

Romance Scam Victimization: A Survey-Based Examination of Financial, Psychological, and Reporting Factors

LD Herrera
Beacom College
Dakota State University
Madison, USA
0009-0005-8027-008X

Abstract—Romance scams are a growing type of cybercrime in which perpetrators develop and exploit fraudulent romantic relationships with victims to obtain financial resources. These schemes cause substantial economic and psychological damage, yet they are significantly underreported. Official 2022 reports indicate only \$1.3 billion lost to romance scams in the US, but the true financial toll is likely much higher.

Using survey data from 366 victims, this study examines the financial and psychological toll of romance scams, reporting patterns, obstacles to seeking help, and victims' perceptions of received help. Most of the victims (60.9%) did not seek help from any source, either formal institutions or personal contacts. A Chi-Square test ($\chi^2(1, N = 366) = 13.94, p < 0.001$) confirmed that victims who depend exclusively on informal support were significantly less likely to engage formal reporting mechanisms. In addition, greater financial losses appeared to be linked to higher rates of suicidal ideation.

The findings suggest that the increased performance and perceived helpfulness of formal institutions may increase their use, provide more accurate reporting, and lead to better outcomes. Further research should evaluate how improvements, including a centralized victim assistance organization, can improve victim outcomes and mitigate financial and psychological consequences.

Keywords—Romance scams, cybercrime victimization, fraud reporting behavior, financial loss impact, psychological distress

I. INTRODUCTION

Romance scams are a type of cybercrime in which perpetrators use fraudulent romantic relationships to take financial resources from their victims. These scams can have severe consequences, including financial ruin and psychological distress. Victims may experience post-traumatic stress disorder (PTSD), suicidal ideation, or an unwavering belief in scammers, sometimes leading to court-ordered guardianship and loss of autonomy. According to the US Federal Trade Commission (FTC), 2022 romance scam losses were reported to be \$1.3 billion [1]. The actual financial impact is expected to be considerably greater due to massive underreporting. The Federal Trade Commission (FTC) estimates between 2.4% and 6% of fraud cases are formally reported, resulting in total fraud losses as high as \$158.3 billion [2]. Official estimates for US romance scams are currently unknown, but historically, they have been a major contributor to total losses.

Underreporting often arises from many factors, including shame or embarrassment, fear of being judged, not knowing where to report, or skepticism of the ability of law enforcement to enact justice [3]. While many victims choose not to disclose their victimization, others frequently turn to family and friends who can provide emotional support, but may also increase emotional harm with victim blaming. Even when law enforcement is called, romance scam victims may not be reported, hiding the true number.

This study examines romance scam victimization by analyzing victim behaviors, reporting trends, and barriers to formal intervention. In addition, this research explores how victim characteristics, scam dynamics, and reliance on informal support systems influence reporting decisions. It also evaluates the perceived helpfulness of victims seeking help from others and identifies broader patterns that can contribute to the continued underreporting of this pervasive cybercrime.

II. RELATED WORK

Research on romance scams has examined psychological, financial, and behavioral impacts, as well as reporting behaviors. Studies reveal that these scams generate significant emotional distress, financial losses, and underreporting. This section looks at prior literature to provide context for the current study.

A. Psychological Impacts

Beyond financial losses, victims of romance scams also suffer psychological harm. Shame, embarrassment, shock, rage, worry, tension, fear, sadness, and suicidal ideation are some of the most common emotional reactions [4], [5]. These experiences can result in symptoms resembling major depressive disorder, grief, or post-traumatic stress disorder (PTSD) [5].

The reactions victims receive after reporting their experiences affect their psychological well-being. Many victims are blamed for engaging in fraudulent relationships, which can increase feelings of isolation and dissuade them from seeking help or reporting the crime [5], [6]. Such negative

responses can exacerbate the distress of victims and hinder their recovery.

Knowledge of these psychological effects is essential for the development of interventions and support mechanisms that are tailored to the unique needs of romance scam victims.

B. Financial Losses and Economic Impacts

Romance scams impose significant financial damage, with total reported losses exceeding \$1.3 billion in 2022 [1]. These scams contribute significantly to total fraud, accounting for roughly 7.25% of all fraud losses recorded to the FBI's Internet Crime Complaint Center (IC3) [7], [8].

The FTC estimates that total consumer fraud losses in 2023 ranged from \$23.7 billion to \$158.3 billion, with older adults contributing up to \$61.5 billion [2]. Furthermore, research suggests that only 2.0% of fraud victims who lost less than \$1,000 and 6.7% of those with losses exceeding \$1,000 formally reported their cases to government agencies [9]. Given that romance scams almost always result in financial losses, actual victimization rates may be significantly underestimated.

C. Reporting Behaviors and Trust

Victims of romance scams frequently seek help through informal networks rather than official channels, which contributes to underreporting. Studies on fraud victims suggest that supportive family and friends encourage reporting, whereas negative reactions discourage it [3], [10]. Many victims refuse to come forward due to shame or fear of blame [3].

According to Cross, Richards, and Smith [3], confidence in institutions also influences reporting. Victims of cybercrime and financial fraud generally view law enforcement as ineffective, and lack of understanding about reporting options, such as the FBI's IC3, further inhibits engagement [11], [12]. Informal support also plays an important role in the choice to report sexual assault and domestic violence to authorities [13], [14].

D. Research Gap and Contribution

While previous research has looked at the importance of informal assistance in reporting decisions, their specific impact on romance scam victims remains understudied. This study addresses this gap by examining victim profiles, scam dynamics, financial and psychological consequences, and reporting habits. It also evaluates the perceived helpfulness of the entities from which victims seek assistance, shedding light on how support systems influence formal reporting decisions.

III. METHODOLOGY

A. Survey Design

A structured survey is used to examine how romance scam victims report incidents, respond to financial and psychological harm, and use informal and institutional support systems. The survey mainly featured closed-ended questions for quantitative analysis, with optional open-ended responses to allow additional context. For example, participants were asked "How

many times have you been a victim of a romance scam?" and "What is the greatest amount of money you have given to a scammer?" To assess support-seeking behavior, respondents identified contacts they turned to for help and rated the helpfulness of each using a four-point Likert scale ranging from "Not Helpful" to "Extremely Helpful." While open-ended responses were allowed, they were not systematically analyzed in this study and instead were reviewed and coded into quantitative data.

1) *Qualifying Responses*: Participants in the study had to meet certain eligibility requirements. They had to state that they were at least 18 years old, live in the United States, identify themselves as victims of a romance scam, and give their informed consent. Only those who met these qualifications were included in the survey results.

2) *Demographic Variables*: Respondents submitted demographic information, including age (predefined ranges), gender (male, female, other), marital status, and race/ethnicity (multiple options including "Other"). They also provided their education levels, ranging from no formal education to a graduate degree. Net worth was provided in brackets, ranging from negative net worth to more than \$5 million.

3) *Frequency and Consequences*: To measure the severity of victimization, respondents reported how many times they had been victimized and provided estimates of their financial losses within preset categories (for example, \$0-\$1,000, \$1,000-\$5,000). They also identified whether they sought counseling, felt shame or disappointment from friends or family, had been placed under legal guardianship, or had experienced suicidal ideation as a result of their victimization. Finally, they used a Likert scale to indicate whether financial or emotional losses had a greater impact.

4) *Reporting Behaviors and Helpfulness*: Respondents indicated where they turned for help from a list of predefined contact choices or provided an alternative that was not on the list. Then, using a Likert scale with responses ranging from "Not Helpful" to "Extremely Helpful," they rated how helpful they thought these contacts were. These responses were given numeric values: 1 = Not Helpful, 2 = Helpful, 3 = Moderately Helpful, and 4 = Extremely Helpful. The helpfulness score for each contact is the mean for each contact group. The scale did not include a neutral midpoint, which may have encouraged respondents to select more positive ratings and may have skewed the averages upward.

B. Participant Recruitment

Participants were recruited through a Facebook advertising campaign that ran from August 1 through August 31, 2024. After 180,368 ad impressions and 7,341 hits, potential respondents visited the survey information page. These 512 people were asked qualifying questions. After screening, 366 people met the eligibility requirements and completed the survey.

C. Ethical Considerations

The study received Institutional Review Board approval under Dakota State University IRB No. 202240812-03, confirming compliance with ethical standards.

The survey was made available to respondents through a Facebook ad that directed them to a SurveyMonkey.com form. Electronic informed consent was obtained after the first page stated the study objective, participant rights, and confidentiality assurances. When responding to sensitive questions, particularly those related to suicide ideation, participants received resource links to crisis hotlines and counseling services to protect participants.

IV. RESULTS

A total of 366 people successfully completed the survey according to eligibility requirements. The next sections look at their demographics, financial and psychological consequences, and reporting practices.

A. Demographics

The majority of respondents were 55 years or older (85.2%). The largest group in the sample was aged 65-74 (n = 156), followed by 55-64 (25.4%, n = 93), and 75+ (17.2%, n = 63). The bulk of participants (82.2%, n = 301) were female. The bulk of respondents were widowed (37.4%, n = 137) or divorced (33.1%, n = 121), with fewer being never married (13.9%), married (11.2%), or separated (4.4%).

The sample consisted mainly of white individuals (81.2%, n = 297). Other racial or ethnic groups included Black or African American (6.6%), Hispanic or Latino (5.5%), several races/other (2.5%), American Indian or Alaskan Native (2.2%) and Asian (2.2%).

Education levels were highly varied, with 32.5% having a high school diploma or GED, 25.9% having attended some college, and 15.9% having a two-year degree. A smaller percent obtained a four-year degree (13.4%) or a graduate degree (4.6%).

Net worth varied between respondents. The most common group was \$0-\$30,000 (32.8%), followed by \$31,000-\$60,000 (16.4%) and \$61,000-\$100,000 (9.8%). A smaller fraction of the respondents reported net worth between \$101,000 and \$250,000 (4.1%), \$251,000 and \$500,000 (4.1%), \$501,000 and \$1 million (3.3%), or \$1 million-\$5 million (1.1%). 7.1% of the respondents reported a negative net worth, and 21.3% did not reveal their net worth.

The results show that the participants came from a wide range of age groups, gender, marital status, racial or ethnic backgrounds, levels of education, and income levels.

B. Victimization Frequency

The average number of instances (3.70) with a median of 2 indicates that most victims were scammed more than once. While the largest group of respondents (42%, n=154) experienced victimization just once, a few were victimized far more often than the majority, contributing to a highly right-skewed distribution (skewness = 4.69). A correlation study did not show significant connections between victimization frequency and other variables.

C. Financial Impact

The survey calculated the financial impact of romance scams by asking respondents about their single largest loss and total loss. Most of the respondents reported losses below \$10,000, with 70.3% seeing their highest single loss and 64.2% reporting a total loss below this amount (Table I). Many responders reported considerable financial losses. In particular, 10.3% had a single loss over \$30,000, and 7.1% had a cumulative loss above this figure.

Furthermore, 9.7% of the respondents did not disclose their most significant single loss, while 13.1% chose not to report their total loss. This indicates that the actual financial consequences of romance scams could potentially exceed the figures presented.

TABLE I
SURVEY RESULTS: LOSSES (LARGEST AND TOTAL)

Range	Greatest Loss	Total Loss
\$0-\$1,000	151	126
\$1,001-\$5,000	67	67
\$5,001-\$10,000	37	32
\$11,000-\$30,000	28	29
\$31,000-\$60,000	11	23
\$61,000-\$100,000	10	9
\$101,000-\$250,000	7	11
\$251,000-\$500,000	3	7
\$501,000-\$1,000,000	1	1
Prefer not to answer	34	46

D. Psychological Impact

Through the survey, the respondents identified whether financial or emotional losses were worse. Although 31.7% (n = 106) viewed both as equally detrimental, 30.5% (n = 102) found emotional losses much more damaging and 14.7% (n = 49) found them slightly more damaging. On the other hand, 17.4% (n = 58) thought financial losses were much more harmful, and 5.7% (n = 19) thought they were somewhat more harmful.

Shame associated with the disclosure of the scam was also prevalent, with 57.8% (n = 115) indicating that they experienced shame or disappointment from friends and 55.9% (n = 109) from family members. Furthermore, 11.9% (n = 40) of the victims sought counseling; 7.2% (n = 24) had their assets placed under guardianship; and 15.9% (n = 53) had suicidal thoughts. Higher financial losses appeared to be associated with increased psychological distress. Although a Chi-Square test was inconclusive due to small expected counts, descriptive trends suggest a relationship between financial loss and suicidal ideation. Table II displays suicidal ideation rates for various categories of financial loss. While most in lower loss brackets reported very low rates, the proportion of respondents expressing suicide ideation increased in higher loss categories, peaking at 100% for the highest category despite small sample numbers.

These findings show there is a need for mental health care, awareness, and intervention for romance scam victims due to potentially severe emotional suffering.

TABLE II
SUICIDAL IDEATION BY GREATEST FINANCIAL LOSS

Greatest Loss	Suicidal Ideation	Count(n)	Percentage
\$0 – \$1,000	11	138	8.0%
\$1,001 – \$5,000	6	64	9.4%
\$5,001 – \$10,000	11	38	28.9%
\$11,000 – \$30,000	6	28	21.4%
\$31,000 – \$60,000	4	11	36.4%
\$61,000 – \$100,000	6	10	60.0%
\$101,000 – \$250,000	4	7	57.1%
\$251,000 – \$500,000	2	3	66.7%
\$501,000 – \$1,000,000	1	1	100%
\$1 Million – \$5 Million	0	1	0.0%
Prefer not to answer	2	33	6.1%

E. Money Transfer Methods

The survey indicates that money transfer techniques are influenced by the magnitude of the loss. Gift cards were used in 43.3% of cases, making them the most common method among people who lost less than \$10,000. Other popular methods were PayPal (6.3%), MoneyGram (7.6%), Cash App (11.4%), and personal checks (9.2%). Other methods included Western Union (5.1%), bank wires (2.6%), cashier’s checks (1.7%), Zelle (1.1%), Venmo (1.0%), and credit cards (0.9%).

A clear pattern was evident in losses greater than \$10,000. Although gift cards continued to be the most popular method (31.1%), bank wire transfers (14.3%) and cryptocurrency (9.2%) were used more frequently. While fewer respondents used Zelle (3.7%), MoneyGram (2.9%), and Western Union (2.4%), cashier’s checks (7.3%) and personal checks (4.9%) grew in popularity.

As may have been expected, the results show that higher-loss instances have a greater tendency to use money transfer methods that are more amenable to large fund transfers, such as wire transfers and cryptocurrency. The next section explores how victims seek help and use official reporting systems.

F. Reporting Behaviors

The respondents named the third parties they had contacted for assistance. The majority (60.9%, $n = 223$) did not seek support from other parties, while 19.4% ($n = 71$) sought help solely from friends or family, and 13.7% ($n = 50$) only from other entities. A smaller group (6%, $n = 22$) reported to both, implying that people who use informal networks are less likely to use official channels, and vice versa.

A Chi-Square test confirmed a significant relationship between these behaviors, $\chi^2(1, N = 366) = 13.94, p < 0.001$. Victims who only contacted family or friends were significantly less likely than expected to seek assistance from formal sources (adjusted residual = 3.73), while those who only contacted formal entities were more likely than expected to do so (adjusted residual = 3.73). The smallest group consisted of those who engaged with both types of support (adjusted residual = -3.11), reinforcing the divide between informal and formal reporting.

In the US, two government agencies, the Federal Trade Commission (FTC) and the Department of Justice (DOJ), are

obligated to collect and report on fraud targeting older adults. In this study, few respondents contacted the FBI (5.2%) or the FTC (3%), which is in line with the FTC’s projected reporting rates of 2-6.7% [15]. Table III displays the reporting frequencies and perceived helpfulness of each contact.

TABLE III
SURVEY RESULTS: REPORTING RATES

Contact	Helpfulness ^a	Percentage
Friends	2.2	17.2%
Family	2.3	15.8%
Local Police or Sheriff	1.7	9.6%
Federal Law Enforcement (FBI)	1.3	5.2%
Financial Institution (Bank)	2.3	4.4%
Federal Law Enforcement (FTC)	1.7	3.0%
Social Media/Dating Site	2.3	1.9%
Other Federal Agencies	1.8	1.4%
Private Investigator	1.8	1.4%
Credit Card Company	1.8	1.4%
Social Services	3.0	1.1%
Attorney	2.3	1.1%
Therapist	3.0	0.8%
Adult Protection Services	3.0	0.6%
Telephone company	1.5	0.6%
State Law Enforcement	1.0	0.3%

^a Helpfulness scores represent the average rating from respondents, based on a scale from 1 (Not Helpful) to 4 (Extremely Helpful).

G. Perception of Helpfulness

The perceived helpfulness varied by type of support, as seen in Table III. The evaluations of friends and family produced moderate scores (means of 2.2 and 2.3, respectively), although the responses were slightly skewed toward lower scores. Local police (1.7), FBI (1.3) and FTC (1.7) were ranked among the least effective, with state law enforcement receiving the lowest median grade (1). For financial institutions, banks scored better (2.3) than credit card companies (1.8). Private detectives (1.8) and lawyers (2.3) had similar distributions. The best scores were assigned to therapists and social service organizations, both with 3.0 scores. Although they were not used very often, they were seen as helpful by those who used them.

In general, victims found professional services to be the most effective, financial institutions and law enforcement to be less helpful, and informal support sources to be fairly useful. The ramifications of these patterns are discussed in greater depth in the following section.

V. DISCUSSION

This study examined the financial and psychological costs of romance scams, the difficulties victims face in seeking help, and the factors that influence their reporting. The results show that victim experiences are complex, especially the use of informal support systems and limited official reporting. Patterns of victimization suggest that prevention efforts should prioritize the unique risks faced by older adults and women. This section analyzes the results within the context of the existing literature, explores their wider meaning, and suggests opportunities for further research.

A. Barriers to Reporting and Trust Issues

While most victims (60.9%) did not contact third parties, a Chi-Square test confirmed a significant relationship between the reporting choices, $\chi^2(1, N = 366) = 13.94, p < 0.001$. Individuals who exclusively sought assistance from family or friends were less inclined to report to formal entities than anticipated, and the reverse was also true.

Victims of romance scams may be inclined to seek informal support systems due to their established trust and familiarity; however, this dependence could potentially impede the formal reporting process. While family and friends may have good intentions, they may lack the knowledge and ability required to identify scams or to promote additional measures, such as advising victims to report to authorities. A significant number of victims regard law enforcement as lacking effectiveness, a perspective supported by low helpfulness scores (local police = 1.7, FBI = 1.3, FTC = 1.7). Even when victims report their cases, they may not receive sufficient support, further perpetuating skepticism toward formal reporting channels.

Prior studies suggest humiliation and skepticism about the effectiveness of authorities can lead to underreporting [3], [12]. These limitations, together with victims' reliance on informal networks, emphasize the need for stronger institutional responses and increased public awareness of reporting methods.

B. The Dual Financial and Psychological Toll

The survey results show that there is a clear relationship between financial and psychological harm related to romance scam victimization. Greater financial losses appeared to be associated with higher rates of suicidal ideation, suggesting that increased financial harm may contribute to emotional anguish, which may not be unexpected.

Victims of romance scams face not only potentially life-altering financial repercussions, but also psychological anguish. This includes social isolation, shame from friends and family, and emotions of betrayal from the victim's most trusted individual, according to research [5]. Furthermore, dependence on informal support systems, including friends and family, is prevalent but may not offer appropriate guidance or assistance, which could intensify feelings of distress. Victims may be dissuaded from seeking formal support, which can also close channels to potentially valuable recovery options. The results of this study show that psychological harm is often more damaging than financial harm. It should be concluded that effectively addressing the effects of romance scam victimization requires attention to both financial and psychological harms.

C. Demographic Patterns in Victimization and Reporting

The demographic profile of the individuals in this study corresponds to the larger patterns observed in fraud victimization. Most of the respondents (85.2%) were 55 years of age or older, the largest group being between the ages of 65 and 74. Older people who may have gained wealth, but are also more susceptible to manipulation due to their limited digital literacy, diminished physical and mental abilities, or social isolation, are well-known scam targets [16], [17].

Of the sample, 82.2 percent were women. This may suggest that women are more often targeted, but it could also mean that they are more open to talking about it. Widowed or divorced respondents were the most common victims. Such individuals may exhibit greater susceptibility to scams due to a perceived absence of companionship in their lives, which scammers exploit by attempting to fill that emotional void.

White victims were overrepresented compared to national demographics, while other categories were underrepresented. Biases in survey recruitment and differences in scam exposure may have contributed to this overrepresentation. A better understanding of these demographic tendencies can improve prevention by directing support towards at-risk populations.

D. Implications for Intervention Strategies and Educational Efforts

The findings imply that both institutional trust and informal support systems can influence the underreporting of romance scams. This is supported by prior research suggesting that victims can be discouraged from reporting formal incidents due to low helpfulness score for law enforcement [3].

Informal support also plays a key role. Victims who contacted relatives and friends were less likely to use formal channels, possibly due to dismissive or unsupportive reactions. Similar tendencies have been documented in other crimes, where negative societal reactions promote guilt and inhibit more intervention-seeking behavior [14].

To address these barriers, it may be necessary to improve institutional helpfulness and understand the influence of informal support on how victims make decisions. Victims tend to regard formal support systems as inadequate, as evidenced by the low helpfulness scores attributed to law enforcement and fraud prevention agencies. Simplifying reporting processes and improving victim follow-up could increase use of formal channels and boost confidence in reporting systems.

E. Limitations

As with any self-reported data, responses may be subject to recall bias, exaggeration, misinterpretation, or self-selection bias, as participants voluntarily chose to respond and may not be representative of all scam victims. For example, a respondent reported a single loss between \$1 million and \$5 million, but later indicated a total loss between \$11,000 and \$30,000 and a net worth between \$101,000 and \$250,000. Due to the observed inconsistency, the reported losses for this respondent were omitted to protect the integrity of the data.

The survey did not restrict responses to incidents within a specific time frame, which means that some reported scams may have occurred long before the study. The information reported could have been affected by memory accuracy.

The assessment of "helpfulness" was left to the interpretation of the respondents, which may introduce variability in the way individuals evaluated their experiences. A more structured definition of helpfulness could improve the consistency of response, but may also limit personal perceptions. Open-ended options were provided to make the survey feel less restrictive

and to encourage participant comfort and engagement. While they provide additional context for interpreting the results, they also suggest areas for further investigation. The following section discusses suggested areas of future research.

F. Future Research

The next phase of research should focus on investigating methods to improve both formal and informal support systems, making reporting and victim help more accessible. Additional work could investigate whether romance scams have a higher rate of underreporting than other frauds and identify contributing factors to inform more effective outreach and intervention strategies. Emotional manipulation, self-blame, and cynicism of law enforcement can discourage victims from reporting, requiring additional research to determine their impact on disclosure rates. Future research should also explore whether the financial status of a victim influences the psychological impact of financial loss, as the significance of a loss may differ depending on the individual's overall financial condition.

Another crucial area of inquiry is whether victims intentionally choose between informal and formal reporting or if extrinsic factors, such as unpleasant experiences with family or authorities, influence these choices. In addition, studies should examine whether the education of family and friends influences victims' willingness to use formal reporting methods.

Future research should evaluate the feasibility of a centralized victim assistance organization dedicated to assisting victims, providing real-time guidance, and staying informed about evolving scams. One way to improve victim assistance and increase the number of people who report fraud is to investigate the ways in which such an institution can be established, how public confidence can be built, and how it can be integrated into existing fraud response activities.

VI. CONCLUSION

Through an analysis of victim surveys, this study examines the financial and psychological consequences of romance scams, the challenges victims face when seeking help, the importance of informal support systems in reporting behaviors, and victims' perceptions of provided support. The findings show that romance scams typically cause significant financial harm, with reported losses greatly underestimating the true cost due to widespread underreporting. In addition, victims often experience psychological distress that can sometimes include suicidal ideation.

With the majority of victims turning to family and friends rather than formal institutions, underreporting is a serious matter. Reliance on informal networks, along with the perception that law enforcement is ineffective, can dissuade individuals from seeking assistance from formal institutions, reporting crimes to authorities, and gaining access to formal victim assistance. Descriptive trends indicate a potential relationship between financial and psychological harm; however, the absence of confirmed statistical significance requires further investigation to validate the correlation.

Stronger institutional trust, improved fraud response, and possibly even a centralized victim assistance organization could help address these issues. Future studies should look at measures to increase reporting rates and provide more effective victim support. Intervention efforts aimed at both financial and mental health recovery can better support victims and mitigate the potentially devastating effects of romance scams.

REFERENCES

- [1] Federal Trade Commission, "Romance scammers' favorite lies exposed," Federal Trade Commission, Tech. Rep., 2023. [Online]. Available: <https://www.ftc.gov/news-events/data-visualizations/data-spotlight/2023/02/romance-scammers-favorite-lies-exposed>.
- [2] Federal Trade Commission, "Protecting older adults: 2024 report," Federal Trade Commission, Tech. Rep., 2024. [Online]. Available: https://www.ftc.gov/system/files/ftc_gov/pdf/federal-trade-commission-protecting-older-adults-report_102024.pdf.
- [3] C. Cross, K. Richards, and R. G. Smith, *The reporting experiences and support needs of victims of online fraud*. Canberra: Australian Institute of Criminology, Aug. 2016. DOI: 10.52922/ti148355.
- [4] T. Buchanan and M. T. Whitty, "The online dating romance scam: Causes and consequences of victimhood," *Psychology, Crime & Law*, vol. 20, no. 3, pp. 261–283, Mar. 2013.
- [5] C. Cross, M. Dragiewicz, and K. Richards, "Understanding romance fraud: Insights from domestic violence research," *British Journal of Criminology*, vol. 56, no. 4, pp. 691–708, 2016. DOI: 10.1093/bjc/azv083.
- [6] FINRA Investor Education Foundation, "Blame and shame in the context of financial fraud," FINRA Investor Education Foundation, Tech. Rep., 2020. [Online]. Available: <https://www.finrafoundation.org/sites/finrafoundation/files/Blame-and-Shame-in-the-Context-of-Financial-Fraud.pdf>.
- [7] Federal Bureau of Investigation, "2022 internet crime report," Federal Bureau of Investigation, Tech. Rep., 2022. [Online]. Available: https://www.ic3.gov/AnnualReport/Reports/2022_ic3report.pdf.
- [8] Federal Bureau of Investigation, *Fbi cleveland warns of romance scams*, 2023. [Online]. Available: <https://www.fbi.gov/contact-us/field-offices/cleveland/news/fbi-cleveland-warns-of-romance-scams>.
- [9] K. B. Anderson, "To whom do victims of mass-market consumer fraud complain?" *SSRN Electronic Journal*, 2020. DOI: 10.2139/ssrn.3852323.
- [10] K. A. Mason and M. L. Benson, "The effect of social support on fraud victims' reporting behavior: A research note," *Justice Quarterly*, vol. 13, no. 3, pp. 511–524, Sep. 1996. DOI: 10.1080/07418829600093071.
- [11] E. R. Fissel, "The reporting and help-seeking behaviors of cyberstalking victims," *Journal of Interpersonal Violence*, vol. 36, no. 11–12, pp. 5075–5100, Sep. 2018. DOI: 10.1177/0886260518801942.
- [12] C. Kaukinen, "The help-seeking strategies of female violent-crime victims," *Journal of Interpersonal Violence*, vol. 19, no. 9, pp. 967–990, Sep. 2004. DOI: 10.1177/0886260504268000.
- [13] N. Shin and E. Park, "The influence of informal support on battered women's use of formal services," *Journal of Aggression, Maltreatment & Trauma*, vol. 30, no. 9, pp. 1–17, Oct. 2020. DOI: 10.1080/10926771.2020.1867278.
- [14] L. A. Paul, H. M. Zinzow, J. L. McCauley, D. G. Kilpatrick, and H. S. Resnick, "Does encouragement by others increase rape reporting? findings from a national sample of women," *Psychology of Women Quarterly*, vol. 38, no. 2, pp. 222–232, Sep. 2013. DOI: 10.1177/0361684313501999.
- [15] Federal Trade Commission, "Protecting older consumers 2022-2023," Federal Trade Commission, Tech. Rep., Oct. 2023. [Online]. Available: https://www.ftc.gov/system/files/ftc_gov/pdf/p144400lderadultsreportoct2023.pdf.
- [16] Internet Crime Complaint Center (IC3), "2023 ic3 elder fraud report," Federal Bureau of Investigation (FBI) Internet Crime Complaint Center (IC3), Tech. Rep., 2023. [Online]. Available: https://www.ic3.gov/Media/PDF/AnnualReport/2023_IC3ElderFraudReport.pdf.
- [17] Financial Crimes Enforcement Network (FinCEN), *Fincen issues analysis on elder financial exploitation*, 2023. [Online]. Available: <https://www.fincen.gov/news/news-releases/fincen-issues-analysis-elder-financial-exploitation>.