to provide an indication of their real or perceived fear of crime resulting from romance fraud, its prevalence may in fact be much higher. In this way, the reports may not be representative of all dimensions of fear of crime for those who are targeted and/or experience romance fraud.

While the 104 cases are clearly a small subset of the overall dataset, they do provide some unique insights into how complainants articulate and experience fear of crime in relation to being targeted and/or victimized by romance fraud. The remainder of the article provides results of the thematic analysis and demonstrates how fear of crime operates across each element and importantly, how it transcends both online and offline environments. Lastly, there is also evidence to suggest that fear of crime extends beyond the individual complainant themselves and is expressed toward the potential targeting and victimization of others in similar situations. Implications for this are canvassed in relation to current prevention messaging and activities.

Analyzing fear of crime in the context of romance fraud

While there was a small sub-sample of the overall reports that articulated a fear of crime in response to being targeted by romance fraud, these reports provide a marked diversity in how fear of crime was and expressed and experienced by complainants. In providing some framework through which to make sense of these responses we have thematized these via the concepts of affect, cognition, and behaviors. As detailed above, these psycho-social responses to negative perceptions of crime have been well rehearsed in the fear of crime scholarship (Farrall et al., 2009;

Gabriel & Greve, 2003; Gerber et al., 2010; Jackson & Stafford, 2009; Lee et al., 2021). While such concepts have traditionally been used in the deployment of perceptions of crime surveys, Lee et al. (2021) has deployed these in a qualitative context and we follow that model here. We also explore another theme emerging from our data – altruistic fear (Warr, 1992). Altruistic fear can be informed by some of all of the psycho-social concepts explained above, and so it is in our data. It refers to worry for others – traditionally more vulnerable family members, but as we will see it has a slightly more expansive use in our data is generally expressed by those who have concerns for future victims – mostly expressed by female victims toward other women.

The affective aspect of fear of crime

Affective fear refers to the emotions that relate to the perceived possibility of victimization. These tend to be pre-conscious, subjective and sometimes inter-subjective, and often sensorial (Lee et al., 2021; McClanahan & South, 2020). To the observer such expressions may seem illogical or over blown, but to the victim who expresses and experienced these they can be all-encompassing. In the context of romance fraud, affective fear was expressed across a number of different crime types. In a large number of cases, the fear experienced by complainants emanated from what they experienced as threat to their physical safety sometimes existentially so. This is expressed in the following excerpts.

When I don't get back to him he get angry, abuses me, tell me to die, nonstop ring me till I answer him, I'm very worried about my safety (case 673).

It scares me now I have to change my cell phone number and hide everything from this person it's scaring me and I'm afraid for my life because I don't think this person is a real person (case 1532).

So on the day of the scam she sends me a text saying that I used her for pictures and that people located my address and are going to kill me. Then I minute later I receive a message on WhatsApp from a guy saying he's coming to my house to kill me and my family. He says the only way to get out of it is to pay the \$125. I sent the money through Western Union to [redacted]. I asked if he could let me go now and he said yes. Then overnight and the next day he sends me a message saying unfortunately the money is not enough and that the owner of some company wants my head and I should pay another \$125 more to make it \$250. I called police and told them and this guy kept making threats that he is on the way to my house to kill me and my family so I blocked him but this still scares me. I really hope this is just a scam (case 1150).

When I had understood his plan he became aggressive and sent me a number of offensive messages and threats to my life: (Translation from Russian) "I know your address! I will definitely come to Sydney! I KNOW WHERE YOU ARE I know where you go! I will cut off your ears tear off your tongue! Take into account I am not throwing words into the wind! I warned you scum!" (case 103).

The examples above clearly indicate the threat of crime had a profound emotional effect on the victims. They report being "worried," "afraid," "threatened" scared'. While an observer might feel there is little likelihood of offender follow-through on such threats, the vulnerability of these complainants means that threats like "I will cut off your ears tear off your tongue" are likely to have a visceral impact. Fear's affect then extends to compromising the personal psychological and even physical wellbeing of the complainant. However, there

were also cases where these threats were not restricted only to the victim themselves, but an altruistic fear (Warr, 1992) extended to threats of physical reprisals against other family members, such as parents and children. This is evident in the following.

When I try to stop he threat[en]s me to hurt my mother so I was afraid to stop paying him (case 425).

I started getting suspicious and called her out on scamming. Then she got mad and started threatening me and my mom. The very last time she had this sender send 800 . . . and [she] kept threatening me saying they will fish me out and I'll die in jail (case 718).

I believed him and trusted him. He has threatened my life and my children's (case 157).

Yesterday he threatened me and my children. He knows my child's school and he may know where I live. I visited the police and they told me about ACORN [Australian Cybercrime Online Reporting Network now called ReportCyber] (case 2176).

I blocked him but before my friend had a chance to he threatened my life. He said he would come to Ireland and god help me and my family. I did not give him any details of where I lived except saying that I lived in a completely different part of Ireland I faked my job and my e-mail address on Google Hangouts and faked my name. I am just worried that he will carry out his threat or are these idle threats? I am afraid (case 2118).

These threats to vulnerable others are likely to be particularly affecting because they extend beyond the capacity of the victim to easily manage the perceived risk.

In other examples, offenders were clearly using blackmail to extort money from individuals. In many cases, this related to threats to expose private, intimate pictures shared or recordings taken in the context of their communication. Often referred to as "sextortion" (O'Malley & Holt, 2020), this action led to a fear of exposure and reputational damage to family, friends and other third parties. This is evident in the cases below.

During our relationship I sent him pictures of me which I thought were private. Now he is black mailing me. If I don't give him money he is going to post my pictures all over the internet. He has all my contacts including my family. He threatened me repeatedly yesterday. Said I have until today to pay him. Admitted he was a scammer and good at it . . . It was hours of harassment. I blocked once but he emailed me and threatened me if I didn't unblock him. He is dangerous. He threatened to harm me if I didn't sent him money by this morning (case 2641).

My biggest regret is sending him private nude photos and now he's threatened to post my photos if I don't pay him money (case 1299).

Sweet talked asked for photos now threatening to post them everywhere demanding money (case 76).

He started threatening to upload some of my photos that I shared with him during our conversations to my social media or send to my university etc. He kept claiming to send money . . . to the bank he provided. I feel threatened and unsecured (case 3116).

I was threatened to share my personal video asking ransom Worth \$1000. I blocked the account and deactivated my own account and ignored. They tried to contact my family members threatening to hamper my career. I just asked to ignore the message. I don't feel safe yet (case 279).

In these examples the projected impact of having embarrassing photos shared in the internet, or seen by friends and family has considerable affect. In a very real sense this outcome is more likely than the physical harm threatened above and therefore a mix of emotional response and cognitive risk management at play.

In addition to threats of harm detailed above, some complainants expressed a fear of being in trouble with police, based on what had occurred and their involvement in romance fraud. This is captured below.

It started with . . . online dating moved to hangouts and phone calls. Then they wanted Amazon cards for international calling . . . and then started to have me receive local checks to deposit and send money. Turns out they were using photos of a porn actress . . . but I found out too late and am now fearful I will be in trouble with law (case 3430).

Requested to transfer funds for him it appeared legit then the account was frozen and in an e-mail I received a fraudulent request for 5204 US dollars for outstanding transfer fees . . . I'm concerned I might have transferred illegal money or the entire thing was a scam (case 3265)

They threatened me if I don't pay remained money [redacted] government will arrest me because of money laundering drug or human trafficking or something else (case 3083).

In contrast to the above reports which focused heavily on the physical and reputational consequences of communications between them and the offender, some reports focused on fear of identity crime arising as a potential outcome of their involvement in a relationship. This was based upon the level and nature of personal information shared by complainants throughout the course of their interactions with the offender. This is highlighted below.

I believe I've been scammed not only by one but a group of people causing Traumatic symptoms financial loss psychological issues just to mention a few . . . I worry about my identity safety and more (case 2628).

And I've sent him my pictures and videos. I'm scared that he will [use] my pic and video to trick someone else and to get the money (case 110).

In some cases, this fear is supported by actions which occurred during the relationship.

I am also worried because I provided his "bank" . . . a copy of my passport because he apparently requested to put me as a secondary user on the said account. I received an e-mail from the said bank asking for my ID to proceed with the request and that it was part of the process. My bank [redacted] detected an e-fraudulent activity on my account and they froze my account and immediately notified me. That was the time it dawned on me that I have been a victim of fraud/romance scam. I feel violated and financially affected (case 2731).

Lastly, while the following cases do not share an immediate or explicit threat, they contain a general sense of unease and worry for the individual and their family as a result of their interactions with their offender.

I am worried about my family's safety as I have disclosed some personal information (case 2337).

I gave her my license details and was wondering if she could steal my identity or use it to blackmail me (case 3134).

He [offender] may have my full name and my travel details when I travel in April with my daughter am very scared I did have a phone call from the Africa which I yelled [and] hung up (case 2010).

All of these examples provide evidence to suggest that complainants experienced what they perceived as an immediate temporal and proximate threat to themselves as well as a potentially extended future threat. In some cases, there was a direct threat received by the complainant from the offender. The affective fear ten experienced by the complainant was often considerable. Other examples were slightly more subtle, where the fear stemmed from a general unease of the situation and what “might” rather than any explicit existential, reputational, or family related threat.

Behavioral responses to fear of crime

Behavioral responses to the fear of crime constitute actions taken by an individual in an attempt to avoid or mitigate the threat of victimization. They are often precautionary in nature but can be amplified due to the result of previous victimization (Jackson & Stafford, 2009; Lee et al., 2020). In the context of romance fraud, this often resulted in activities related to banking and finance, such as the canceling or suspension of credit cards and bank accounts. However, it can also extend to being apprehensive about going online at all (Lee et al., 2020). This is evident in the following:

I since reported this to [redacted] and had the card stopped (case 3326).

I'm slightly concerned at people mentioning debt collectors. I've canceled my credit card to avoid further payments (case 2009).

Getting concerned for my bank accounts. Tried to close them but out of hours (case 2161).

In reality these responses have both cognitive and behavior elements – a perceived risk mitigated by a precautionary measure.

Similarly, this was also apparent in the changing or closing of accounts/profiles that were used in conjunction with any communication and/or interactions with the offender.

I've changed all my profile details and deleted my photo but I still feel quite unsafe. The site has my e-mail home address and birth date. I've canceled my credit card (case 1662).

I suffered no monetary losses. I cut the line after a bizarre phone call on hangouts. I did unfortunately send a couple of pics to him. I've changed my passwords and shut down hangouts (case 2487).

I blocked the person and deactivated my Facebook account but they made a new account and already forwarded the video to a friend of mine. I am afraid they will keep doing it (case 2665).

Consistent with the work of Cross et al. (2016) who noted two victims moved house in the aftermath of their victimization to regain their sense of safety, the following excerpt demonstrates how one woman articulated her belief in a physical threat to her safety. She expresses a feeling of helplessness in not being able to remove herself from the situation she finds herself in to protect herself and her family. In this case, it is evident that the woman was used as a money mule by an offender, to launder the stolen funds from other victims.

I'm afraid for my safety and my kids as this person have my address in Australia. I'm a single mum of 3 girls and i don't have the money to move from this address but I learned my lesson. No more online love and exchanging information. I'm paying the bank the overdrawn money and I want to move from here asap! No one in my family or friends know about this because it is embarrassing for me. (case 82).

This excerpt highlights how the complainant wishes to take a particular type of action (moving house) to restore her sense of safety but is unable to do this based on the resources she has available to her.

Compared to the other aspects of fear of crime, evidence of explicit actions taken on behalf of the complainant to reduce or mitigate the fear they experienced was a less common theme in our data – however of course reporting the incident itself was a behavioral response. Moreover, rather than inferring that complainants did not take these actions, it is likely that this is a result of the overall data reporting limitations outlined previously and warrants specific attention in the future.

Cognitive assessments related to the fear of crime

The cognitive aspect of fear of crime includes an assessment of perceived risk (Ferraro, 1995; Ferraro & LaGrange, 1987; Gabriel & Greve, 2003), the likelihood of any threats actually occurring. Such perceived risks are likely to reflect level of perceived vulnerability by the individual concerned. In the context of romance fraud, this was evident across both financial and non-financial contexts. For example, there were those who were concerned about the potential for misuse of their financial and personal information in the future.

Loss of \$1 is incidental but I am concerned at the credit card number being out in the wide world (case 2017).

I realized he was a scammer and stopped talking to him. He has still messaged me a couple of times but I haven't answered him. I'm just worried because he has my mobile number and photos of me (case 211).

A US military Roma[nce] scam. He needed money when injured in Syria he claimed and was going to come to Australia on leave and needed money for permit to do so. I wouldn't worry but he has my personal information and I have been getting heaps of e-mails from America. Credit company health insurance and even a gun license application (case 2350).

Am a bit afraid of him/they hacking me or doing id fraud (case 1111).

It's lucky that I didn't lose my assets but I am scared that he will hacked my identity or use my photos to crime (case 1587).

His got my phone number and e-mail address and I'm so scared of my security (case 3424).

When I blocked him on hangouts he send me an e-mail which shows his IP address . . . And now he changed hangout and is still stalking me. I am really afraid as he get some of my personal data that's really worry me (case 1060).

I have not sent any money but I have sent him some photos which I am now worried he may steal my identity (case 2153).

Given the very extensive communications I had with [offender] I am fearful that a lot very private information I divulged to him could be used as a blackmailing tool. Please help me. I am very distressed (case 1979).

Again, while we have coded these to the cognitive theme, we also see affective fear influenced these subjective assessments of risk. That is the perceived risk both feeds, and is fed off, emotional responses.

There were also cases where the offender used a vague threat of harm toward the complainant, but despite a lack of detail about the threat, the intention was clear.

This man is very big, intimidating and has now threatened if I report him he will get me somehow (case 2316).

When you get suspicious she turns nasty and threatens to expose you to the world (case 2043).

[Offender] isn't real she knows where I study . . . I don't know what to think what she is capable of and I am pretty scared. She seems to be experimenting with AI and having dodgy interests and aims with me and more people. What is she is planning higher levels of scam? She manages personal audiovisual material of people what if blackmailing? (case 3173).

I'm starting to fear there is a psycho out there targeting me (case 2214).

These cases illustrate how complainants perceived their own vulnerability in relation to their offender, in the power imbalance may impact on the potential for future victimization.

Similarly, there were cases where complainants explicitly noted a general sense of danger related to the offender they had been communicating with, but this did not necessarily appear to translate into an explicit fear of victimization on their behalf, as seen with the many examples detailed under the affective aspect of fear of crime. Any fear in this instance may be interpreted implicitly as a creeping worry, simply through what is written. Examples of this are presented below.

I came to understand that this man is a part of an elaborate scamming ring . . . He is very dangerous and belong to scam syndicate (case 2538).

I think he is working not alone but with few . . . His friends. Its really dangerous person. I think someone or government need to [do] something. I'm afraid this person cooperates with terrorist (case 3001).

In the following case, the fear of potential victimization stems from knowledge on what could happen to a victim of romance fraud who is related to, or known to the complainant, rather than specifics of their own experience. It demonstrates but an altruistic fear, but also a behavior precaution against a perceived threat. The following is a report lodged on behalf of a third party, seeking assistance for a family member.

She has 1 week until she is meant to fly out to meet this man and we are worried for her safety. I've heard of people being scammed for money once they get there or even kidnapped by Nigerian men and held for more money from her family. Any help you can give would be appreciated as we are running out of time (case 1455).

The fear expressed in this report is not completely unfounded. There are many cases globally where romance fraud victims travel to meet with an offender, and find themselves kidnapped and/or held for ransom (Button & Cross, 2017). An extreme case was that of Jette Jacobs, a 67-

year-old Australian woman who flew to South Africa in 2012 to meet with her online boyfriend and was subsequently found dead in her hotel room. Her online boyfriend was charged with her murder and was found to have received over \$90,000 from Jacobs (Button & Cross, 2017).

The fear of kidnapping as a consequence of romance fraud involvement was also expressed in the following report.

He has my location not my address and photos of my property. My first alarm bell was his attraction and future plans with me with my response being you should really meet me first. I am so sorry for this I feel a fool and didn't realize I had given so much until I reread. He asked me to go onto what's app with my telephone number as well. I am very nervous about this as I have read that children have [been] kidnapped for ransom. He doesn't know my husband's name . . . or where the children go to school (case 384).

Similar to that which is expressed previously, the fear stems from knowledge gained from external sources and has been applied by the complainant to their circumstance, rather than any direct threat received from the offender.

Along these lines, there was a general fear for the safety of the complainant and children in other cases. This doesn't seem to come from any particular threat received, but is simply a result of reflecting on what has occurred. This is highlighted in the comments below.

He was able to obtain \$2300 from me along with naked pictures that he is threatening to publish on the Internet if I should try to expose him. He has recently . . . posted a picture on Facebook with my full name and address as well as defamatory comments. I am afraid for my own and my child's safety (case 347).

My concerns are that he knows where I live and I have sent him pictures of myself (non sexual) and my children . . . I would really like this to be investigated as it appears that this is not the first time this person has done this and I am in fear of my safety and my children's safety (case 1292).

In one particularly interesting case, there was mention of threats of black magic against the victim and their family. The following excerpt is from a complainant whose husband was involved with another woman and had sent a large amount of money.

After I learned their relationship I urge my husband to stop their relationship. Because of that, scammer has threatened my husband that they will apply black magic to husband and family if he cut off a relationship with the scammer . . . My husband now cannot live safely for fear of the threat and worry about the safety of me and children. Because I was also threatened by her with their black magic after I tried to intervene in my husband's relationship with the scammer (case 3079).

This case, while unique in the current dataset, is consistent with a group of fraud offenders in Africa who are known to link their offending with spirituality, termed “yahoo plus” and “yahoo plus plus” (Aransiola & Asindemade, 2011). This sees offenders working with spiritualists and invoking supernatural powers, voodoo, or in extreme cases, using human body parts for rituals, all with the intention of increasing their likelihood of success (Aransiola & Asindemade, 2011). The belief in these spiritual practices to enhance the effectiveness of their offending is common across many offenders in Nigeria (Aransiola & Asindemade, 2011). From a victim perspective, threats of this nature clearly have the ability to generate fear and worry to those who are knowingly targeted by offenders who profess to using it – particularly as members of vulnerable and specific CALD populations.

Overall, this section highlights the different levels of vulnerability perceived by complainants in the aftermath of their romance fraud victimization. While many did not receive direct threats from their offender, the excerpts presented suggest that many experienced a genuine fear for their safety and for those around them, from their direct experience of from knowledge they obtained from external sources.

Altruistic aspects of fear of crime

To date, the examples of fear of crime provided relate specifically to the individual complainant and their personal circumstances (including that of their own family). However, it was also evident that expressions relating to perceived fear of crime could extend toward others, and their potential for victimization. In the fear of crime scholarship Warr and Ellison (2000) have described what they term “altruistic” fear – a fear for others, usually family members. In our data altruistic fear extends to others, and other women in particular. It is at the same time emotion, fear’s affect, but also has conative and behavioral implications. This is highlighted in the comments below.

But I am concerned these scammers will do the same to others who subscribe to their dating sites (case 2721).

I am very fearful of others being scammed by him (case 3118).

I feel completely stupid and embarrassed about this experience. I am extremely concerned for other women out there in our community (case 1726).

We have very grave fears that this person will rip people off who don’t have the ability or understands the serious nature of demands this person is making . . . (case 3247).

I fear for other women who could fall for the scam (case 1680).

But my concern is that he will probably get some poor lonely unsuspecting female who will fall for his charms (case 2578).

In this way, complainants not only identify their own vulnerability in the aftermath of romance fraud but can also identify the likely vulnerability of others to similar experiences. This is consistent with research on the reporting of fraud, with many victims choosing to report their incident to police and other agencies in an attempt to prevent others from experiencing the same (Cross, 2018b).

Understanding fear of crime in the context of romance fraud

This article has provided an exploratory analysis of fear of crime in response to romance fraud. While fear of crime has been studied in a number of contexts, including online and offline environments, to date, there is no known research which explicitly seeks to understand the way fear of crime is experienced by those targeted by romance fraud. While noting the limitations of the current dataset, and the lack of generalizability attributed to this data, it is arguable that fear of crime is relevant to the aftermath of romance fraud victimization.

This article set out to answer two specific research questions. In answering the first question, How does a fear of crime manifest itself in the context of romance fraud?, it is clear that in the first instance, fear of crime does exist for a subset of those reporting

romance fraud. The analysis has provided concrete examples from those reporting romance fraud, which explicitly link to fear of crime, namely fear of proximate and future victimization, as a result of their interactions with an offender. For many, this fear was for their physical safety, as well as that of their family. For others, it was a fear related to their identity and the potential for misuse in the future, as well as their reputation. In a smaller number of cases, the fear was expressed for others and their vulnerability to romance fraud.

Using themes of affect, behaviors and cognition (Farrall et al., 2009; Gabriel & Greve, 2003; Jackson & Stafford, 2009) we can see the interaction of each of these in our data set. In particular, there was strong evidence for the affective fear experienced, which resulted mainly from direct and explicit threats received from the offender toward the complainant, as well as the cognitive aspects related to perceived risk and subjective assessment of vulnerability. While behavioral aspects were less commonly, as previously stated, even reporting the offense is an example of a behavior precaution. Moreover, the smaller number of examples in this theme may be a function of the current dataset rather than complainants not taking steps to remedy this.

The second question this article set out to explore was “to what extent is a fear of crime evident across both online and offline contexts?” In responding to this question, it is glaringly obvious that fear of crime transcends both online and offline contexts. In line with the conceptualisation of contemporary digital society (Powell et al., 2018) where dichotomies of online/offline are no longer meaningful. It is evident from the excerpts presented that there is a dominant blurring of boundaries between any online and offline context. While most complainants in the current study initiated their relationship in an online context (through a dating website or social media platform), communication did not always remain virtual. In this way, the experience of victimization for individuals and those who were targeted without financial loss, was not relegated to an online environment and consequently, any fear of crime was experienced as embodied by the individual. This is particularly evident in the cases where complainants wrote of their distress and anxiety having been directly threatened by the offender against their personal safety, or that of their family. It is further highlighted by those who were fearful of consequences such as kidnapping, resulting from their research into the area and applying it to their personal situation.

This fear of crime in the offline context holds despite the reality that most victims are unlikely to be in the same geographical jurisdiction as their offender. Based on known statistics, the above analysis demonstrates some aspects of fear of crime which could be easily debunked. In an Australian context, offenders are overwhelmingly overseas and use this to their advantage to avoid law enforcement action (Cross & Blackshaw, 2015). For many, the physical threats they experience are unlikely to come to fruition. There is only one known example in Brisbane, where the alleged offender actually visited the home of his victim, to obtain further monetary transactions (Queensland Police Service, 2019). In general terms, the threats received by victims are designed to gain compliance to financial requests, and if not successful, it is likely that the offender will move onto another victim. The goal of romance fraud is to obtain financial reward, and offenders will concentrate their time and effort on those who they think will deliver financial benefits.

This is slightly different for those who expressed a fear of identity crime into the future. There is a genuine ability of offenders to use the personal information and credentials gained through a relationship for financial gain. In this way, it may be useful for those who have lost these details to treat their situation as a data breach, and take steps to monitor any

unauthorized financial activity. This could be through the gaining of credit reports or having an alert placed on their record. Again, while the loss of personal information may have occurred in an online environment through digital communications, there are real world consequences for victims who experience identity crime. There is existing research which documents the negative impacts of having one's identity compromised and misused in various ways, which includes effects on their physical wellbeing (Button et al., 2014; Cross et al., 2016; Lacey & Cuganesan, 2004; Wyre et al., 2020).

Conclusion

While this research cannot ascertain the full extent of fear of crime for victims of romance fraud, this qualitative data does paint a sobering picture as to just how much impact fear of crime can have in this context. It is clear from this analysis that fear of subsequent victimization is a significant problem for some victims of romance fraud. In some cases, this worry has quite acute affects on people's mental state, their health, their sense of security, and even their freedoms. As the data shows, some respondents not only felt their personal information or identities might be used, or that they might be defrauded of more money, but many felt they might be physically harmed or even kidnapped or killed. In extreme circumstances victims took steps to change their identities and expressed a desire to move house to regain a sense of personal safety. Even more concerning for some was they did not have the resources to undertake these changes and are likely living in a constant state of fear. While it is unlikely that there is a credible physical threat in these cases, the fear expressed by complainants was all too real and exemplified a somewhat horrifying situation for the victim. In this sense, the pervasiveness of online victimization is evident in its capacity to create heightened anxiety for individuals and it can be difficult to extricate one's self from the ongoing online harm – given how much of our lives are lived in cyberspace. Such experiences may be amplified for victims of romance fraud, who by their very nature, tend to be lonely, single, older, and generally vulnerable to the types of offending to which they have been subject.

In considering what can be learnt from this study moving forward, there are a number of points to consider. The first relates to prevention advice that is often issued focused on victims removing themselves from an online context, or closing profiles and/or social media accounts. While this may be beneficial in seeking to disrupt communications with a specific offender, this is unlikely to abate any fear of future victimization experienced by the individual.

Of most significance is the identified need to provide support to victims in the aftermath of romance fraud. While existing research clearly documents the range of financial and non-financial harms experienced by victims, to date this research has not considered any relationship between this and fear of crime. The evidence in the current article potentially highlights how fear of crime is likely to exacerbate the level of trauma and suffering already being experienced by victims. Several of the excerpts presented were unequivocal in the distress they were experiencing in relation to a direct or indirect threat to the current and/or future wellbeing. It is foreseeable that this will interact with other consequences being experienced by victims. Further, it is well established that fraud victims experience large degrees of shame and stigma and are subjects of negative victims blaming attitudes of family, friends and third parties (Cross, 2015; 2018a). In these instances, it is unlikely that victims will disclose their experiences to others, and are isolated in their suffering. The

additional burden created by a fear of future victimization has not previously been factored into this. Current levels of support for victims of fraud (including romance fraud) are severely limited and this highlights a critical need for appropriate support to enable recovery and reduce the likelihood of ongoing victimization.

Overall, this article provides initial insights into how fear of crime is experienced by some victims within the context of romance fraud and further highlights a need to explore this in greater depth. This is particularly the case, given the small number of cases identified in the current data. Directly asking questions about fear of crime, as expressed in the current article, to those who have experienced romance fraud may give a more accurate estimate of the prevalence of these fears for a wider group of those targeted by romance fraud. While the current study suggests that there is a subset of individuals who experience somewhat acute feelings of fear, less is known about what steps, if any, are taken to reduce this fear, and the success (or not) of any actions. It would be beneficial to understand how this operates, not only to advocate for greater support for victims into the future, but to determine the best ways to empower victims to restore their sense of safety and wellbeing in the aftermath of romance fraud.

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