



Online Dating and Romance Scams

Morgane Coat, Master’s candidate



Briefing Note
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Definition and scope

In dating and romance scams, “scammers **take advantage of people looking for romantic partners**, often **via dating websites, apps or social media by pretending to be prospective companions**. They play on emotional triggers to get their victims to provide money, gifts or personal details. Dating and romance scams can continue for years and cause both emotional and financial damage.”¹ In Canada, in 2018, **romance scams cost Canadians more than any other kind of scam**, with 756 reporting slightly more than \$23 million in losses.²

Victim profile

- Most studies agree that **women report this kind of scam more often**, so they assume that **women are most often the victims**.^{1 3 4 5} However, even though women and men are equally likely to lose money from this kind of scam, **on average men lose almost twice as much**.³
- According to certain studies, victims tend to be **single parents**,⁶ and scammers target **LGBTQ+** and heterosexual individuals equally.⁷

The Research Chair in Cybercrime Prevention was created on the initiative of the University of Montreal, Desjardins and the National Bank of Canada. Led by Benoît Dupont, researcher at the International Centre for Comparative Criminology at the University of Montreal, its mission is to contribute to the advancement of research on cybercrime phenomena from the perspective of its prevention.

- Depending on the study, **victims are generally between 40 and 60 years old.**^{1 3 4 5}

Overall findings and risk factors

People with traditionally **more romantic views on love**,⁷ and especially those who tend to **idealize their romantic partners** and relationships, are more likely to fall victim to this kind of scam.

More impulsive, well-educated and more trusting (i.e. gullible) individuals and those with an **addictive disposition** are also **more likely to fall victim** to online dating and romance scams.⁵

Certain people are **less likely to recognize fake online profiles**, especially:⁸

- People who focus more on **short-term as opposed to long-term benefits**;
- People who have **never come across this kind of scam** before;
- People who **take less time to figure out** whether an online profile is **fake**.

Paradoxically, while **more impulsive** people are more likely to fall victim to dating and romance scams, **they're better at distinguishing fake profiles from real ones** on dating sites.⁸ This might be because some impulsive people follow their "initial instinct" when they come across a profile that makes them feel uneasy or skeptical, and they don't respond when the potential scammer reaches out.⁸

When faced with a decision, victims may also commit **motivational and cognitive errors** such as:⁹

- Being more attracted to and trusting of **authority figures** (doctors, military personnel, diplomats, etc.);
- Being more inclined to help **when scammers appear** financially or emotionally **vulnerable**;

- **Reacting quickly** in emergencies or crises situations created by the scammer (for example, when the scammer threatens to break up with them);
- Believing (falsely) that they have so much in common with the scammer;
- Believing that **the more time and money they invest in the relationship, the more likely the relationship is to succeed** (also known as "the sunk cost effect" or "the near-miss phenomenon"; see briefing note Vol.1 Iss. 4, "Mass Marketing Fraud");
- Experiencing **cognitive dissonance**, that is, focusing on what they want to believe when faced with two contradictory sets of information.

Revictimization

Some victims have **addictive tendencies** and find it hard to end the relationship or accept that it could be fake, even when authority figures (police, the bank, etc.) tell them otherwise.

Most of them continue **living in denial and either keep participating in the same scam or fall into a new one**, thereby increasing their chances of becoming repeat victims.^{9 10}

In fact, victims can continue being scammed by the same scammer even after someone points out all the signs to them:⁹

- The scammer might pretend to be a police officer who found the criminal and now needs money in order to get the victim's money back.
- The scammer might convince the victim that they've finally fallen in love with them over the course of the scam.

Recommendations

Before trying to help victims that have fallen for this kind of scam, it's important to be aware of how

great of a **psychological and emotional impact** it might have had on them. In fact, victims often feel that the **psychological and emotional toll** greatly outweighs **any financial loss they may have suffered**.⁷ They often feel that losing the relationship is worse than losing their money, regardless of the amount. In worst-case scenarios, victims go through the different stages of grief: they feel traumatized and devastated by the loss of the relationship, they commit or consider committing suicide, and they're sometimes even prepared to pay the scammer just to keep the relationship going.¹⁰

To prevent victims from being revictimized because of their addiction to the fraudulent relationship, we can structure awareness programs the same way we structure existing programs developed to treat **alcohol or gambling addiction**.⁵

Instead of simply teaching individuals that this kind of scam exists and what signs to look out for, awareness programs should **highlight behaviours that individuals should change to protect themselves**, and train them to detect scams using more practical exercises.^{8,9,11}

Study limitations

At the moment, it appears that only one scholar (Monica Whitty in the UK) is researching this type of scam.

Whitty herself outlines the limitations of her research and makes suggestions for future studies.

It's important to keep the **dark figure of crime** in mind, especially since **certain groups** (like the

LGBTQ+ community) seem less likely to report this kind of scam than others.⁷

Moreover, the different reports and studies on this topic don't distinguish between victims who were "just" misled and those who lost money. Risk factors may, therefore vary.

We need to keep researching this issue to confirm and broaden our current findings, especially since the studies we've conducted so far sometimes poorly explain the results or contradictions they're meant to be shedding light on.

References

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