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'NOT A VICTIMLESS CRIME'

The impact of fraud upon victims

Introduction¹

It is surprising to note that despite extensive research on crime victimisation there has only been a very small amount of research on fraud victims (Croall, 2001; Fraud Advisory Panel, 2006; Ganzini et al., 1990; Levi, 2001; Levi, 1999; Levi and Pithouse, 1992; Spalek, 1999). This literature highlights some of the devastating consequences and impacts of fraud on the victim. For some, such is the severity of the harm they experience, it has been likened to that of violent crime (Marsh, 2004). Further to this, there is evidence from some victims who express feelings in the aftermath of online fraud that they have been 'mentally raped' (Whitty and Buchanan, 2016: 180; see also Deem, 2000: 37). While the most obvious consequence is financial harm, it is important to recognise that the impacts of fraud go far beyond that of pure monetary losses. However, the financial loss can be significant. For some victims, such is the loss that they are required to sell assets (often their home), go back to work (if they were retired), or are unable to secure credit or sometimes in the worst case scenario they may even become bankrupt. This chapter will explore the impact of fraud on the victims, examining both the financial and non-financial harms experienced by these victims, and in doing so it will draw upon some of the latest research from around the world. The chapter will start with an examination of the impact of crime in general, before exploring some of the specific impacts of fraud, which have been noted in the research. Throughout the chapter case studies of real victims from the authors' research will also be used to illustrate the arguments made.

Impact of crime in general

There has been a significant body of research illustrating the impact of crime on victims (Spalek, 2006; Walklate, 2007). The more substantial research on crime

in general has noted a variety of common impacts that victims suffer. Some of these common impacts will be identified below, but it is important to note that similar crimes may affect different people in different ways. A burglary of two houses, which both involve the loss of a television of similar value, will not necessarily have the same impact upon the victims. A range of factors may relate to this, including the established coping mechanisms of the person in the first place, the social capital of the victim to recover, the burden of the financial loss relative to the victim's income and their experiences in reporting to police. Overall, the heterogeneity of all victims, and fraud victims in particular, must be borne in mind through the discussion throughout this chapter. In reviewing crime victimisation broadly, Spalek (2006) notes five common themes under which a variety of further impacts are noted. Each of these is detailed in turn.

Psychological impact

There are a number of aspects linked to the psychological impact of crime. First there is the shattering of cognitive meanings, whereby existing views of the world are broken such that victims lose faith in people or certain groups (often associated with the perpetrator). Second, some victims experience a loss of self-control where they often feel any control over their lives has been taken from them. Many victims also end up blaming themselves for the crime. Another common impact is for the victim to compare their experience with others, particularly those with worse experiences, as a way of coping with their victimisation. Some victims will also use the experience to search for meaning in their lives. Finally, some victims will also experience strong feelings of retribution towards the perpetrator, although this does not hold for all victims.

Emotional impact

Spalek (2006) notes a variety of research findings relating to the emotional impacts of crime. First of all not only will many victims experience fear at the time of the incident, many will also fear further or ongoing victimisation. Many victims, particularly males, will also experience anger as a result of the crime. Some research has also shown some victims will hide and internalise emotions as a result of crimes. Victims of some crimes, particularly violent ones, sometimes also experience post-traumatic stress disorder.

Behavioural impact

Another common theme in research in general on crime victims is that the victimisation leads to changes in behaviour. Some will avoid the situation associated with the crime, such as rape victims avoiding similar places to where they were attacked. Some will completely change their lifestyle; for instance, Spalek (2006) cites the case of a woman who, while playing tennis, had a man expose his genitalia to her and as a consequence of this event she stopped playing the game.

Physical impact

Many violent crimes involve injuries to the victim, which result in the need for medical treatment. Bruises, cuts, gunshot wounds, sexually transmitted diseases, and pregnancy represent some of the physical impacts victims of violent crime experience. Nausea, headaches, fatigue may be other consequences which result from crime. Such is the impact for some victims they may resort to violence against themselves or towards those who victimised them.

Financial impact

Finally, Spalek (2006) notes the financial impact upon many victims. There is the loss that may arise from the actual crime, but also the secondary costs that arise, such as the costs of improving security, increased insurance premiums and loss of work. The Spalek (2006) review notes many general crime impacts, which will shortly be detailed for fraud victims. Some of these impacts are common, some rare. The diversity of fraud, however, ensures the impacts of this particular crime can also be very diverse, depending upon the type of fraud and the circumstances of the victim. This section, however, will also illustrate impacts that are not noted amongst crime victims in general and are specifically related to fraud victimisation. Most importantly the section will debunk the common myth that for many fraud victims victimisation has a limited impact or perhaps is even 'victimless'. The following section will start by exploring that very issue.

The 'victimless' crime?

It is critical to debunk the commonly accepted myth that many frauds are a 'victimless crime'. This view largely arises from the prevalence of credit card fraud victims who suffer a financial loss, but who then are reimbursed by their banks. It also arises from large organisational victims of fraud who are often viewed as being able to soak up 'relatively small' losses and who at times can be understood as faceless corporations. As this chapter will illustrate, those who experience unauthorised transactions on their credit cards are only one group of fraud victims, who do not comprise the majority. For the many other victims of fraud, an overwhelming majority do not get their money back. Even those who do get their money back can often suffer from a variety of impacts unrelated to financial harms. This argument also negates the organisational victim, that is, the bank or retailer, who ends up taking a financial loss as a result of the fraud and in many cases will have to pass the loss onto their customers and consumers, which further illustrates that organisations can and do suffer financial losses as a result of fraud. This chapter will demonstrate the completely devastating impacts that fraud can incur on victims, leading some to even commit suicide. As previously cited, it is incorrect to assume that fraud victims only suffer financial losses, with the reality highlighting that fraud victimisation can extend to the deterioration

of physical and emotional health and well-being, depression, relationship breakdown, homelessness, unemployment and in worst case scenarios, suicide. The impact of fraud can be as severe as those who experience violent crime, however the same degree of acknowledgement and support is not apparent. This is a theme explored in later chapters.

Similar to research examining the impact on crime victims in general, for fraud victims, there is a wide range of devastating impacts that will be outlined in the following sections. However, as with other crimes, it is important to note that there is diversity in the severity of the impact experienced by fraud victims, with the dollar value of the fraud not necessarily commensurate with the impact experienced by the individual. Rather, the extent and nature of the impacts do vary according to the individual and there are some victims who have suffered significant losses for whom the impact is minimal. In one of the largest studies to date, that specifically examines fraud victims (in the UK of mass marketing frauds such as bogus investments, fake lottery, advanced fee fraud, and identity frauds), 745 victims rated different impacts upon them. The data is presented in Table 4.1 below.

The table shows that the four most significant impacts reported by fraud victims were anger, financial loss, stress and psychological/emotional feelings. However, a significant number experienced problems in relationships with their partner or family at 17.2 per cent with a further 9.1 per cent experiencing problems in their relationships with friends. Around 1 in 10 also experienced a worse

TABLE 4.1 Fraud victims' views of possible impact of fraud: 1= No effect: 7 = severe effect (Button et al., 2014: 45)

| <i>Possible effects of fraud</i> | <i>Numbers</i> | <i>Mean</i> | <i>% claiming low effect: 3 or under</i> | <i>% claiming high effect: 5 or higher</i> |
|---|----------------|-------------|--|--|
| Caused feelings of anger | 729 | 5.2 | 21.9% | 68.40% |
| Financial loss | 665 | 3.9 | 48.6% | 45.0% |
| Caused feelings of stress | 681 | 4.0 | 44.3% | 44.3% |
| Caused psychological/emotional feelings | 622 | 3.4 | 53.9% | 36.7% |
| Caused problems in relationships with partner or family | 548 | 2.1 | 79.6% | 17.2% |
| Worse personal credit rating | 466 | 1.8 | 84.5% | 11.4% |
| Caused physical health problems | 536 | 1.8 | 85.9% | 10.8% |
| Loss of pension | 433 | 1.6 | 88.9% | 10.0% |
| Caused problems in relationships with friends | 519 | 1.6 | 87.7% | 9.1% |
| Caused mental health problems | 499 | 1.5 | 90.8% | 7.4% |
| Loss of home | 410 | 1.3 | 95.4% | 4.0% |
| Loss of employment | 406 | 1.2 | 96.8% | 2.5% |
| Caused feelings of suicide | 487 | 1.2 | 96.3% | 2.3% |
| Led to suicide attempt(s) | 471 | 1.1 | 98.3% | 1.7% |

credit rating or a loss to pension. A very small number reported feelings of suicide or had attempted suicide, which is a concerning statistic. These and other consequences will now be the subject of more in-depth analysis. Throughout the chapter, case studies of real victims will be used to illustrate the impacts.

Financial impact

The diversity in fraudulent approaches and the amount of money lost by fraud victims is reflected to a large extent by the wide range of monetary values that victims suffer. Fraud losses can range from no actual financial loss (as happens in many credit card frauds where monies are often reimbursed by banks and other financial institutions) to millions of pounds/dollars. Some frauds, such as ticket frauds, are likely to yield relatively small losses to the individual as tickets generally cost in the tens of pounds/dollars. This is in contrast to investment frauds, where hundreds and thousands (or more) of pounds/dollars is not an unusual investment figure, and as a result, these types of frauds generally involve much greater financial losses to victims. As Table 4.2 shows, in the UK the average loss for a ticket fraud was £80, whereas for a pension fraud it was almost £39,000. Indeed the table illustrates the nature of diversity evident in the average losses for a selection of different types of fraud.

Further statistics from the study undertaken by Button et al. (2014) reveal that, of the 745 victims interviewed over the telephone, one in six (16%) had lost under £100, 37% had lost under £1,000 and three-quarters (76%) had lost under £10,000. At the other end of the scale, one victim had lost over a million pounds and 22 victims had lost between £100,000 and £1m. The same research also investigated the loss related to household income. This showed that many victims sustained losses that would seriously impact upon their lifestyle. For example, of those with a household income of under £10,000, eight (16%) reported a fraud loss of over £10,000, more than a year's income. Of those with a household income of £10–50K, 45 (8%) reported a loss of over £50,000, which again is more than a year's income.

The financial impact can then have secondary consequences for some victims and their way of life. For example, some victims reported having to 'downgrade'

TABLE 4.2 Selected common frauds in the UK and their average losses

| <i>Type of fraud</i> | <i>Average loss</i> | <i>Country and source</i> |
|------------------------------------|---------------------|---------------------------|
| Pension fraud | £38,974 | UK (Levi et al., 2015) |
| Investment fraud | £21,534 | UK (Levi et al., 2015) |
| Online shopping and auction frauds | £1,700 | UK (Action Fraud, 2013) |
| Identity fraud | £1190 | UK (Action Fraud, 2011) |
| Bogus holidays | £889 | UK (Action Fraud, 2015) |
| Advance fee payments fraud | £784 | UK (Levi et al., 2015) |
| Ticket fraud | £80 | UK (Action Fraud, 2010) |

their lifestyle, with fewer expenses, and less foreign holidays. Others indicated that they had to work longer or re-start work because of the loss sustained to their pensions. It is not unusual for victims to lose their houses and other property as a consequence of the fraud. This can also impact on a deterioration of their credit rating or in certain circumstances even lead to bankruptcy. For example, the National Institute of Justice research on victims of fraud (consumer frauds) in the USA found 20 per cent suffered financial or credit problems as a direct result of the fraud (cited by Deem, 2000). There can also be extended impacts, or secondary victimisation, on those beyond the direct fraud victim. For example, employers and business owners who suffer fraud losses can be forced to sell or close their companies, which can lead to unemployment for those whom they have hired. There are also many issues of debt associated with those who suffer fraud. Button et al. (2010: 12) highlighted the case of Bernard, a small businessman, who had been defrauded, and as a consequence struggled to pay debts to local suppliers and was in the process of selling the family home to help achieve this. Some were not sympathetic to his plight, as he noted:

I mean we had one guy who drove round the front lawn and chewed up the lawn when we were trying to sell the house. Another wrote c**t in big letters an hour before someone from the Middle East flew in to buy ... look at the house so I had to go out the back taking green paint and paint it. So if you look at our ... lovely 19th century stonework and there's one big yellow stripe across it covering up the word c**t [laughs], cos he believed it (that the victim had not lost large sums of money in the fraud), you know. And afterwards he said I'm sorry I did that, I let myself down.

(Bernard, small business fraud victim)

Even where there are no actual financial losses some victims spend a great deal of time having to deal with the consequences of the fraud. For example, estimates indicate it takes an average of 48 hours for the typical victim of identity fraud to clear their name (cited in Fraud Advisory Panel, 2006). Research by Pascoe et al. (2006) has suggested that for most victims of identity fraud they can spend between 3 and 48 hours rectifying their situation (actual time taken might be over a longer period of days/weeks).

Little or no impact

While the previous research has focused heavily on those victims who suffer a varying degree of financial loss, there is also research that notes those victims who suffer very little impact as a result of victimisation (Button et al., 2009). Clearly there is a degree of relativity to this and an investment banker earning hundreds of thousands of pounds per year who suffers £50 ticket fraud will suffer a smaller financial loss compared to a cleaner earning £10,000 per year

who loses £1000 on a fake lottery scam. However, this was not always the case. There were also examples of victims interviewed in the Button et al. (2009) research who had lost tens of thousands of pounds in bogus investments, but who saw the loss as part of their general approach to 'high risk' investments, and were of the belief that 'you were bound to win some and lose some'. The case studies below from the Button et al. (2014) research illustrate this. 'Doug', who was the victim of a boiler room fraud and who lost between £1 and £10,000 (exact amount not revealed on victims' request) opined that the government's economic policies had had more of an impact on his life than the fraud loss. In a similar manner, Nathan, who was an identity fraud victim whose losses were cancelled (bad debts fraudster ran up), only noted the impact of dealing with the bureaucracy of the whole situation and not any direct financial losses.

**Case study 4.1 'Doug' boiler room fraud victim
(between £1–10k loss)**

But ... but as I say the impact on our lives, of that, is miniscule compared with what this stupid government's cost us, and is going to cost us for the rest of our lives. (Button et al., 2014: 43)

**Case study 4.2 'Nathan' identity fraud victim
(no financial loss)**

Um, you know, the extent of the problems it's caused me, you know, isn't that great. It's just, er, you know, because it was resolved so quickly, um, you know, so the only really ... the only real sort of lasting impact is having to go through so many hoops, you know, for, for my legitimate banking and all those sorts of things. Um, but that's just there. I don't think there's any real impact to this that, you know, other than it constantly being on your mind, you know, about where stuff is. I don't know. (Button et al., 2014: 44)

Psychological impacts

Earlier in this chapter it was noted there is a wide range of psychological impacts that victims of crime generally experience. Research on fraud victims has also identified a variety of common psychological impacts and as Table 4.1 noted, three of the top four impacts identified by fraud victims in the research by Button et al. (2014) were psychological. Some of these impacts will now be explored in more depth.

Anger

Anger was the top-rated impact found by Button et al. (2014). Spalek (1999) in her study on the victims of the Maxwell pension fraud also found that 'anger' was a common emotional impact of the fraud. Not surprisingly many victims focus their anger at the perpetrators and some even express their desire to physically hurt the perpetrators. The case study box below, illustrates some of the feelings that were expressed by victims in this research (Button et al., 2009: 54–55).

Case study 4.3 Angry victims

Archie (investment fraud victim)

Um – I think the – the anger that somebody has actually done it and they've gone to long lengths to actually do it to me through trust. That I think is the thing that has really got to me.

Fred (lottery fraud victim)

Oh aye, I was ... I wasn't right pleased, if I'd have got to him I'd have ... he ... he'd have wanted hospital treatment [laughs].

Brian (bogus tipster victim)

I got very uptight about it and ermm, lost me temper very quick and I was going round with a sore head, annoyed at everybody 'cause I'd been conned, especially when the realisation that you are being conned hits you. You know, you're wild and I really wanted to get hold of this ### ##### and just batter him, I really did.

Stress

The next most significant psychological impact found by Button et al. (2014) was stress. Spalek (1999) also found the victims she interviewed who had experienced financial loss through a large Ponzi scheme, suffered stress, anxiety and fear as a result of their loss. A study of the impact of identity fraud also found some victims' emotions were affected (Pascoe et al., 2006). Some became worried about someone accessing their personal details. Others became agitated and distressed. For some, this led to feelings of violation, stress and anger (Pascoe et al., 2006). In a similar vein, research on mass marketing scams has found some victims suffer stress, anxiety and loss of self-esteem (OFT, 2006). The experience makes many victims worry about why they were targeted, some think they might be targeted again, and for others, the anxiety is focused around the resulting financial impact.

Case study 4.4 Stressed victim

Becky (small business victim of card not present fraud)

Well it's an added stress and I'm sure I've got a few more grey hairs over it, but [laughs], I've not been to the doctor for anything no.

Upset

Another significant psychological impact is the upset caused by fraud to many victims. Some victims would break into tears or experience events that highlighted the consequences of the fraud they had suffered (Button et al., 2009: 56).

Case study 4.5 Upset victims

Loraine (bogus holiday fraud victim)

I mean it did, it knocked me for six didn't it, absolutely knocked me for six. Because I think for days I was just walking around crying ... But yes I was just ... I am just ... the thing is I know it's three years ago and I am still as angry and still sick feeling as I did, as the first day I did it. When we did the TV show (about their experience), I mean I don't know how many takes we had to do that, because I got very emotional again.

Archie (investment fraud victim)

Um – it flattened me. I went into myself. Didn't want to discuss it. Um – and that was for a period of time when I was fairly focused on it – um – but focused inwardly as well too, and then the defence mechanisms kick in. Didn't want to get involved with the family with it at all.

Steve (multiple fraud victim)

Yeah. It's, it's when your son says to you ... 11-year-old son says to you, um, don't worry dad, I'll buy mum's Christmas present this year. I mean, er ... [laughs].

Ridicule and embarrassment

Another psychological impact that deserves a section in its own right and which can be considered a secondary impact (as noted by Button et al., 2014), was the ridicule endured as the result of being a victim as well as a sense of shame and

embarrassment. There are two aspects to this type of impact. First, there are victims who agree with official bodies for their fraud to be publicised in the hope it raises awareness and leads to less people falling for such scams. This may lead to some not falling for that type of fraud, but some victims may find as a consequence celebrity ridicule as members of the public often deride them (many may also secure sympathy too). Button et al. (2014: 51) illustrated this with two victims who took their fraud experiences to the media and shared them publicly. Their responses to this public 'outing' as such are reproduced below.

If we walked into Tesco's to go shopping we would go at nine or ten o'clock at night, because it was quieter, because if went out during the day all I saw was people looking at us. People were constantly looking at us, come up to us and saying 'I'm sorry to hear about it' and bits and pieces, and Happy Birthday, and 'it's a shame', and even old people wasn't it.

(Loraine, bogus holiday fraud victim)

I was embarrassed by it, especially when as I say it was before I was troubled with the cancer, and I was doing my shopping in a large superstore. And people were stopping me and saying 'Oh what an idiot you've been'. How on earth did you make such a fool of yourself? And I just had to tell them it was very easy.

(Hilda, lottery fraud victim)

The second aspect to this type of ridicule is a more localised version. Victims who reveal to family, friends, colleagues, or whose victimisation simply becomes known, often face a variety of negative reactions. Most common is ridicule at how 'stupid' could they have been to fall victim to – what to many – was an obvious scam. Alongside such ridicule many victims also are labelled 'greedy' and 'stupid'. Such reactions can also come not just from the general public, but also from the official bodies who are supposed to be looking after them. The case study of Val below illustrates this further.

Case study 4.6 'Val'

Val had invested £120,000 (her husband's inheritance) in an investment which promised a rate of return of 10 per cent, in what seemed a secure investment. Relatives also invested and a solicitor oversaw it (who subsequently turned out to be in on the scam). The 'investment' was overseen by a gentleman who was chauffeur driven in a Rolls Royce. Val realised something was wrong, when after a few weeks their 'income' payments stopped. She tried to contact the firm to no avail. After some research on the internet she eventually contacted the Metropolitan Police, and lodged a complaint. The culprits were caught, prosecuted and convicted in what

amounted to a £15 million scam. However, one of her worst experiences was at the court case, which notes in her own words:

The worst thing for us was when they did the actual court case, the judge said that we were all wealthy arrogant people that wanted to get on the bandwagon of hedge fund investment.... He did. He just said that we were wealthy arrogant people that had erm... which was annoying 'cause we weren't. We were just normal people, obviously if my husband hadn't been involved we would never have got involved in it. We probably would've gone straight to the building society, paid off the mortgage and said, end of. Instead, we thought well we could invest it, make a bit more from it, do something more for the children, that type of thing. (Button et al., 2010: 11)

Val's case also highlighted another common issue related to this, which is feelings of shame and how stupid they feel they may have been, as she noted:

I think we both felt at the time that oh what a waste, you know, we've thrown all that money away and plus the fact that you know, you kind of think to yourself well how stupid could I be, to pour it into something like this and then not really you know, kind of think to yourself well, what an idiot. Why did I do that? (Button et al., 2009: 57)

Impact on relationships

One of the most significant impacts fraud can have is on relationships. This can happen between partners, within families and between friends. Button et al. (2014) noted three main ways that fraud damages relationships:

1. The financial impact causes stresses in relationships.
2. One partner keeps the loss secret and eventually has to reveal it.
3. Family members become distressed as a relative squanders life savings on scams and the attempts to stop them result in tension.

There have been a number of such examples which have been revealed in research. Button et al. (2014) illustrated the case of Doreen who had lost £3,000 but hadn't told her husband for fear of the consequences. She also alluded to other friends who had fallen for the same scam who hadn't told partners. She revealed:

Some of them, also my friends, also their husbands, they didn't tell their husbands! [laughs] Because it will be a marital problem, you know, you

know the consequences you do think there is always the consequences, you're always just thinking, not now, maybe one day but not now ... Yeah, yeah, yeah, I have to be careful, be careful because, you know the reason why people get split, one of the reasons is money.

(Button et al., 2014: 48)

Button et al. (2014) also found another victim who was so ashamed of the fraud she hadn't told her seriously ill husband, who she was caring for.

No, I haven't [told him]. I was so ashamed I suppose ... of the fact that I'd done it, that I didn't want anyone to know. And so I have in fact told one friend, that's all ... and I was so ashamed of the fact that I'd been so stupid.

(Button et al., 2014: 48)

The greatest devastation Button et al. (2014) found in relationships was in families where there was a chronic scam victim. These are victims who become essentially 'addicted' to the fraud and repeatedly send money, even when family, friends and official bodies are advising them against their involvement. The consequences of such frauds often lead to large and ugly rifts in families. Family members often tell the victim that they are involved in a scam. Offenders will seek to counter these warnings through their ability to isolate the victim from family and friends as well as their ability to manipulate and coerce the victim into compliance through the high levels of trust and rapport which have been developed. For example, often the victim is led to believe by the offender that their family members want their inheritance and are not looking out for the victim's best interest. This can often lead to the victim not trusting their close family and the family members watching on in frustration as their loved one sends their money away. Button et al. (2014) noted the experience of Lisa, the daughter of a chronic scam victim.

[I] asked him [father], begged him, pleaded with him not to send any money, but he's just ... he's even driven her (wife) to cash points to make her withdraw money because he couldn't get enough out in a day to get cash from the bank. She's just turned into a complete nervous wreck, she's sort of, you know, old, nervous issues, I've alerted their GP and the ... he has a community mental health nurse visiting them. I wondered whether my dad was ... had got some form of dementia because I couldn't understand how he ... could be ... have the suspicions that this is not right, investigate it ... have the suspicions verified, if you like.

(Button et al., 2014: 48)

In another example 'John', the son of a chronic scam victim noted this impact on the relationship with his mother:

But that day after I blew up outside the bungalow, because like I say I nearly smashed the window to get attention, and she was stood the other

side of it. And she came out like a shock and came back to sort of reality. And I absolutely flipped, and she started laughing at me. She said 'I know it's funny isn't it'. And I mean I really did flip, and then she said a bit later to my sister, 'I think ##### fell out with me'. You know, as if it had only just started to sink in. And I made my mind up then them letters wasn't going to that door, so I stopped the postman. I mean I maybe could have got arrested, but I said them letters aren't going through that door. He said 'well if you've got identification, you know, I can let you collect it.' So, and he did know us anyway, so I produced identification, and then he told me what to do and we went down to the main post office and got it sorted and got a letter. Which that was the saving grace really, but I had to go down every day and queue up, so you know ... It's alright saying money isn't important, erm ... you know, you've got this almost like a hatred for your own mother for a short period of time. And you say money is not important, but if you discovered she'd spent twice as much as you thought she had, you'd hate her even more. So money does come into it doesn't it. And it's not money, it's you know my father's money and ...

(Button et al., 2009: 60)

The damage to relationships as a result of victimisation was also realised by some of the victims. As Hilda, the chronic victim of lottery scams noted:

Yes, so I didn't tell them. But one daughter still lives in Darlington, who doesn't speak to me anymore for some reason, I don't know why. But she'd seen the news and she told them in Kent, so I didn't have to tell them, she went and told them. She would enjoy doing that I think. I didn't actually tell anybody except Peter, because Peter was taking me to the building society.

(Button et al., 2009: 60)

Physical and mental health impacts

While most fraud offences perpetrated in an online environment do not involve physical contact between the victim and the offender, this does not negate the physical impact and deterioration of physical health that can result from fraud victimisation. For some victims, the stress and effects of the fraud victimisation exacerbate existing health ailments (such as heart conditions, high blood pressure, to name a few).

There are also significant impacts on mental health experienced by the majority of fraud victims, with depression being one of the most common forms of psychological impact cited by victims. For some victims, there is also the possibility that the onset of severe psychological distress can manifest itself in the expression of physical symptoms. For example, in Spalek's (1999) study on the Maxwell pensioners fraud victims she found that some of the victims felt their

husbands' deaths were accelerated as a result of the scam. In these cases, the effects of fraud victimisation were understood as a catalyst for a more rapid decline in the physical health of victims. The manifestation of physical symptoms is also evident in the work of Button et al. (2009) who found two victims reporting skin conditions in the aftermath of their experience of fraud victimisation.

Case study 4.7 The physical impact of fraud victimisation

Peter (small business fraud victim)

'But if you want to see Class A psoriasis which I didn't have before... and if there is, um, any relationship as they say there is between stress and psoriasis'.

Harold (identity fraud victim)

'Yes, um, I, um I have started suffering from a rather mild, um, skin problem called urticaria in which, um, certainly in 2003, which was just when this had gone on for six months, um, I just went all red, red rash, right down the front of my body and down my legs, itchy rash, it's called urticaria. And, um, I was given some medicine for it, pills and it knocked it out. There've been a few reoccurrences, not so severe as that first onslaught, but it's never happened before and, um, I think it's a symptom of the awful level of anxiety that I now live on'. (Button et al., 2009: 53)

As previously cited, fraud victimisation can have devastating consequences for individuals and for most, it will be apparent through a decline in their mental health, evident by some level of depression. The extent and severity of any depression can vary between victims, with some indicating a fairly short episode, which did not impact too greatly, while others report debilitating and ongoing effects. The existence of depression was also revealed in a study examining the impacts of fraud on victims of a Ponzi scheme, whereby the findings indicated that many were afflicted with depression as a consequence (Ganzini et al., 1990). The following case studies from the Button et al. (2009) research below further illustrate this.

Suicide (attempts and ideation)

It has already been ascertained that the impact of fraud for some victims can be as severe as those who experience violent crime (Marsh, 2004), while others liken it to being mentally raped (Whitty and Buchanan, 2016). The severity of depression and the effects of fraud can lead some victims to thoughts of suicide,

Case study 4.8 The mental impact of fraud victimisation

Barry (long firm fraud victim)

'Er, yeah I did. Yeah, there, there, there are ... there have been sort of bouts of, er, of depression that, that were ... I, I could go inside myself and, um, and, and feel sorry for myself and then I'll ... I just, um ... I haven't got the ... more so in the earlier stages when it first happened to me, when I, when I realised that my money was, um, in jeopardy ...'

Mike (multiple fraud victim)

'Er, yeah, I would say with me, yes. I've been mentally to the brink a couple of times. Yeah. So ... I've always thought I'm pretty strong but, you know, um, er, it's when you have to carry the baggage of your own family, that's, that's difficult'. (Button et al., 2009: 54)

attempts at suicide and in a small number of cases, actual suicide. The extent of these feelings was noted by the Button et al. (2014) research, which found a small (but significant) number of the 745 victims they interviewed had thought about or attempted suicide: 2.3 per cent and 1.7 per cent respectively. Clearly for some victims, who have lost life savings or feel they have been completely humiliated as a result of the fraud, the impact can lead to such thoughts and actions. In one article in the UK tabloid *The Daily Mail*, of several hundred victims of a pension's fraud scam in which many had lost their pensions it was claimed four victims had committed suicide (Levy, 2015). The cases of William Foxton, Leslie Fountain and Philip Hunt below reveal three tragic cases. Mr Foxton lost his life savings, Mr Fountain thought he had won a significant sum, which would have cleared his debts, and Mr Hunt had not only lost a significant sum of money, but the 'woman' called 'Rose' he thought he was in love with. In all three of these cases the fraud played significant parts in their decision to commit suicide. Sadly, there are also many other documented cases worldwide, where victims of fraud have seen the decision to end their life as the only appropriate course of action (see Cross et al., 2014). The need to support fraud victims to avoid this outcome is further explored in Chapter 6.

Damaged reputation

The research by Button et al. (2014) identified a number of secondary impacts, which can result as a consequence of a fraud. One of these related to damaged reputation or fears concerning potential damage to reputation. This largely

Case study 4.9 Suicide of fraud victims

William Foxton

William Foxton, who was a £100,000+ victim of the Maddoff Ponzi scam committed suicide by shooting himself with a pistol in a public park. The victim faced financial ruin and bankruptcy as a result of the losses and it is thought that this is the reason he decided to take his own life. (*Telegraph*, 2009)

Leslie Fountain

Leslie Fountain was a technician in a good job at a university who had run up debts of £25k. He fell for a fake lottery in which he thought he had won \$1.2 million. This was a scam and when he discovered this he committed suicide by setting himself alight. The inquest heard that he had spent the night before his death trying to access his winnings and had become increasingly frustrated. (BBC News, 2004)

Philip Hunt

Philip Hunt was a lonely divorcee who fell in love with a woman called 'Rose' over an internet dating site. He was told by her she was very rich and that if he could help her transfer \$2.9 million from Nigeria to the UK they could start a new life together. He spent £82,000 from his life savings, running up debts and re-mortgaging his house to help facilitate her movement to the UK. Mr Hunt committed suicide by jumping in front of a train and police found a final text message to 'Rose' on his mobile phone near his body which said, 'I'm cold, lonely and depressed, I'm so lonely without you tonight. Going to meet my maker'. (Brooke, 2010)

relates to victims of identity fraud who fear or experience someone using their identity in a negative way. One of the most disturbing examples in this research was the case of Harold, who was a semi-retired man in his 50s living on his own in London. In 1999 he received a credit card bill with an item for \$202.20 which was nothing to do with him. Three months later another unauthorised transaction appeared on his bill. Harold asked for his card to be changed, which it was. Three years later the police 'burst' into his house at 5am to arrest him on suspicion of downloading child pornography. His house was searched and his computer seized. Harold lived in an affluent suburb of London and his neighbours soon found out what had happened. Six months later his computer was returned and his bail cancelled. In the meantime, however, serious damage had been done to Harold's reputation. As he noted:

And then another person in the street who said, um, 'oh well, there are those who talk about no smoke without fire'. You know these sort of comments add up and someone else, more recently who I had regarded as a friend, but I've – I won't see him again, um, although I've known him for 25 years, um, he made a flippant comment about 'well there must have been something', um, I rang him up about that later and gave him a thorough, not a talking to, but a very mildly expressed explanation and said 'look you don't seem to understand, these are the facts' and I told him what had happened and he said I was being flippant. I was just being flippant. I mean like a woman for example whose husband was an old friend of mine and they had three children, I know them all, I met them in Clapham at a private view in a house, and I noticed certain caginess and as I went up to greet them all I noticed the mother moving her children away from me like that. I didn't – I didn't really sort of want to believe consciously that I was believing my own eyes. I just thought well she's being sort of funny or something.

(Button et al., 2010: 9)

Clearly there is a risk with identity fraud that the offender's actions will damage the victim's credit rating. However, for some victims the fears extended beyond this. Some identity fraud victims are high achieving individuals who are very preoccupied with their reputations and there is a fear that the fraudsters could do something in their name which damages their reputation. The example of 'David' in the case study box reveals this very clearly.

Case study 4.10 'David'

David was a gentleman, aged in his 60s, who worked in the City of London. While on holiday in Paris during the Christmas period he was telephoned by his bank asking if a few days earlier he had withdrawn £9,500 from one of his current accounts. He had not and the branch where this had occurred had not been a place he had ever visited. The bank informed him that the person who had withdrawn this money had used his 'passport'. David eventually got his money back from the bank but there were a number of issues which still worried him and the fraud also had an impact upon him. One of the most significant, was the damage to his reputation as the quote from his interview below, illustrates:

And **it drives you mad**. Do you know one of the worst things about it is? What you worried about Mr ####, you've got your money back! In other words, you're not a victim. We the bank, are the victim. ####! It's not like that! I mean somebody out there is pretending to be me. I'm sorry, that upsets me, you know! If I was some ... if I was drinking paraffin under an arch at a bank station,

I wouldn't give a toss about that. But actually I've worked hard to build up my reputation, to build up my business, to ... I've worked hard with the reputation of the firms I run here, the charity that I run here and I'm very bothered that there's some ##### out there who is running around, pretending to be me. (Button et al., 2010: 6)

Fear of violence and other negative consequences

Following on from the actual ridicule and embarrassment that many victims fear will happen to them, there is the potential for far greater consequences to occur, such as violence. Smith et al. (1999) have noted how threats of violence can often form part of Nigerian 419 scams. Generally, violence and threats of violence are rare in frauds, but there are some cases in which it is used and in some cases victims fear violence. In other cases victims are threatened with other negative actions. For example those who have been involved in scams such as 419s which, if real, would amount to money laundering, are sometimes threatened with potential police action. Similarly some victims who have been defrauded as a result of seeking to engage in embarrassing activities, such as becoming an escort or seeking penis enlargement, may fear exposure and potential embarrassment. Some romance fraud victims who have engaged in sexual acts online or who have sent intimate pictures are often threatened with them being published (Whitty and Buchanan, 2012). Indeed it was revealed that in Wales about 50 individuals a year are blackmailed after being tricked online into sending intimate pictures (McCarthy, 2014).

Case study 4.11 Blackmail and extortion

A Nigerian man was convicted of online romance fraud in a US court, after it was established that he had created several fake dating profiles and established relationships with several women across the USA. One in particular, was coerced into performing intimate sexual acts on camera, and this footage was then used against her to extort further money. (US Department of Justice, 2016)

Victims of cyber fraud can also be unknowingly recruited as money mules or drug mules by their offenders. In many cases, the requests to transfer money, or collect a package, is part of the plotline used by the offender, and at the time they employ it, they have developed a high level of trust and rapport with the victim, to ensure compliance. However, if caught by authorities, the consequences can see victims arrested, prosecuted and incarcerated for their actions. The following case studies document various victims who have been caught up as both money or drug mules.

Case study 4.12 Money mules

A Tasmanian woman caught up in a romance fraud, was charged by police with laundering over AUD\$3 million of funds for an international organised crime syndicate. She was asked to transfer funds which arrived in her account, to other bank accounts overseas. Despite transferring such a large amount of money, the woman only took AUD\$3,000 for herself. (Shannon, 2016)

Case study 4.13 Drug mules

New Zealand woman Sharon Armstrong, who was the victim of romance fraud, was asked by her partner to collect a briefcase of documents from Argentina, on her way to meet him in London. After collecting the briefcase, Armstrong was detained by customs officials on her departure from Buenos Aires. The briefcase that she was carrying contained over 5 kilograms of cocaine, and she was arrested, prosecuted and found guilty of attempting to traffick drugs. She was sentenced to 4 years and 10 months in an Argentinean jail but was deported back to New Zealand after 2 and a half years. (Bavas, 2016; Harley, 2012; Sullivan, 2016)

Fraud offences generally differ from other criminal acts as they involve deception rather than direct physical harm, as witnessed in those involving violence against the person. In the context of cyber frauds and scams, in the majority of cases, the victim and the offender will never meet. While this may reduce the likelihood of a physical threat to the victim, it is important to note that the physical threat invoked by some offenders can be perceived as authentic and have real consequences for victims. This was evident in the work of Cross et al. (2016) whereby two women who were both romance fraud victims, sold their properties and moved houses in response to the fear and anxiety they held towards their physical safety in the aftermath of their victimisation. Further to this, there was another victim who had received death threats against him and his wife, after he had posted information about the offender online once he realised he had been defrauded.

Sadly, there are also circumstances where the physical safety and well-being of fraud victims is compromised through travelling to meet with their offender/s. Cross et al. (2014) detail a small number of case examples, where victims have needed to be rescued by police after being kidnapped by offenders. In one of the most tragic cases, 67-year-old Australian grandmother, Jette Jacobs, travelled from Perth to South Africa to meet with her Nigerian boyfriend and was found dead a few days later.

Case study 4.14 Fear to physical safety

I just kept thinking that I am on my own. I come home at night, I don't know if he is out there. I don't know who he is. That is what drove me to leave that place ... I moved because I was thinking that I can't stay there ... At night I started to leave my lights on at home. I started to get panicky because he knows the time I come home. (Female romance fraud victim (interview 41))

I actually got some death threats. We [my wife and I] left the country over it for a while. It got pretty serious ... I got phone calls ... They put a note in my yacht: 'We know where you live. We know where your wife lives. We know what your wife's phone number is' ... I had an SMS from them as well: 'Last warning'. (Male investment fraud victim, (interview 63)) (Cross et al., 2016: 30–31)

Case study 4.15 Compromising physical safety

A US investment fraud victim travelled to Benin to meet with individuals he had met online. He was soon kidnapped and a ransom was requested for his release. However, combined efforts of the Benin Police and the FBI were able to rescue him and subsequently arrest those involved in his kidnapping. (BBC News, 2012)

A South Korean lottery fraud victim travelled to South Africa with his daughter to claim his prize. Both the man and his daughter were taken hostage by their offenders, who demanded a ransom of \$10M (or £6.5M). After being alerted to this, South African police raided the house and secured the release of both hostages without incident. (Smith, 2012)

Australian woman and romance fraud victim Jette Jacobs, travelled to South Africa to meet with her Nigerian boyfriend, Jesse Omokoh. After spending a few days in her apartment, she was found dead, allegedly murdered by Omokoh, who fled back to Nigeria. Investigations undertaken between South African and Nigerian Police led to the arrest and charging of Omokoh with Jacob's murder. She had been defrauded of approximately AUD\$90,000. (*The Australian*, 4 February, 2014)

These cases highlight the fact that despite the online nature of many frauds, and the perceived geographical distance between the victim and the offender, there are still many ways in which the physical safety and well-being of the victim can be compromised, through threats made against them by offenders,

TABLE 4.3 Change in victims' behaviour as a result of the fraud (Button et al., 2009: 61)

| <i>Type of change reported</i> | <i>Number</i> | <i>Per cent</i> |
|--|---------------|-----------------|
| No change reported | 190 | 25.5% |
| A lot more cautious with regard to investments/purchases generally | 164 | 22.0% |
| A lot more careful in response to approach to invest, especially by phone | 111 | 14.9% |
| More careful in using credit card, especially online | 102 | 13.7% |
| Specific preventative action taken to avoid future frauds | 97 | 13.0% |
| Behavioural change such as frequent anger, loss of trust, addiction to junk mails, agoraphobia, rudeness | 86 | 11.5% |
| Increased awareness of fraud context and greater security | 28 | 3.8% |
| Loss of money has meant living more frugally (usually in retirement) | 8 | 1.1% |
| Total changes reported by victims | 586 | |
| Total victims reporting changes in behaviour | 555 | 74.5% |
| Total number of telephone interviews | 745 | |

or through genuine physical harm incurred by victims travelling to meet their offenders. For some, these decisions can prove fatal.

Change in behaviour

As noted in the start of this chapter, a common impact of crime victims in general is that it leads to changes in behaviour related to the victimisation (Spalek, 2006). The OFT study of mass marketing fraud found over half the scam victims studied had changed their purchasing and payment behaviour as a result of the fraud (OFT, 2006). Button et al. (2009) found that, amongst the 745 victims interviewed over the telephone, around three-quarters (74.5%) said that victimisation had changed their behaviour. Table 4.3 summarises the different changes that were mentioned by victims. The most common changes were being more cautious in relation to investment and purchases, particularly using credit cards, which could be seen as a positive too. However, some were more negative such as loss of trust, rudeness, agoraphobia and living more frugally.

Conclusion

This chapter has explored the impact of fraud on victims. It has dispelled the myth of a 'victimless' crime and shown the extensive range of impacts that occur on individuals who experience such crimes. The impacts were shown to include financial loss, psychological impact, ridicule, embarrassment, impact on relationships, physical and mental health problems, damaged reputation and suicide, to name most. The chapter has also throughout used the testimony of real fraud victims to illustrate the damage done.

Note

- 1 This chapter draws upon the article Button, M., Lewis, C. and Tapley, J. (2014) Not a victimless crime: The impact of fraud on individual victims and their families. *Security Journal* 27(1) 36–54. Doi: 10.1057/sj.2012.11.

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