

Series Preface

The Elements in Forensic Linguistics series from Cambridge University Press publishes across four main topic areas: (1) investigative and forensic text analysis; (2) the study of spoken linguistic practices in legal contexts; (3) the linguistic analysis of written legal texts; (4) explorations of the origins, development, and scope of the field in various countries and regions.

The Language of Romance Crimes: Interactions of Love, Money, and Threat responds to the first of these topic areas, but unlike some previous Elements in this area it focuses on the detailed description and analysis of this forensic genre, rather than directly on investigative techniques per se. Carter not only brings into public view valuable data that is rarely seen in the forensic linguistic literature, but her discourse and conversation analyses provide insights that frame the romance fraud conversations as a form of grooming. Indeed, although there are differences, there are also direct reads across in the language behaviours described by Carter and those described by Lorenzo Dus and colleagues in their Element on *The Language of Online Grooming* discourse in the context of child sexual abuse. One benefit of framing romance fraud as a crime that is achieved as a result of grooming is that it has the potential to mitigate the impact of the victim blaming that is seen in some media reports of this kind of abuse – that seems to suggest that only sad, lonely, stupid people would become a victim of this kind of offending.

Overall, this Element provides a thorough and important exploration of romance fraud and makes a strong contribution to tackling this significant crime type. It should be read not only by linguists with interests in the area, but also by psychologists, criminologists, and readers from other related disciplines.

Tim Grant
Series Editor

1 Introduction

Exploring the interplay of love, money, and threat, this Element reveals the inner workings of romance fraud. Drawing on real interactions between romance fraudsters and their victims, it exposes how language is used to persuade, manipulate, and threaten without causing the victim alarm. Indeed, as romance fraud is a crime where the active cooperation of the victim is required in order to successfully defraud them of their money, it is essential for the victim to be an unsuspecting and willing participant. This Element examines how fraudsters' early requests and demands are legitimised and normalised within the guise of romance by criminals intent on exploiting that

interaction for financial gain. It provides the first empirical examination of how fraudsters' interactions with victims become successful in requesting money and intimate images, videos, and conversations without causing alarm, and how these then morph into explicit threats and sextortion.

Romance fraud is a pervasive crime that is one of the UK's most commonly experienced crime types. It sits within the offence of 'fraud by false representation', which involves 'a person dishonestly and knowingly making an untrue or misleading representation of themselves in order to make a gain for themselves, or cause loss to another or to expose another to a risk of loss' (definition adapted from the Fraud Act 2006, s2). At the time of publication, fraud constitutes 41 per cent of all crime in the UK, costing victims £1.2bn in 2022 alone, of which £31.3 million was taken from victims as a result of romance fraud (UK Finance, 2023). However, as victim reporting rates remain low (an estimated 15 per cent, Crime Survey for England and Wales 2019), these statistics clearly grossly underrepresent the scale and financial consequences of this crime type. Romance fraud is a crime type where the perpetrator engages with an individual with the intention of defrauding them of their money. Despite its categorisation as a type of 'advance fee fraud' (Action Fraud 2023a, 2023b), defined as 'when fraudsters target victims to make advance or upfront payments for goods, services and/or financial gains that do not materialise', romance fraud is in fact distinct from these types of fraud. Advance fee frauds include holiday fraud and online shopping fraud which involve payment being elicited for goods and services that do not exist, whereas romance fraud typically involves a protracted period of communication prior to requests for money. Such requests are posed within the context of an established relationship that has been developed for that very purpose, with no promise of goods or services; rather, the continued relationship is the only draw. Romance fraud can occur over many months or years as it relies on the establishment and development of trust and belief by the victim that the relationship is genuine, and it is that very trust that is then exploited for criminal financial gain (Buchanan and Whitty 2013), with the emotional bond itself obscuring from the victim the financial abuse that ensues (Anesa 2020).

Victims of romance fraud, whether there has been financial loss or not (Whitty and Buchanan 2016), experience a unique harm. Besides the financial harm, the psychological impacts of romance fraud have been described as so egregious as to be akin to the psychological harm experienced by rape survivors, or as a type of death (Whitty and Buchanan 2016), and can lead to death by suicide as a direct result of the fraud (Button, Lewis, and Tapley 2014; House of Lords 2022). Impacts of victimhood ripple out to families of victims (Button, Lewis, and Tapley 2014). Despite the high-harm nature of this crime and its pervasiveness as the most common criminal act in UK society, fraud remains on

the periphery of academic endeavour in the social sciences. Much of the research in this area is psychologically driven and focuses on victim susceptibility, vulnerability, and reasons why individuals have experienced a failure to protect themselves from fraud. These range from impaired cognitive ability (Judges et al. 2017), cognitive errors (Alicke and Govorun 2005), being distracted by greed, errors of judgement (Anesa 2020), errors in decision-making (Lea, Fischer, and Evans 2009), and an addictive nature and impulsivity (Whitty 2018). Social isolation has also been identified as a factor that drives continued contact with those known or suspected to be defrauding them (Yuxi et al. 2022), as has the absence of a capable guardian (Kennedy, Rorie, and Benson 2021) to protect and temper unwise decisions. There are indeed factors that increase vulnerability in a legal and social care sense (Hawkswood, Carter, and Brown 2022) or situational vulnerabilities, such as a recent bereavement, job loss, or financial and health-related precarities (Dove 2020), which then in turn translate to a decreased resistance to responding to fraudulent approaches. However, through a tide change in research in this area, understandings are becoming clear that there need not be a vulnerable individual for the crime to take place. What is needed is a criminal who is intent on committing fraud and a human being to receive a communication from them; focusing on what the victim has or hasn't done to protect themselves drives the focus away from the perpetrator and contributes to victim-blaming discourses. This Element reveals and contextualises how the overall structure of romance frauds and the language used within them accommodate a range of desired outcomes. Through its empirical analysis of real romance fraud interactions it provides a uniquely in-depth perspective on the mechanisms of these intimate and devastating crimes as they twist from the first flush of love all the way to explicit threats to life.

Reflecting general misunderstandings of fraud as a crime, and mirroring academic focus on victim behaviour as a cause of their own victimhood, current public-facing 'protect' messaging (that is, information, awareness raising, and education designed to protect the public from becoming victim to fraud or from continuing in a fraudulent interaction) relies on the (mis)understanding that fraud is a crime much like burglary, where a perpetrator's criminal actions can be easily identified if spotted 'on the job', and the public can, and should, protect themselves adequately enough to not be a victim (much like ensuring windows are locked). The focus on demands for money, particularly when they are represented as 'out of the blue' and/or 'from a stranger' do not represent the reality, where often the focus on romance means the fraudster is considered anything but a stranger, and requests are not surprising or jarring but are embedded well within the romantic context. The romantic context also serves to disguise requests for money so they aren't necessarily recognised as such and

are not the main focus of the interaction (Offei et al. 2022). Requests for money can also be disguised and mitigated by being recast as something else: a short-term loan, an investment, or a joint enterprise. The entire act of requesting can be disguised so well that victims can feel compelled to offer money to the fraudster and feel that it was their decision (Carter 2021), meaning the financial abuse is not recognised by the victim as such at all.

By misrepresenting the reality of fraud as a series of distinct and discrete types of theft akin to burglary, and not as multifaceted and intertwining types of grooming and abuse (Carter 2023), the public that these messages are designed to protect are provided with a false sense of security that they will easily be able to identify fraud and protect themselves from it in a simple and highly effective manner. Those who do then become a victim of fraud experience the shame of not having been able to perform the ostensibly simple task of self-protection and blame themselves for their victimhood. The shame associated with becoming a victim of fraud is reflected in the chronically low fraud crime reporting rates (Button and Cross 2017). This simplification and misrepresentation of fraud as a crime, fraud protection, and impacts of victimhood perpetuate society's negative narratives of fraud victims: that they are complacent, greedy, stupid, or in some way cognitively compromised (Cross 2015). Further, individuals who are currently in a fraudulent relationship often experience denial of the situation they are in (Whitty and Buchanan 2016) that prevents reporting and may itself be an effect of fraud protection messaging not enabling victims to see their situation as unsafe and one they should leave immediately. Denial also causes victims of fraud to be vulnerable to repeat victimisation as they do not report or seek support as victims of a crime (Whitty and Buchanan 2016).

Whitty (2018: 105) describes this as a 'double hit' – a financial loss and the loss of a relationship, going on to say that 'for some victims the loss of the relationship was more upsetting than their financial losses, with some victims describing their loss as the equivalent of experiencing a death of a loved one'. This is due to the *modus operandi* of this crime relying on building trust and using the guise of a romantic relationship in order to use that trust and love to harm the victim, who then has to come to terms with the fact that the person they believed to be their long-term partner was only doing that to defraud them of their money; they have lost the money and their partner. Often this leads to impacts on self-esteem, independence, and shame. This is supported by recent work that explores the language and the effect of language used in fraudulent communications, as well as the behaviours of perpetrators of domestic abuse and coercive control (Carter 2023). The findings reveal similarities in aspects of grooming, isolation, compelling secrecy, encouraging self-blame, and distorting the reality of victims in both domestic abuse (Domestic Abuse Act 2021, s1;

Victim Support 2023) and coercive control (Serious Crime Act 2015, s76; Crown Prosecution Service 2023).

Compounding this, victims of romance fraud can also be coerced into performing what amount to serious criminal acts themselves, such as money laundering via becoming a money mule, while under the belief they are legally transferring money to, or on behalf of, their loved one (Anesa 2020). Beyond the direct fraud itself, victims can also experience ongoing fear for their online and offline personal safety and fear of further victimisation through identity theft (Cross and Lee 2022). Fenge and Lee (2018) discuss the profound negative impact of scams on personal health and wellbeing as a public health issue. Victims of fraud are also left vulnerable to being targeted for further frauds based on their status as a fraud victim, such as recovery fraud. This is where fraudsters pose as police officers or other officials to manipulate prior victims of fraud into complying with requests for money, under the guise of asset recovery (Action Fraud 2023c). This exposes the exploitation of an individual's status as a fraud victim as a commodity to be bought and sold for other criminals to exploit. Further harms that victims of romance fraud are exposed to include sextortion, blackmail, and, crossing the digital–physical divide, kidnap (Cross, Smith, and Richards 2014).

The National Crime Agency definition states that sextortion is ‘webcam blackmail’ (NCA 2023), describing the offence as ‘financially motivated sexual extortion’, where ‘criminals might befriend victims online by using a fake identity and then trick them into performing sexual acts in front of their webcam’ (NCA 2023). Extorting money from the victim is understood to be the sole purpose of the interaction, which is usually brief and abruptly ends at the point at which the intimate images or video are captured by the perpetrator. However, the issue of financial reward for the perpetrator is not an essential component of the crime in Walsh and Tener’s (2022: 1) definition: ‘threats to expose a sexual image in order to make a person do something *or for reasons such as revenge or humiliation*’ (emphasis my own). Indeed, located as it is within ‘kidnap and extortion’ rather than ‘fraud’ (NCA 2023), sextortion is not actually considered an economic crime. This legal separation of fraud and sextortion leads to the interactional mechanisms used by criminals in coercing intimate and explicit communications from victims during romance fraud being hidden, and as a fraud typology entirely unknown. The siloing of fraud and sextortion also leads to uneven data access opportunities available for academic research, criminal investigations, and to inform police protect and prevent strategies, due to the sensitive nature of crimes within ‘kidnap and extortion’ such as kidnappings, trafficking, hostages, and ransoms. This explains the dearth of empirical research into the language of these crimes. It disguises

their interlinked and often co-produced nature, driving protection guidance to represent romance fraud as a singular criminal episode, and leaving the public under-protected from sextortion attempts embedded within the ‘relationship’. This Element cuts across these legal and conceptual tramlines for the first time to provide the first in-depth examination of how fraudsters arm themselves with images and messages sent to them by the victim during a faux romance with the express intent of weaponising them against the romance fraud victim they are currently communicating with. This Element will show how, in the context of romance fraud, sextortion occurs as an offshoot or additional act of criminality that is initiated during, and occurs after, a longer-term interaction where trust has been built and the victim believes they are in a genuine romantic relationship with the perpetrator. It reveals how when the facade of the romance fails, if the fraudster has garnered personal details or intimate content from the victim during its course, they can move on to direct threats now designed to frighten rather than subtly convince the victim into taking action. Indeed, during the course of writing this Element it became apparent that it uncovers an as-yet-unknown aspect of this criminality – termed here for the first time as *romance fraud enabled sextortion*, which is different in modus operandi, traditional understandings and definitions of sextortion.

The high-harm nature and impacts of fraud on individuals have been discussed earlier in this section; the impacts of sextortion on individuals’ wellbeing and mental health have also led to suicidal thoughts and deaths by suicide (Nilsson et al. 2019; O’Malley 2023). By examining where these two crimes not only interlink, in terms of interactional techniques by the perpetrators, but also how they coexist and rely on one another in the performance of the offences, it becomes abundantly clear that the impacts of *romance fraud enabled sextortion* are wholly devastating.

In the following sections, interactions at each stage of the romance fraud journey are identified, presented, analysed, and discussed, from the start of the romance, the transition to financial requests, the finance stage and, finally, post-romance, where the grooming of the romantic relationship ends and the sextortion and direct threats begin. This Element is the first of its kind to document these stages, reveal in ‘real time’ how they happen, and expose the linguistic tools used by fraudsters with the anticipation of successfully grooming and defrauding the victim. In doing so it represents an opportunity to drive forward academic and practitioner understandings of fraud as a crime, providing tools for evidence-based practice that better protects the public from this crime type. Each element of the romance fraud journey is presented in date order, and numbering within the extracts is for ease of reference in terms of analysis and discussion when drawing attention to a particular part of an extract.

The numbering doesn't necessarily reflect the stage of the interaction in terms of how long it has been going on for. However, where there are two or more extracts being drawn on in a discussion and their relative position in the wider interaction is of importance or a contextual location would be useful, the numbering is used to reflect the gap between extracts in terms of the number of turns taken. The data comprises seventy-one extracts from thirty romance fraud cases, provided by the victims with their informed consent and university ethical approval. The seventy-one extracts have been chosen as representative moments across the corpus in the romance fraud journey to show the reality of romance fraud interaction in action. The interactions across the corpus are representative of romance frauds in terms of broad content and interactional tactics, and the findings from this research can be used to make recommendations in terms of fraud protection and prevention strategies, as has my work to date. Due to the difficulty in accessing cases that include sextortion, resulting from the lack of a reporting mechanism that captures sextortion within romance fraud, together with the compounded shame associated with romance fraud and sextortion victimhood preventing reporting in these cases, these have been drawn from publicly available sources which, with permission from the victims, publish their correspondence with fraudsters. These are more often presented with no or little content from the victim as this has been redacted at the request of the victim. In all extracts, formatting, punctuation, and spelling are retained from the original messages and names and any other identifying information have been anonymised or removed from the interactions. In cases of removal, the fraudster is referred to as F and, where present, the victim as V.

Critical discourse analysis and principles from conversation analytic theory are used to explore the criminal interactions between fraudsters and victims. Critical discourse analysis is used to examine fraudsters' discursive practices in context, exposing these in relation to the use of identity and power to facilitate manipulation of the victim, while conversation analytic principles are used to explore the development of the back and forth between fraudster and victim, situating the fraudster's tactics as part of the talk-in-action. These interactions are grouped, as explained earlier, into the stages of romance, transition, finance, and post-romance sextortion. It is, however, important to note here that not all romance frauds end in sextortion; rather, in many romance frauds, assisted by the context, attempts are made to elicit intimate messaging and/or images, and only the successful attempts in doing so are then harnessed by the fraudster through sextortion when the romance fails to yield financially. The interactions will reveal how language is used to define and progress the relationship within that element of romance fraud while manipulating and persuading victims, balancing the need to avoid causing alarm or victim withdrawal from the