

Online fraud and romance scam victims find reporting the crime just as traumatic

August 17 2016, by Niki Widdowson

Many online fraud and romance scam victims say they found the experience of reporting the fraud and achieving justice as traumatic and harrowing as the victimisation itself, a new study by QUT criminologists has found.

Dr Cassandra Cross and Dr Kelly Richards from QUT's School of Justice with Dr Russell G Smith conducted 80 in-depth interviews with victims of online [fraud](#) who had lost \$10,000 or more to investigate their reporting experiences and support needs.

"Australians lose about \$2bn a year as a result of fraud," Dr Cross said.

"About one third of our participants were romance fraud victims, another third had been defrauded over advance fee investment opportunities where the victim sends a small amount of money in the hope of receiving a large sum later.

"The remaining participants reported a combination of fraudulent approaches such as lottery and inheritance schemes.

"Many participants said they had decided to report to the ACCC in the hope of recovering their money and see the criminal face justice. Others also were keen to ensure it didn't happen to other people."

Participants said they were mostly disappointed with and frustrated by the lack of action taken on their behalf, Dr Cross said.

"A key barrier to reporting [online fraud](#) is the confusing array of agencies to whom to report from consumer protection and other government and non-government agencies, to financial institutions, telcos and [law enforcement agencies](#).

"Participants stressed that they needed a clear and definitive answer to their requests for help, even if the outcome was unfavourable.

"Victims said that being constantly referred on to other agencies, given excuses for lack of action, receiving unsympathetic official letters and being blamed for their predicament were almost as damaging as the fraud itself and aggravated the emotional impact of it.

"They told us they would rather be told from the start if the matter wouldn't be investigated instead of being given false hope and misleading advice, and passed from agency to agency."

Dr Cross said participants reported a wide variety of impacts in the aftermath of discovering they had been scammed.

"The most common were shame or embarrassment. High levels of victim blaming were evident, in their own response as well as from agencies," she said.

"Sadness and anger were common responses and others described stress, worry, shock and loneliness.

"Fraud can cause relationship breakdown due to stress of financial loss, secrecy around the victimisation and distress experienced by family members by the 'squandering' of life savings.

"Those who experience romance fraud had the 'double whammy' of the loss of the perceived relationship as well as the financial loss.

"They also reported illnesses and harmful health consequences such as insomnia, nausea and weight loss.

"Some victims were so devastated they thought about suicide."

Dr Cross said the findings indicated victims need access to clear channels of reporting and to be directed to appropriate channels as quickly and simply as possible.

"Many victims do not tell their family and friends what happened for fear of how they will react," she said.

"Some participants were able to speak to professional counsellors and had positive outcomes so we suggest support services need to be made available.

"They need professional support to help them not only with the financial loss but also the factors that led to such victimisation such as relationship difficulties."

Since undertaking the research, the Australian Cybercrime Online Reporting Network (ACORN) has been established as the central reporting agency for cybercrime in Australia.

"This is a positive step and has the potential to overcome some of the reporting barriers articulated by victims," Dr Cross said.

"However, it is unlikely to resolve all of the identified issues. Rather, it is clear that there is much work still to be done to improve the outcomes for this particular group of victims."

More information: If you have been a victim of cybercrime, you can lodge a report with ACORN: www.acorn.gov.au

Provided by Queensland University of Technology

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