No. 518 August 2016

The reporting experiences and support needs of victims of online fraud

Cassandra Cross, Kelly Richards & Russell G Smith

Abstract | Although fraud has been practised throughout history, the advent of the internet has created new and effective avenues for targeting potential victims. Victims of online fraud experience substantial financial and other harms, resulting in annual losses in Australia of more than $2b, significant organisational disruption and devastating human suffering. Prior research in this area has generally been conducted through victim surveys and the analysis of official administrative datasets, but little research has involved speaking with victims of online fraud about their experiences.

This paper presents the results of in-depth interviews conducted with a sample of 80 individuals from across Australia who lodged complaints of online fraud involving losses of $10,000 or more over the preceding four years. Their stories illustrate the financial impact of fraud and the emotional, psychological, interpersonal and physical impacts of their victimisation. They also document the barriers they faced in reporting these crimes. The paper concludes by identifying the support needs of victims of online fraud.

Online fraud poses a substantial threat to the financial and overall wellbeing of Australians. An estimated $8m to $10m is sent overseas every month by Australians as a result of dishonest online invitations (Bradley 2013). The latest report of the Australian Competition and Consumer Commission (ACCC 2015) indicates that Australians reported the loss of almost $82m to consumer fraud in 2014; this estimate is based only on reports made to the ACCC and excludes reports made to other organisations and the many cases that are not officially reported. The Australian Institute of Criminology estimates fraud costs Australian victims in excess of $6b a year, and online fraud is responsible for a considerable proportion of this amount (Smith, Jorna, Sweeney & Fuller 2014). The present study explores the nature of these harms, victims' experiences of reporting to authorities, how victims deal with their fraud victimisation and what support they require to do so.

Fraud involves tricking a victim into providing something of value to an offender such as money, personal details, or explicit images. The technological advances of recent years have seen opportunities and mechanisms for perpetrating fraud proliferate. The internet is one of the principal tools for committing consumer or personal fraud. It provides an efficient means of contacting potential victims, a rich source of personal

information and a practical way of securing payments. Consequently, online fraud has developed considerably over the past two decades.

Online fraud victimisation can be defined as 'the experience of an individual who has responded via the internet to a dishonest invitation, request, notification or offer by providing personal information or money [which] has led to the suffering of a financial or non-financial loss or impact of some kind' (Cross, Smith & Richards 2014:1).

The study

This study was undertaken to increase the understanding of both the reporting experiences of online fraud victims and their support needs, by conducting intensive interviews with a sample of individuals who reported their victimisation to the ACCC's Scamwatch website or hotline. It builds on previous studies examining the reporting and support needs of online fraud victims (see Cross et al. 2014). While there is a strong body of research in the United Kingdom examining online fraud victimisation (Button et al. 2009a, 2009b, 2009c), the present project is the first to examine online fraud victimisation specifically in an Australian context.

The aims of the study were threefold:

- to document the various impacts and harms experienced by online fraud victims;
- to examine why some individuals choose to report online fraud to authorities; and
- to determine how the support needs of these victims might best be met.

In-depth, semi-structured, primarily face-to-face interviews were conducted with a self-selected group of 80 victims of online fraud who each reported losses of $10,000 or more to Scamwatch via the website or hotline between 1 July 2012 and 30 June 2014 (for Brisbane, Sydney and Melbourne) and between 1 January 2011 and 30 June 2014 (for Adelaide and Perth). Owing to the small number of complainants in the smaller jurisdictions of Tasmania, the ACT and the Northern Territory, these were not considered for interview. In addition to having reported a financial loss of $10,000 or more, participants had to:

- be aged 18 years or older;
- have indicated to the ACCC at the time of their report that they were willing to be contacted by the ACCC in future; and
- be capable of providing informed consent to participate in the research.

Victims were contacted by letter and/or email, provided with information about the study and asked to contact the first- or second-named author by phone or email if they wanted to take part or had questions about the research. Interviews were then scheduled for a mutually convenient time and location. The interviews were conducted jointly by the first- and second-named authors, in most cases face-to-face, and in almost all cases were recorded digitally. They were transcribed verbatim and imported into the qualitative data analysis software, NVIVO, for coding. The research was approved by the Queensland University of Technology's Human Research Ethics Committee (HREC No 1400000009).

Research participants

The 80 participants ranged in age from 30 to 77 years, with a mean age of 56. Forty-six (58%) were men and 34 (42%) were women. Participants reported a variety of countries of birth, predominantly Australia (68%), the United Kingdom (11%) and New Zealand (5%).

Participants described victimisation by a wide range of online fraud types. Approximately a third were victims of romance fraud—that is, they were defrauded during the course of what they believe to be a legitimate romantic relationship (Rege 2009). Another third reported fraudulent investment opportunities involving advance fee fraud approaches, in which a victim sends a small amount of money in the hope of receiving a large sum of money at a later date (Ross & Smith 2011). The remainder of frauds reported were a combination of approaches, including other advance fee fraud approaches such as lottery and inheritance schemes.

Comparing the characteristics of this sample with those of participants who reported scams to the ACCC throughout 2014 (ACCC 2015), participants in both studies appear generally comparable in terms of fraud type and key demographic characteristics. The ACCC (2015) found that, except for people aged under 24 (who made less than 9% of reports), scam reports are fairly consistent across different age categories. Gender was relatively evenly split for all ACCC respondents, with women making almost 55 per cent of reports and men 45 per cent. This gender split is similar to the ratio observed in the present research; however, more men participated in the current study.

The impact of online fraud

This study asked participants to describe the various financial and non-financial impacts of their victimisation experience. Specifically, they were asked, 'What impact has the incident had on your life?' and then prompted about financial, social and emotional impacts as appropriate. On the basis of prior research, it was expected that these impacts would be substantial (Cross et al. 2014). As Gee (in Button et al. 2010: 1) observed:

> One of the striking myths that still predominates around fraud victims is that fraud is a victimless crime or that it has less impact than some other crimes. This is wrong. Not only is fraud not a victimless crime, in reality it can and does have a devastating impact on its victims and their families.

Financial impact

All participants in the current study had experienced significant financial loss, as one of the selection criteria required the loss of $10,000 or more. Reported losses ranged from $10,000 to approximately $500,000. In many cases, participants were not able to indicate precisely how much money they had lost to online fraud, as losses had been incurred over a long period (up to several years); while, in other cases, victims had simply lost track of how much money they had sent.

The study found the financial impact on individual victims varied in the amount of money lost, the financial circumstances of the victim, and the resources available to them to recoup losses or write them off. Some victims reported the financial loss had only a minimal impact. For example:

> Well, we miss the money but it didn't bring us to our knees (interview 8).

> It was inconvenient, but it was not something where I thought, 'Oh my God, I have been ripped off, I have lost my life savings and I am suicidal' (interview 15).

> It was money that we could afford to lose (interview 69).

A number of victims appeared to be down-playing the level of impact or simply denying what had occurred:

> I haven't lost it all. I'm still OK. I'm still here. Still got our houses and our cars. All those things (interview 65).

Others explained the impact in terms of limitations on their recreational activities:

> …there was a whole bunch of belt-tightening…there was a lifestyle adjustment that went on. We deferred all our holidays for a couple of years (interview 26).

These less severe impacts may not, however, be representative of all impacts of serious fraud, considering only those who reported their experiences to the ACCC were interviewed, and most victims of fraud do not report it at all (Button et al. 2012).

Some victims, however, suffered substantial and debilitating financial impacts. A number of the current participants described losing all their superannuation, being 'sucked dry', having to pay off loans over months or years, 'losing everything', losing their life savings, being unable to afford food and 'throwing good money after bad' by hiring lawyers or pursuing civil proceedings against perpetrators. Many participants lost money to fraud that had been borrowed from family, friends or a financial institution or taken from a self-managed superannuation fund, or that had come from the sale of assets such as cars or the equity in their house. This exacerbated their losses. Comments included:

> I am back working again now and I am 65 on Saturday (interview 16).

> I have had to get a boarder in and the kids are not comfortable with that, so I am sort of restricted with how much I see them now (interview 17).

> Because I got into such trouble financially I can't get credit. I can't get loans so I will never have my own place again even though I am working full time (interview 32).

Emotional and psychological impact

Consistent with prior research (Button et al. 2009a; Ross & Smith 2011; Ganzini, McFarland & Bloom 1990), the overwhelming majority of participants in this study reported profound emotional and psychological impacts following their victimisation. Participants described the fraud as 'devastating', 'soul-destroying', or as an event that 'changed [their] attitude to life'. One admitted having 'a bit of a nervous breakdown' following the fraud, and another claimed the impacts were such that 'it was the first thing I thought about when I woke up and the last thing I thought of before I went to sleep'. Participants described a number of (often interconnected) emotional responses following the fraud. The most common were shame or embarrassment, distress, sadness and anger. Others described stress, worry, shock and loneliness. Typical comments included:

I just felt like a twit, I just felt like I'd done something very stupid (interview 5).

All the blame, the guilt, the shame. I was humiliated (interview 43).

I feel a little bit ashamed of myself to be honest with you (interview 6).

People are going to look and think 'How did such an intelligent person [become a victim of fraud]?' I mean I've got a PhD for God's sake! (interview 5).

Previous research suggests victims blame themselves for their circumstances as a coping mechanism, which allows them to make sense of what occurred, take control of the situation and thus recover from the impacts of the fraud (Janoff-Bulman 1985). In line with this, many participants' sense of embarrassment or shame appears to stem from self-blame. This has important consequences for victims' reporting and help-seeking behaviours, as discussed later in this paper.

A number of interviewees reported feelings of depression and sadness:

I was really deeply distressed. I didn't want to get up or go anywhere or do anything (interview 23).

I would lay in bed and I have cried that many buckets of tears it's not funny (interview 32).

Still others turned these emotional responses into anger directed against the perpetrator: 'I wanted to kill them…I prayed that they died' (interview 27); or against themselves: 'You just come down on yourself and you don't like yourself and you call yourself all sorts of names' (interview 32).

While for many participants the emotional impact of fraud was confined to the period immediately following the incident, for others the emotional effects were long-term:

It is ongoing and it will be until everything is finished, paid, and maybe [then] I can start to put it behind me, but it is something I don't think I can ever forget (interview 39).

For many victims of online fraud, the experience has a lasting impact and leads to changes in their behaviour. For example, Button et al. (2009a) found that 74.5 percent of victims of online fraud in their study reported changes in their behaviour as a result of their victimisation, including becoming more cautious and wary and losing trust in others (Button et al. 2009a: 61). One of the interviewees in the present study said: 'I was really shocked that…someone had lied to my face and that really hurts…It gutted me' (interview 28). Another observed: 'I am just distrustful of anyone who wants anything to do with money' (interview 14).

For some victims the impact depended on the type of approach experienced. Those who experienced romance fraud had to cope with both the loss of the perceived relationship as well as any financial loss incurred. This is what Whitty and Buchanan (2015) term the 'double hit' experienced by romance fraud victims. Many of those in the current study identified with this additional loss of the relationship, as well as the money, and its devastating effects, as noted below.

At the most severe end of the emotional impact spectrum are those victims of online fraud so devastated they contemplate or commit suicide. A number of interviewees in the present study indicated they had seriously thought about suicide, although fortunately none had acted on those thoughts. For example:

I had one final conversation with her [a romance fraud perpetrator] and said, 'I am going to commit suicide', which is how I was feeling at the time…There is suicide in the family (interview 45).

I [was] sort of really despairing and about to commit suicide…I was desperate, I mean I was considering suicide. I was that distraught with what I'd actually done…[Later in the interview] I was really despairing…I saw this end for myself through suicide. And then I thought, 'This is ridiculous. If I don't say something to somebody, I'm going to do it [commit suicide]' (interview 49).

Although online fraud may directly cause suicidal thoughts, in some cases it is difficult to disaggregate the effects of fraud victimisation from the effects of other instances of victimisation or deleterious life events such as family violence. Comments about self-harm highlight the important role effective support can play in preventing or dealing with suicidal thoughts or actions. One woman, who had felt suicidal following an investment fraud, believed these feelings were tempered by her husband's supportive response; she believed things may have been different 'if he had reacted differently and not supported me through it' (interview 59).

Physical impact

Victims of online fraud can also experience a range of physical illnesses and harmful health consequences. Sleeplessness or insomnia, in particular, was commonly reported by the current participants, while others described experiencing nausea and/or weight loss in the aftermath of the fraud.

Victims may also be threatened with violence by offenders in an attempt to gain their compliance. Ross and Smith (2011) found 20 percent of respondents in their study had experienced a threat of some kind towards themselves and/or their family members. Interviewees in the current study reported similar concerns, with one woman moving house as a result:

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 (interview 41).

Other participants reported death threats, which in one case led to the victim and his wife leaving the country for a period of months. On other occasions, victims of online fraud travelled overseas to meet offenders in order to confront them and recover funds (Cross et al. 2014). Such action poses a significant threat to victims' safety and could expose them to kidnapping, blackmail, extortion or murder. In one case (not involving one of the current interviewees) Jette Jacobs, a 67 year old Australian woman who lost over $100,000 to romance fraud, travelled to South Africa to meet her 'partner' and was found deceased in her hotel room a few days later (Powell 2013). Her death was treated as suspicious, with her 'partner' later arrested by Nigerian police on charges relating to her murder (*The Australian* 4 February 2014).

A small number of participants in the current study discussed having made overseas or interstate trips to meet with those they believed to be their romantic partner, business partner or another character in the story used to defraud them. One woman who reported to the ACCC on behalf of her son, the victim of a romance fraud, stated he had travelled to Ghana to meet his online girlfriend. He was met by a group of Ghanaian men at the airport and taken straight to his 'wedding ceremony',

during which he was not able to talk to or touch the 'bride'. After returning to Australia following this so-called wedding the man continued to be defrauded, and was continually tricked into sending money for the upkeep of his 'wife'.

Impact on relationships

Although many online fraud victims do not disclose their victimisation to anyone, those interviewees who did reveal the incident to their family or friends met with reactions varying from highly supportive to very unsupportive. Participants described the fraud as having a number of adverse effects on their intimate partner relationships and their relationships with their parents, children and siblings.

Fraud can cause relationship breakdown in three ways:

- by creating stress on the relationship due to financial loss;
- through secrecy around the victimisation, where one partner keeps the secret but is eventually discovered; and
- due to the distress experienced by family members in response to the 'squandering' of life savings (Button et al. 2009a: 59).

In some cases the reactions of family members may be influenced by the victim having lost money borrowed from a family member to the fraud. In other cases, victims may feel their children are upset or angry that money they considered to be their inheritance was lost to fraud.

Barriers to reporting fraud

One of the greatest difficulties facing victims of fraud lies in the confusing array of reporting channels open to them (Button et al. 2012). Smith (2008) reviewed the many ways victims of fraud can report their experiences, which extend from discussing what occurred with family and friends through reporting to consumer protection agencies and business organisations, and to official reporting to police and regulators. Smith (2008) concluded that there are so many ways in which fraud can be reported that victims are often unable to decide what the best avenue to take is. They can be so overwhelmed by the available options that they decide to do nothing, and 'exit' the painful experience without reporting at all.

In Australia, fraud reporting rates vary considerably, with some surveys finding only a third of victims report fraud officially (Smith 2007, 2008). The pessimism associated with the reporting of fraud in both online and offline contexts is reflected in the final report of the United Kingdom's fraud review of 2006:

> Fraud is massively underreported. Fraud is not a national priority so even when reports are taken, little is done with them. Many victims therefore don't report at all. So, the official crime statistics display just the tip of the iceberg and developing a strategic law enforcement response is impossible because the information to target investigations does not exist (United Kingdom Attorney-General's Office 2006: 7).

A wide variety of factors can influence reporting behaviour including demographics, attitudes towards police, previous history of victimisation, knowledge of the offender, seriousness of the offence, opportunities for compensation and the time and effort involved in reporting (Taylor 2003: 83). Although demographic characteristics have generally been found to have no association with reporting behaviour (Mason & Benson 1996), some studies have found willingness to report fraud officially is related educational levels (Schoepfer & Piquero 2009: 214; Copes, Kerley, Mason & van Wyk 2001: 358).

In addition, it has been established that several factors create a barrier to reporting online fraud. This includes the level of shame and stigma associated with this particular type of victimisation (Button et al. 2009a). Victims of online fraud are not always seen as genuine victims; rather, they are seen as partially responsible for their own victimisation (Cross 2015). There is a strong tendency to blame online fraud victims, which impacts heavily on their willingness to report in the first place and, likely, their experience of doing so.

The interviewees in the present study were somewhat unusual in forming part of the small group of victims of online fraud who chose to report their experiences officially to the ACCC. As such, their reasons for reporting might not be representative of all victims of online fraud. Participants were specifically asked why they had reported to the ACCC, what they hoped to achieve and what they thought about reporting generally. On the basis of the interviews conducted, two main reasons for reporting emerged consistently: a desire to obtain some form of justice, and an altruistic wish to prevent future victimisation of others.

Obtaining justice

For many of the victims, the decision to report to the ACCC was motivated by a desire to open an investigation into the fraud that would, hopefully, lead to the recovery of their money and see a criminal justice sanction imposed on the offender. Unfortunately, these victims were invariably disappointed and frustrated by the lack of action taken on their behalf:

> I thought maybe they [the ACCC] would be able to do something. [The offender had] a consumer product that he was supposed to be selling so I thought that maybe they could do something about it and put their investigators on it. But nothing happened as far as I was concerned (interview 9).

> I was hoping someone would do something, I thought Scamwatch would do something but the guy that I spoke to originally quickly shut me down and said, 'We don't follow through cases, we are only preventative', so it went nowhere (interview 21).

Most participants expressed a desire for action against the offender that would fulfil some of the accepted aims of sentencing, including punishment, deterrence, denunciation of the conduct and community protection through the incapacitation of offenders. Others expressed their views in terms of a desire for retribution and revenge against those who had defrauded them:

> I would have liked to have my day in court with him [the offender], I would have liked to nail him to the wall…I wanted him to go down. I wanted him to be reported and I wanted somebody to be able to stop him from doing what he is doing (interview 9).

> I just wanted to make sure, I was hoping they would close the guy [the offender] down, or get in touch with him, or put him in jail or something. And hopefully expose it so no-one else gets caught (interview 69).

It was evident many victims felt a strong sense of injustice at the lack of action or assistance from the ACCC in investigating the fraud and obtaining an outcome or resolution. Many victims presented all the information and details to the ACCC but were unsatisfied with the ACCC's inability to act, a dissatisfaction arising in part from a lack of understanding of both the ACCC's functions and the capacity of other criminal justice agencies to take action in such cases. Managing the victims' expectations more effectively by providing suitable information on this could reduce such dissatisfaction in future.

Altruistic behaviour

In addition to those victims who were motivated to report to the ACCC out of a desire to obtain justice, there were others who reported in the hope of preventing similar fraud from befalling others. Their motivations were altruistic and focused on deterrence and community protection. These reports were sometimes fuelled by the victim's realisation that they would never recover their losses but could nonetheless use the experience to achieve a positive outcome.

> I was just putting the information out. I thought 'Oh well, someone's obviously collecting statistics on how many people get scammed and what sort of amounts. So it's a bit like, you know, doing the Census. I'll add my experience to the collection and maybe it will be meaningful to someone' (interview 48).

> I am putting myself as an example forward and I do not want anyone caught in a rut and in a position that I was in. Because I will tell you that I am a bloody strong character, but this absolutely screwed me over (interview 18).

> I wanted to do something and thought it would be useful for other people to know about, because I know with online crime it is really hard to catch people (interview 28).

A plethora of avenues for reporting

Button et al. (2012) have called the vast array of agencies victims of fraud can report to the 'fraud justice network'. This network includes law enforcement, consumer protection and other government and non-government agencies, as well as private sector organisations such as financial institutions and telecommunications companies.

The existence of this network creates three main problems: victims do not know which organisation to approach; they may need to report to multiple organisations; and they may be referred from one to another in a merry-go-round of responses, with no-one able to assist (Button et al. 2012). This wastes victims' time and energy, incurs additional expense and can be a source of further stress and emotional harm. The inability to report online fraud, or a negative experience in reporting it, can exacerbate the harm victims have already experienced.

The victims in the present study identified a long list of agencies they had consulted in their quest to report a fraudulent incident, including state, federal and international law enforcement

agencies, local and international banks, consumer protection agencies (state-based and international), remittance agencies, the Australian Investment Securities Commission (ASIC), mobile telecommunications and internet service providers, trade bodies, consular services and embassies (both Australian and other), private investigators, private solicitors and lawyers, website providers, dating agencies, state and federal ombudsmen, civil and administrative tribunals and politicians at various levels. Many victims expressed immense anger and frustration at the way these organisations treated them and their inability to assist the victims or deal with the complaint in the way the victim hoped. For several victims the reporting experience was as traumatic and harrowing as the victimisation itself and aggravated the impact of the fraud on their emotional state.

> There was no-one. It did not matter what section of the police that I called, whether it was local or federal, state, whatever, there was no one there; they just kept passing it on to someone else (interview 21).

> Then I was told to report it to the state police, but when I rang the state police they shooed me back to the Federal Police. The state police said 'It's not within our jurisdiction because it is international. That is Federal Police' (interview 36).

Part of the problem lies in the federal nature of Australian government; while, in the case of transnational scams, language problems, time zone differences and differing levels of international cooperation between law enforcement agencies, regulators and financial services companies can impede reporting. These agencies are often, also, unaware of which agency is responsible for investigating. Victims need information on the functions of different agencies and what assistance they can provide.

> So I rang the FBI—they have an office here in [state]—they said, 'Yep, look, it falls under internet fraud—of course we will look into it, we will investigate but we need to be [referred] by the Federal Police.' And they would not do anything about it. Even though the guys, in the American side, they were happy to look into it, yet the Aussies—they did absolutely nothing about it (interview 18).

In addition to difficulties in finding an official agency or organisation willing and able to assist, victims sometimes encountered allegations that they were to blame for what had occurred, a problem previously identified by Cross (2015).

> I said it was an investment fraud and she said she had much more important things than that to deal with. [She said] 'We have people robbed at knife point.' I said [I had been defrauded of] $20,000. She said, 'But you gave it away sir', and I said, 'I didn't give it away, it was an investment'. She said it was voluntary and I gave it away. I ended up phoning up a few times but got nowhere (interview 27).

> I expect [the police] to be sympathetic, but these two police guys—they just laugh[ed]. I was humiliated. They tell me, I submitted a police report, and I made a statement and they tell me, '[Victim's name], we cannot do anything about this with you and your lover boy in [overseas country], you just write to Scamwatch' (interview 43).

Generally, interviewees stressed the need for a clear and definitive answer to their requests for assistance, even if the outcome was unfavourable. Victims felt that being constantly referred to other agencies, given excuses for lack of action, receiving unsympathetic official letters and being blamed for their own victimisation were almost as damaging as the fraud itself. If an investigation cannot be undertaken nor a prosecution commenced, victims simply want to know this rather than be given false hope or misleading advice.

Most participants in the current study felt they received an unsympathetic response from many of the agencies to which they reported. They also felt those agencies had not listened to them. A small number of victims had a positive reporting experience, with an employee taking the time to acknowledge the victim and listen to their story in an empathetic manner. While this did not alter the outcome of the complaint, the victim's experience of reporting was vastly different.

Support needs of victims of online fraud

The extent to which victims of online fraud desired support varied considerably. Some clearly needed financial and emotional help, while others were able to write off losses and move on by themselves. Many victims did not reveal the fraud to their friends or families—including, in a small number of cases, their spouse. Many sought no support at all, while others did not know where to find assistance. As described above, the victims interviewed for this study experienced a wide range of impacts from their victimisation, leading to a variety of individual needs.

The following specific needs of victims were identified from the interviews:

- to be listened to and treated with respect and dignity when reporting to authorities, rather than blamed for their victimisation;
- to receive an acknowledgement that a crime has been committed against them;
- to have access to clear channels of reporting and be directed to appropriate agencies as quickly and simply as possible;
- to have access to agency staff who are trained in dealing with victims of fraud and who know how to handle cases appropriately;
- to be openly and honestly supported by friends and relatives;
- to know what support services are available, how and where these can be accessed and at what cost; and
- to have access to trained professional support that addresses not only the consequences of financial victimisation, but also the factors that precipitate such victimisation such as relationship difficulties or addictions.

The need for improved reporting procedures has been addressed to some extent by the establishment of the Australian Cybercrime Online Reporting Network (ACORN), which provides a central portal for Australians to report all incidents of cybercrime (Australian Government 2013).

Victims in the present study who spoke to professional counsellors or other support workers reported overwhelmingly positive outcomes of doing so. They noted that simply being able to tell someone,

and receive reassurance and advice, was a helpful result of discussing their experience with a professional support worker. As one victim said:

> The counsellor I saw, he's pretty good and he said, 'Find even the tiniest positive from it and try and build on it', which is good advice…He basically just said, 'You didn't deserve it. You didn't do anything to deserve any of this' (interview 61).

In terms of preventive measures, the participants suggested a range of measures which may assist people to avoid victimisation. Two of these included:

● the provision of advice and information about the risks of online fraud and how to avoid it on dating sites; and

● the promotion of clear prevention messages that are consistent across agencies.

In addition to the measures suggested by victims, the current study found that victims would benefit from information on the risk of re-victimisation through recovery fraud scams. Further, ACORN will require adequate resourcing to deal with all who report online victimisation, and ACORN staff must be trained in how to deal appropriately with online fraud victims.

Overall, it needs to be understood that victims of online fraud are a heterogeneous group of individuals who have experienced a wide variety of consequences of their victimisation and who, therefore, have a diversity of needs to be satisfied. Some victims cope better than others, owing to their individual financial and psychological resources, but all could be helped by better responses from those they report to and from family and friends, who are sometimes unsympathetic and critical in their responses.

While some participants shared positive stories of reporting, gaining the support they needed from either formal or informal channels, others who were unable to disclose their victimisation experienced a greater level of adversity and, as a result, were unable to obtain either formal or informal support. Further, many of those who were able to disclose to family, friends or authorities were met with judgement and blame, highlighting the importance of education for both those to whom victims report and the broader community.

The research findings can be read in full at: http://crg.aic.gov.au/reports/201516.html

Acknowledgements

References

URLs correct as at February 2016

Australian Competition and Consumer Commission (ACCC) 2015. *Targeting scams: Report of the ACCC on scams activity 2014.* Canberra: ACCC. https://www.accc.gov.au/publications/targeting-scams-report-on-scam-activity

Australian Cybercrime Online Reporting Network (ACORN) 2015. *ACORN snapshot.* Canberra: Australian Government. https://acorn.govspace.gov.au/files/2015/03/ACORN-Infographic-Jan-to-Mar2.pdf

Attorney-General's Department 2013. *National plan to combat cybercrime.* Canberra: Attorney General's Department. https://www.ag.gov.au/CrimeAndCorruption/Cybercrime/Pages/default.aspx

Bradley S 2013. Social Monster. *Head First* May 2013. http://www.abc.net.au/tv/programs/head-first/

Button M, Lewis C & Tapley J 2009a. *A better deal for fraud victims*. London: Centre for Counter Fraud Studies

Button M, Lewis C & Tapley J 2009b. *Fraud typologies and victims of fraud: Literature review*. London: Centre for Counter Fraud Studies

Button M, Lewis C & Tapley J 2009c. *Support for the victims of fraud: An assessment of the current infrastructure in England and Wales*. London: Centre for Counter Fraud Studies

Button M, Gee J, Lewis C & Tapley J 2010. *The human cost of fraud: A vox populi.* London: Centre for Counter Fraud Studies & MacIntyre Hudson

Button M, Lewis C & Tapley J 2012. The 'fraud justice network' and the infrastructure of support for individual fraud victims in England and Wales. *Criminology and Criminal Justice* 13(1): 37−61

Choo KKR 2011. Cyber threat landscape faced by financial and insurance industry. *Trends & Issues in Crime and Criminal Justice* no. 408. http://www.aic.gov.au/publications/current%20series/tandi/401-420/tandi408.html

Copes H, Kerley K, Mason K & van Wyk J 2001. Reporting behaviour of fraud victims and Black's theory of law: an empirical assessment. *Justice Quarterly* 18(2): 343–363

Cross C 2015. No laughing matter: Blaming the victim of fraud. *International Review of Victimology* 21(2): 187−204

Cross C, Smith RG & Richards K 2014. Challenges of responding to online fraud victimisation in Australia. *Trends & Issues in Crime and Criminal Justice* no. 474. http://www.aic.gov.au/publications/current%20series/tandi/461-480/tandi474.html

Ganzini L, McFarland B & Bloom J 1990. Victims of fraud: comparing victims of white collar crime and violent crime. *Bulletin of the American Academy of Psychiatry and Law* 18 (1): 55−63

Janoff-Bulman R 1985. Criminal versus non-criminal victimisation: Victims' reactions. *Victimology: An International Journal* 10 (1-4): 498−511

Mason K & Benson M 1996. The effect of social support on fraud victims' reporting behaviour: a research note. *Justice Quarterly* 13(3): 511−524

Powell G 2013. Woman believed victim of online scam found dead. *ABC News* 5 March. http://www.abc.net.au/news/2013-03-04/woman-believed-victim-of-online-scam-found-dead/4551050

Rege A 2009. What's love got to do with it? Exploring online dating scams and identity. *International Journal of Cyber Criminology* 3(2):494−512

Ross S & Smith RG 2011. Risk factors for advance fee fraud victimisation. *Trends & Issues in Crime and Criminal Justice* no. 420. http://www.aic.gov.au/publications/current%20series/tandi/401-420/tandi420.html

Schoepfer A & Piquero N 2009. Studying the correlates of fraud victimisation and reporting. *Journal of Criminal Justice* 37: 209−215

Smith RG 2007. Consumer scams in Australia: an overview. *Trends & Issues in Crime and Criminal Justice* no. 331. http://www.aic.gov.au/publications/current%20series/tandi/321-340/tandi331.html

Smith RG 2008. Coordinating individual and organisational responses to fraud. *Crime Law and Social Change* 49: 379–396

Smith RG, Jorna P, Sweeney J & Fuller G 2014. *Counting the costs of crime in Australia – A 2011 estimate.* Research and Public Policy series no. 129. Canberra: Australian Institute of Criminology

Taylor N 2003. Reporting of crime against small retail businesses. *Trends & Issues in Crime and Criminal Justice* no 242.

United Kingdom Attorney-General's Office 2006. *Fraud review: final report.* London: Attorney-General's Office

Whitty M & Buchanan T 2015. The online dating romance scam: They psychological impact on victims—both financial and non-financial. *Criminology and Criminal Justice* DOI 10.1177/1748895815603773

Dr Cassandra Cross and Dr Kelly Richards are both senior lecturers at the Queensland University of Technology's Crime and Justice Research Centre. Dr Russell G Smith is Principal Criminologist at the Australian Institute of Criminology.