



# A qualitative investigation of the emotional, physiological, financial, and legal consequences of online romance scams in the United States

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## ABSTRACT

The qualitative research study examined the lived experiences of Online Romance Scam (ORS) victims in the United States (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 investigate the perceived implications from ORS victimization. Analysis reflected four themes: (1) mental health consequences with subthemes: emotional dysregulation, behavioral health support, and suicidal ideation following ORS; (2) physiological health consequences including the subthemes: sleep changes, physiological changes, and health-related financial debt; (3) financial consequences including the subthemes: financial loss, constrained financial autonomy, and paying back debt; and (4) legal consequences encompassing subthemes: negative law enforcement encounters, civil litigation, and vulnerability for revictimization. These novel research findings inform research, practice, education, and policy implications.

Online romance scams (ORS) pose a threat to anyone using the Internet. 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 [FBI], 2023). Research demonstrates that ORS victimization can leave individuals with financial difficulties, mental and emotional health challenges, and legal implications that all have negative implications on well-being (Lazarus et al., 2023; Drew and Webster, 2024; Meikle and Cross, 2024). Reports 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 ORS 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 and often cited 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). In that research, participants were online seeking romantic relationships when they were scammed; however, current research offers a different perspective.

Aborisade et al. (2024) facilitated qualitative research utilizing interviews with ORS victims who identified as non-Nigerian and believed they were scammed by Nigerians ( $N = 10$ ) to explore their lived experiences with ORS victimization. Their findings indicate that some ORS victims intersect with the scammer while accessing the Internet conflicting with media portrayals of people meeting their scammer while searching for romance (Goffard, 2017; Higgins, 2022). As emerging scholarship continues to expand and update what is known about ORS, attention has turned to the tactics scammers use to manipulate their targets.

Scammers catfish<sup>2</sup> 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; Lazarus et al., 2023). Lazarus et al.'s (2023) research synthesis identified the numerous strategies are embraced by scammers. They found that female scammer profiles manifest a false familial heritage claiming they are related to tribal leaders or royalty, whereas

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<sup>2</sup> Act of using a false online identity to intentionally mislead a person or person(s) (Alund, 2022)

male scammer profiles rely on elite job titles and worldly experiences to entice victims. After the scammer lures the victim, 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.

Whitty's model (2015) outlines the scammer's money request is posed as a critical scenario with the scammer facing life or death if they do not receive the money. More recent research suggests that the scammer determines their ruse based on the sex with the victim. [Drew and Webster's \(2024\)](#) qualitative research ( $n = 13$ ) exploring victims' psychological experiences of ORS victimization revealed that with female victims, the scammer would request money to visit the victim. Female ORS victims' lies were more complex than what the male victims were told. Male victims reported the scammer requested the money and breadcrumb<sup>3</sup> the victim with promises of visiting them. The scammer's objective attempted to keep the victim engaged and communicating with the scammer while continuing to send them money. However, all participants reported the scammer made the financial request under a time-sensitive, urgent context. The scam ending would fall around the end of the financial transaction.

Some victims who completed the financial requests sensed the ORS was a scam after the scammer failed to follow through on promises that led to victims' realization of the fraud ([Whitty, 2015](#); [Aborisade et al., 2024](#); [Drew and Webster, 2024](#)). A limitation of Whitty's seminal theory (2015) emphasizes the end at the scam's occurring at the revelation and does not provide any insight into what happens after this stage thus overlooking the next phase experienced by victims, the consequences.

### ORS consequences

Existing research suggests that ORS has financial, emotional, mental, and legal implications for victims ([Buchanan and Whitty, 2014](#); [Cross et al., 2016](#); [Whitty and Buchanan, 2016](#); [Aborisade et al., 2024](#); [Webster and Drew, 2024](#)).

#### Financial consequences

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 ([Buchanan and Whitty, 2014](#)). Monetary losses 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 and Buchanan, 2016](#); [Gould et al., 2023](#)). [Whitty and 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 consequences

ORS victims demonstrate a variety of emotional and mental health outcomes ([Buchanan and Whitty, 2014](#); [Cross et al., 2016](#); [Gould et al., 2023](#); [Meikle and Cross, 2024](#); [Whitty and Buchanan, 2016](#)), including embarrassment, sadness, and shame ([Cross et al., 2016](#); [Buchanan and 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 including difficulty with interpersonal trust, avolition and anhedonia, and self-blame ([Whitty and Buchanan, 2016](#); [Gould et al., 2023](#); [Webster and Drew, 2024](#); [Aborisade et al., 2024](#)).

[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. [Aborisade et al.'s research \(2024\)](#) included participants who expressed insomnia and unhealthy eating habits indicating possible changes in appetite. The mental, emotional, and physical health outcomes can hinder coping and navigating the legal side of ORS.

#### Legal consequences

ORS victimization often prompts a criminal justice approach, as victims may turn to local law enforcement to 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. The number of reports is astounding as some research has identified possible barriers with reporting.

[Meikle and Cross' research \(2024\)](#) highlights the difficulties in a centralized reporting system for cyber fraud and the disconnect victims experience when they are seeking help. In their qualitative study investigating help seeking behaviors of ORS victims, researchers used thematic analysis to explore postings ( $n = 3,259$ ) from an Australian-based scam reporting website. Their findings suggest there are victims who will seek out help from law enforcement despite stigma from victimization. Additionally, their research indicates the reporting systems sponsored by the government fail to capture the needs of victims thus resulting in institutional mistrust. Therefore, to support increased reporting, evidence-informed data is required to build transparent and systematic knowledge on ORS victimization in the U.S. ([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 informing research and education. The aim of the current study is to

<sup>3</sup> Sporadic acts by person in the relationship, often manipulative, to keep the receiving person involved and engaged in the relationship ([Rogers, 2023](#))

address the following research question: what are the perceived consequences of ORS victimization among those who experience it in the United States? In the scope of the research, ‘consequences’ refer to the events following the ORS experienced by the victim.

## 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 U.S. 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, 2023) and technology changes at a rapid pace. IPA offers a flexible approach to explore an understudied phenomenon such as ORS (Alase, 2017). Participant narratives provide researchers with an insider’s view from those with direct lived experience (Larkin et al., 2006; Alase, 2017). The structure of allows 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). IPA creates a powerful participant-centered space to gain knowledge of this understudied phenomenon.

## Ethics

This study received institutional review board approval. All participants were provided with and completed informed consent.

## Sampling

Purposive sampling strategies were employed to recruit study participants. Purposive sampling strategies allow researchers to select participants who are knowledgeable about a specific phenomenon (Creswell and Clark, 2011). Recruitment strategies targeted individuals in the U.S. that have experienced an ORS. Interpretative phenomenology analysis focuses on the lived experience. Different perspectives speak to a recommended sample size for qualitative research and using IPA (Smith et al., 2022; Alase, 2017). Smith et al. advises there’s no standard for sample size in IPA whereas Alase recommends a flexible size of 2 – 25 participants. Both note the aim of IPA is to understand the lived experience of the phenomenon and depending on the quality of the data, it may be achieved with different sample sizes. Other researchers recommend sampling until achieving saturation or when no new codes, themes or information emerges from the data (Hennink and Kaiser, 2022). The current research sample ( $n = 19$ ) allowed for rich data collection and saturation was achieved.

The researcher promoted the study with social workers posting the information on the National Association of Social Worker’s (NASW) posting board, a virtual site open for all U.S. NASW social workers to post and communicate on social work topics. The study was shared with experts in the field who were initially identified by their ORS work. 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 community partners such as podcasters reporting on ORS, non-profit agencies working with older adults (i.e., United Way, Minnesota Gerontological Society), and mental health associations (i.e., Mormon Mental Health Society). The researcher also shared the study with an ORS peer support group, Scamhaters United. All participants contacted the researcher either via email or through text messaging using a phone number on the study’s advertisement.

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.

Participants self-selected their willingness to engage in a qualitative interview about their experiencing following their completion of a survey from a larger mixed-methods research study. Twenty-five individuals initiated interest in the qualitative interview and all were contacted. 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 current research aims to address the gap vacant in the research related to the experiences post victimization. The researcher designed the questions from a wholistic view of the experience by asking about immediate- and long-term reactions; reactions impacting mentally and physically; the impact to finances; and sharing with systems. The final questions supported responses designed to address micro-systems: interpersonal and close systems, mezzo-systems: communities and groups of people, and macro-systems: large organizations like legal, healthcare, and financial systems. The guided interview (see Appendix A) 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 with anyone about the ORS; why or why not; and, 4) what would you want close systems (e.g., friends and family), police and criminal justice member, and help-seeking providers like social workers to know about ORS.

Interviews were facilitated and recorded using Microsoft TEAMS. Interviews lasted approximately 30 – 60 minutes. The researcher transcribed the interviews verbatim. The researcher removed participants’ identifying information and added a numerical identifier to protect participants’ confidentiality.

## Data analysis

Interpretive phenomenological analysis (IPA), guided by Hermeneutic Phenomenology, 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 and their words and perceptions of the phenomenon (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, 2019). 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.

Alsaigh and Coyne (2021) present a Hermeneutic phenomenological approach, influenced by Gadamer's philosophy, to explore how individuals in the U.S. who have experienced online romance scams (ORS) perceive the consequences of their victimization. The multi-step process begins with identifying an open-ended research question (Step 1) and continues with the researcher acknowledging their preconceptions and biases (Step 2). In this stage, the researcher used opportunities to discuss with a qualitative research expert, biases and how this may impact the research. The researcher continued this process through reflection and weekly meetings with the expert where these topics were addressed during the collection and analysis phases. Data collection was facilitated through semi-structured interviews (Step 3), which include not only the participants' words but also non-verbal communication and the researcher's observations. The researcher noted observations that were maintained and reviewed during analysis.

In the iterative analysis phase (Step 4), the researcher reviewed transcripts by reading through in entirety once, re-reading again, and completing a third reading. In the fourth step, the researcher would also re-listen to the recordings paired with the transcripts to ensure that the meaning was clearly understood. The researcher began identifying meaningful statements and developing constructs (Step 5). Through reflexivity including documenting observations and feelings when reading the passages, the researcher deepens their understanding of the excerpts and codes (Step 6). Next the codes were organized into meaningful groups (Step 7), and the five general themes were identified (Step 8). The final steps involve reporting findings and establishing trustworthiness by reflecting on the researcher's own social position and biases (Step 9). The researcher sent the findings to the qualitative expert for review and to two social workers who agreed with the work. This approach supports rigorous, transparent research that enhances understanding of the victims' ORS experience within broader social, historical, and political contexts.

### Rigor and trustworthiness

Participants could withdraw participation until data analysis initiated and not experience any penalty, but no participants exercised this option. The researcher participated in member checking by sharing 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 with all the dates and actions completed throughout the research process and during manuscript development (Carcary, 2020). The researcher shared the initial codes and participants' deidentified interview transcripts with subject matter experts to support research rigor. This step allowed the researcher 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 throughout 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. 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). 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 Prefer not to disclose (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%), separated or divorced (21%), civil union or partnership (5%), and 11% reporting "other". Participants retrospectively reported that at the time of the scam that 32% lived alone while 53% lived with roommate, family, or spouse. Looking at participants' education and income, 79% earned a 2-year degree, 4-year, or master's level degree and had an average yearly income of \$60,000 United States Dollars (USD). Reported ORS financial losses ranged from \$100 – 800,000 USD. The sum of losses was \$2.5 million, and the average loss was \$139,127 (standard deviation of \$224,384). The sample represented participants who reside in the U.S., but it is unknown which states they lived.

#### Themes

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

#### 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 [victim's location]. I was gonna go there [scammer's location] 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 with seeing someone: "I guess I should have found somebody to talk to about it, but I never did."

Due to their victimization, some participants developed mental health illnesses that required diagnosis. Reporting of illnesses ranged from no issues to anxiety to posttraumatic stress disorder with some participants described seeking psychiatric counseling to cope with their diagnosis. Participant (723) offered, "I didn't get really depressed about it or anxious". Yet for participant 1524 who shared their insight, "I had struggled with depression and anxiety before, but now it's just like it's crazy that the person [the scammer] has turned me into... I've been. I see a psychiatrist trying just trying to get over it", their experience was different. Participants reported difficulty with adjusting from ORS victimization which did not resolve and sought treatment to cope with the experience while some experienced increases with life-threatening acuity with suicidality.

#### *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 [suicide] first... I was emotionally a mess. Yeah, I mean there I was looking at that train. I mean, there was definitely some passive SI [suicidal ideation]." 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. Participants included they were supported by relationships that helped them move past suicide (223), "I would not be here right now if it was not for a very dear friend of mine, a sister from another". Victimization also affected participants physiological well-being.

#### **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. Participant 1424 reflected how the lack of sleep, changes in appetite led to an increase in motor agitation, "I would go to bed at 1:00AM and I would start shaking about 12:45AM just before one and forget that I hadn't eaten or drank anything... I was wide awake." For other participants, they were able to cope with the sleep disruption with eating. For example, participant 823 said they had difficulty sleeping, would wake up but was able to read and fall back asleep.

#### *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. Another participant reports that eating helped them fall back asleep. Participant 1423 found a connection between their sleep disturbance where if they had not eaten, they were able to fall back to sleep after a brief meal. They reported: "and then I would drink some water and I would eat a piece of toast and go to bed..."

#### *Health-related financial consequences*

The subtheme describes expenses connected to their health that stemmed from the ORS victimization. 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 loss

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 401 K 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). They expressed knowing that the financial impact was different from them versus other ORS victims they 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."

### Constrained financial autonomy

Financial victimization also altered 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 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. The financial debt also can be tied to legal consequences.

### 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." From reporting to law enforcement, some participants reported the consequences associated with inability to pay their financial obligations.

### 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, but some participants disclosed that 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 they 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

This 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 included health, social, legal, and financial consequences (Buchanan and Whitty, 2014; Cross et al., 2016; Gould et al., 2023; Drew and Webster, 2024). In Cross et al. (2016), Gould et al. (2024), Drew and Webster (2024), and Aborisade et al.'s (2024) qualitative research, findings suggest that victims experience short- and long-term emotional dysregulation and psychological distress ranging from shame and mistrust to depression, anxiety, and trauma.

The analysis of these findings leads to the development of a new term to conceptualize ORS victimization and the long-term consequences that impact victims, *disenfranchised victimization*. In this context, disenfranchised victimization, a term not fully conceptualized in existing social science research describes the phenomenon occurring when the victimization is not recognized, validated, or acknowledged by individuals and systems within the victim's environment and the victimization marginalizes the victim in their environment.

These findings illustrate how the consequences of ORS victimization contribute to disenfranchised victimization by creating additional recovery barriers and further marginalizing victims within their communities. Understanding this process requires placing it within a broader context. Victims of financial exploitation and fraud often face interpersonal challenges after victimization, including mental health struggles like mistrust, depression, and anxiety (Nguyen et al., 2024; Meikle and Cross, 2024). The resulting loss of social support exacerbates their isolation, increasing their risk of repeat victimization and compromising their safety, financial stability, and overall well-being. The financial loss reduces their ability to seek professional intervention or jeopardizes their stability resulting in some victims displaced from their environment. Although some of the consequences were short-term, others spanned months and years.

Another novel finding of the current research study was the focus on the temporal and proliferating impact across the life span and life domains. ORS consequences affect various domains of the victim's life including financial, health, and legal well-being. The present ORS research further explores the impacts of victimization and the findings mirror that of Drew and Webster (2024). Their qualitative findings reported how ORS impact victims' financial health and affect their mental health permanently and limited self-expectation for recovery. 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. Consequences and aftermath are absent in current conceptualizations of ORS victimization.

With current theory and conceptualization of ORS (Whitty, 2015), lack of information about the end of the scam suggests the scam ends with the victim's revelation of the fraud. Whitty's multi-staged theory conceptualizing ORS addresses revictimization occurring at the end of the scam. The difference though, is that not all current research participants reported revictimization unlike Drew and Webster's (2024) research. Most of their participants ( $n = 11$ ) reported they were threatened by the scammer once they stopped sending money. Moreover, their research demonstrated if victims were revictimized at the end of the ORS, it resulted with compounded consequences, meaning more than one consequence was reported by participants. These findings help provide a more comprehensive explanation of ORS in the United States.

Participants' experiences reflected different degrees of consequences. For example, some participants reported feelings of shame or loss while others reported suicidal ideation or financial consequences that ranged from decreases in spending to reconfiguring their retirement. The current research supports Lazarus et al.'s (2024) critical lens of Whitty's conceptualization of ORS (2015). They posed a critical evaluation of theory highlighting how it suggests that specific populations are more vulnerable than others. In Lazarus et al.'s research, they advise that victimization is fluid and complex with many factors contributing to victimization not just population. It is stressed that vulnerability fluctuates over time. The current research findings support their position evidenced by ORS consequences intersecting with victims' gender, sex, and age.

### Gender, sex, and victimization

A disproportionate number of women (133%) than men participated in this study. Much of existing research contains samples disproportionately including females (Buchanan and Whitty, 2014; Webster and Drew, 2024; Aborisade et al., 2024). In one of the only ORS data sets that aggregates participant by sex in the United States, the sample included 11% more females reporting ORS than males (Bureau of Justice Statistics, 2017). ORS money loss was statistically significant with women reporting higher levels of financial losses (Buchanan and Whitty, 2014). The trend repeated in the findings can be explained with gender-based violence research.

Worldwide, females and women are overwhelmingly victimized with 95% of reports centering on females than males and 1:3 women are impacted in the United States (United Nations, 2024; SAMHSA, *n.d.*). One reason for a disproportionate number of women reporting ORS may be related to the intimate relationship used in the scam. For women, they are more likely to experience intimate partner violence or be harmed in a crime by someone they know versus men who are more likely to be targeted by a stranger (Cruz et al., 2023). Research has attempted to identify other factors associated with victim's sex and gender, but the state of the research remains relatively nascent on ORS with extant research focusing on cross-sectional data eliminating the ability to identify causal relationships.

ORS money loss is a significant consideration given the total losses reported in this study calculated to 2 million U.S. dollars across 19 participants. However, implying money loss independently of the contextualized findings assumes that participants can simply refund their debt. Conversely, 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 but includes their housing, retirement security, and their financial autonomy more jarring as victims' ages increase.

### Age-related victimization

When considering the average age of participants was 51 years old and the average reported money losses was \$139,000, victims' ability to rebound to their pre-victimization financial status or achieve financial

stability stands as an unrealistic if not near impossible expectation. Research suggests that aging adults who have left the workforce or are 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). ORS victims cannot replenish their savings to pre-victimization levels and financing their daily living needs becomes strained. Age contributes to ORS victimization vulnerability and compounds the risk as individuals grow older.

Havers et al. (2024) found that repeat general cybercrime victimization was associated with participants aged 75 years and older. A strength observed in older adults found in the research showed that they were more likely to report their victimization to law enforcement (Havers et al., 2024). Cybercrime victimization scholarship has identified attributing factors recognizing the significance of biological factors: declining cognitive functioning and health factors and psychosocial factors: less social support, lower financial status, and decreased cybercrime and security knowledge (Burton et al., 2022; Shang et al., 2022). Though the research answers to broader cybercrime, the findings are helpful emphasizing possible rationale for victimization. More specific ORS victimization has tried to elucidate contributing factors while online lay-person resources frame it from an ageist lens. Ageism beliefs discriminate and stereotype that against people based on their age believing (American Psychological Association, 2020).

Whitty's (2019) research on ORS victimization suggests that younger adults are at higher risk for victimization on account of the time spent online and their online behaviors (i.e., interaction with other Internet users). However, when conducting a search using the terms *older adults and ORS*, multiple sites pop up from the FBI, legal professionals, and government agencies providing warnings to this population. Limited explanation on these sites offer insight into the "why" aging adults are at risk implying that age stands as the main factor for victimization. A critical takeaway advises that ORS victimization affects adults across the lifespan and severity of consequences vary with age. Age-related considerations influence resource availability and service delivery.

Ultimately, ORS victims will need to rely on support from their resources and network if unable to secure income or seeking emotional guidance 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. The gap creates a hardship for ORS victims especially when accessing help-seeking from public and social service agencies that are ill-equipped to provide support. Participants' experiences accessing procedural justice illustrates the challenges law enforcement have investigating and addressing ORS victimization.

### *Seeking justice*

Current findings show that seeking law enforcement support for ORS victimization needs imperative attention. Based on these findings, reporting ORS fails to proceed past the initial encounter with law enforcement. When searching for justice, victims encounter barriers with reporting that contribute to their disenfranchisement among help-seeking professionals. Participants describe situations where their rights were not adequately supported or their character was judged, a sentiment that's often reported in victims' justice research (Ranapurwala et al., 2016; Katirai, 2020).

ORS victims who report their vict must engage with a national reporting system (FBI ICCC) where they disclose their personal information without human confirmation or follow-up to report scam victimization to the FBI. Participants remain in limbo not knowing if their case was received or if their data is secure from a lack of follow-up contributing to feelings of institutional betrayal of a system designed to support victims aligning with Meikle and Cross' research (2024).

Implications from [Meikle and Cross's \(2024\)](#) research recommended a redesign of a scam reporting system to one utilizing an interactive

support model. The current findings suggest 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 ORS stigma resulting in the disenfranchised victimization.

### *Civil litigation*

Not explored in previous research and may be a unique finding to the U.S., ORS victimization sends 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 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 need to 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. An income threshold can prevent ORS victims from qualifying for services (Ayala, 2021) depending on how their income is factored. 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 from their victimization.

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 are evicted from their home. As middle-aged adults transition into older adulthood, housing insecurity is associated with lower health outcomes (Bhat et al., 2022). Victims who experience housing insecurity or are underhoused from the fraud risk compounded by health compromises and can lack the financial resources to access medical care.

Despite being defrauded, ORS victims remain responsible for their financial losses potentially neglecting their mental and physical recovery. The legal consequences add work and stress for ORS victims. Without money or advocacy skills, victims' exposure to negative outcomes in civil litigation jeopardize their assets and financial stability. The civil litigation increases victims' vulnerability and heightens dependency on resources and support systems. It also threatens their ability to pursue recovery.

### *Engaging in recovery*

Developing and recovering from financial debt may be a less difficult process since victims can track money and the debt as they move forward. Mental and physical health consequences fuel more challenges to identify, and resolve given the subjective nature of trauma and psychosocial stress on the body. For ORS victims, the findings underscore the role of professional intervention in the recovery process. The process appears differently depending on the availability and access to resources.

An embedded takeaway from the findings is that participants found that ORS recovery and support included a poly-intervention approach. The approach encompasses a combination of talk therapy,



psychopharmacology, peer support, and medical assessment and monitoring. In the U.S., these services 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 exacerbate and recovery without intervention is unlikely (Thoits, 2022). Furthermore, current findings demonstrate a vulnerability to future forms of victimization including ORS and intimate partner violence. Without interventions, participants remain vulnerable to violence and lack the support to process their victimization, leading to a cycle of further alienation and compounded trauma.

### *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 were heterosexual, white, and highly educated women. The participants' social location contributed to the findings in a positive way. Several participants expressed a desire to increase awareness of ORS to the community motivating their participation in the study. The researcher aimed to increase awareness in the reporting of these findings. The researcher also felt compelled to ensure to reflect the holistic experiences and perceptions from the victims to dispel past media stereotypes of ORS victims.

The current research acknowledges the intersectionality of the participant and how their experiences can be perceived in the United States. The researcher's intersectionality also acknowledges that 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. In the United States, minoritized populations include females and women with further stratification of experiences when factoring race, ethnicity, country of origin, economic status, education, ability range, health status, and/or orientation. 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.

With qualitative research, findings can 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. Findings are affected by recall bias as most participants provided their lived experiences and when viewing them collectively, there is limited range on acuity regarding mental health, physiological, and legal consequences.

An existing stigma surrounding scam victimization, including ORS, creates a risk for social desirability bias. The 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 warranted.

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. Increased research has highlighted providing an increased understanding of ORS and subsequent victimization yet there continues to be gaps in the research.

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.

Sampling efforts should aim to identify diverse voices in the research. Researchers can enhance sampling by incorporating stratified sampling methods where members of the population are broken down into subgroups ensuring a representation of people across the spectrum (Heath, 2023). Researchers can advertise the study with diverse interest resources and providers to help build interest with future research.

### **Practice**

When working with victims of ORS, there is a need for adequate delivery of service coordination, case management, advocacy, and crisis intervention. For all providers, awareness is required and all should be able to recognize and act if they identify suicidal behaviors. The current and extant research reflect that some participants experience suicidal behavior following victimization. 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.

Therapists must understand ORS stigma and the deep emotional consequences resulting from ORS victimization. To increase mental health therapists' efforts, they should consider incorporating a comprehensive, cyber-assessment in their psychosocial assessments that evaluates online behaviors, history of cyber victimization, support systems and assessing for emotions like loneliness, trust, and history of relationship violence. BPD Tech Assessment provides therapists with a thorough cyber assessment informed by the National Association of

Social Workers' (NASW) technology use guidelines (NASW, 2015; Jones and Hitchcock, 2018). Social workers take an ethical oath to value human relationships and self-determination. Social workers and all mental health therapists can uphold those values and empower their clients to practice awareness and protective behaviors online.

Service providers who are informed and knowledgeable about ORS victimization can help can aid in recovery and destigmatize help-seeking behaviors. The FBI's cybercrime reporting system offers an opportunity for victims to report their crime in the safety of their home without judgment. The system should consider offering an opportunity for victims to confirm the receipt of their information and know how their reports are being used or if being pursued.

Follow-up communication is a recommended tool available to law enforcement when receiving and investigating ORS victimization. Victims experience interpersonal mistrust and institutional betrayal. To mitigate, a focus on communicating with the victim on the status of the investigation is highly advised. The practice recommendations validate the victims' experiences and acknowledges that ORS victimization exists as a threat to the safety and well-being of the community.

## 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 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

report scam victimizations. Internet platforms should provide transparent reporting of victimization. The bulk of the protection should fall on the platform not the user. Platforms offer limited recourse for victims and instead should 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.

## CRediT authorship contribution statement

**Rebecca Cole:** Writing – review & editing, Writing – original draft, Visualization, Validation, Supervision, Software, Resources, Project administration, Methodology, Investigation, Funding acquisition, Formal analysis, Data curation, Conceptualization.

## Declaration of Generative AI and AI-assisted technologies in the writing process

During the preparation of this work the author(s) used Grammarly and Chat GPT in order to improve readability and language. After using this tool/service, the author(s) reviewed and edited the content as needed and take(s) full responsibility for the content of the publication.

## Declaration of Competing Interest

The authors declare the following financial interests/personal relationships which may be considered as potential competing interests: Rebecca Cole reports financial support was provided by The University of Texas at Arlington. If there are other authors, they declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

## Appendix A 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. 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. 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 B 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)						
<b>Sex</b>							
Male	3 (16)						
Female	15 (79)						
Prefer not to disclose	1 (5)						
<b>Gender</b>							
Man	3 (16)						
Woman	15 (79)						
Prefer not to disclose	1 (5)						
<b>Race</b>							
Asian	2 (11)						
Black or African-American	4 (21)						
White	11 (58)						
Other race, not listed	1 (5)						
Prefer not to disclose	1 (5)						
<b>Hispanic or Latino</b>							
Yes	1 (5)						
No	17 (90)						
Prefer not to disclose	1 (5)						
<b>Education</b>							
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)						
<b>Sexual Identity</b>							
Aromantic	1 (5)						
Fluid	1 (5)						
Gay	1 (5)						
Lesbian	1 (5)						
Straight (Heterosexual)	14 (74)						
Preferred not to disclose	1 (5)						
<b>Relationship: At the time of the scam</b>							
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)						
<b>Living: At the Time of Scam</b>							
Living alone	6 (32)						
Living with a partner or spouse	4 (21)						
Living with parents, guardians, or family	6 (32)						
Other or not listed	2 (11)						
Did not disclose/Preferred not to disclose	1 (5)						

## Appendix C 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

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.	Suicidality	1524	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."
			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.
		723	I didn't get really depressed about it or anxious.
		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
		223	I would not be here right now if it was not for a very dear friend of mine, a sister from another.
	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
		1424	I would go to bed at 1:00AM and I would start shaking about 12:45AM just before one and forget that I hadn't eaten or drank anything... I was wide awake.
		823	had difficulty sleeping, would wake up but was able to read and fall back asleep.
		223	I was very stressed out... for so long because of the severity of the situation, I mean my hair was falling out.
Financial consequences - Scammers' goal of obtaining money leaves ORS victims in precarious financial standing.	Physiological Changes	1824	...17 - 18lbs from the stress of the ORS victimization
		1523	... 80lbs from not being able to eat
		1423	and then I would drink some water and I would eat a piece of toast and go to bed...
		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
		532	"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".
	Health-related Financial Debt		
Legal Consequences. Legal consequences refer to events and barriers that may be governed by laws and policies and threaten one's safety.	Financial loss	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 401 K 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."
		123	explained that her account receiving disability payments was frozen
	Constrained Financial Autonomy	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.
		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.	Paying Back Debt		
	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
Legal Consequences. Legal consequences refer to events and barriers that may be governed by laws and policies and threaten one's safety.	Civil Litigation	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
		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 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.
- 1824 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.

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