

Romance Scam Research Center

SOCIAL TECHNOLOGY AND SAFETY FOUNDATION

LIVING EVIDENCE SYNTHESIS

Victim Vulnerabilities

Victim Vulnerabilities in Online Romance and Relationship-Based Scams: Evidence Synthesis

Across the reviewed evidence, vulnerability to online romance and related relationship-based scams is best represented as a multilevel, process-sensitive phenomenon in which interacting individual psychosocial characteristics, platform-mediated exposure, and interactional offender scripts create windows of increased susceptibility rather than a single stable trait. Psychological correlates that recur in the empirical record include loneliness, romantic-idealization (notably an Idealization component), impulsivity/urgency/sensation-seeking, and addictive dispositions; these traits repeatedly show associations with poorer scam detection or self-reported victimhood but explain limited variance in multivariable models. Platforms and public profile information concentrate and reveal potential targets; offender-facing and corpus studies show tailoring of narratives to disclosed details and life-stage cues to create intimacy and staged compliance tests. Interactional and linguistic tactics—persistent messaging, commitment-focused framing, testing-the-water small requests, crisis narratives, and early apparent profits in investment hybrids—are documented mechanisms that escalate grooming and can sustain continued payments. Methodological limitations are recurrent and explicitly noted: much evidence is cross-sectional, retrospective, context-limited, or based on self-selected or complaint samples; authors call for longitudinal, mixed-method, and

cross-cultural work and for development of validated measures of susceptibility.

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Multilevel, interactional framing of vulnerability

Offender-perspective and corpus studies corroborate that vulnerability depends on the overlap between target characteristics and scripted tactics: offenders gather publicly available profile cues and prioritize targets perceived as emotionally or financially vulnerable, and criminological analyses show staged escalation that interacts with victims’ decision processes over time rather than being a

single event. [\[6\]](#) [\[14\]](#) [\[15\]](#) [\[9\]](#)

Several systematic reviews and scoping syntheses explicitly characterize grooming and narrative construction as central to how vulnerability is produced in relationship-based fraud, arguing that vulnerability emerges from interaction among individual states, platform affordances, and offender scripts rather than from one dispositional cause. [\[16\]](#) [\[17\]](#) [\[1\]](#)

Psychological correlates and limits of predictive power

Measured psychological traits show consistent but limited predictive signals. Replicated studies associate romantic-belief (especially an Idealization component), impulsivity, urgency/sensation seeking, and addictive disposition with greater likelihood of being fooled or with poorer profile-detection performance, yet regression models typically explain modest variance (for example a profile-detection model explaining ~13% of variance), so these traits do not form a robust, generalizable victim typology on their own. [\[2\]](#) [\[3\]](#) [\[18\]](#)

Loneliness and recent life transitions (for example divorce, bereavement, or seeking a new partner) recur as contextual conditions linked to increased online romantic engagement and to being targeted; qualitative victim narratives and complaint-analysis work repeatedly identify loneliness or life-change moments as exploitable openings. [\[19\]](#) [\[20\]](#) [\[21\]](#) [\[22\]](#) [\[1\]](#)

Platform exposure, profiling, and target selection

Dating platforms and social media concentrate people actively seeking partners and make profile information available for offender harvesting; corpus and profile studies show scammers construct target-seeking personas and use publicly shared details to tailor approaches and assess earning power, relationship availability, and family interference risk. [\[23\]](#) [\[7\]](#) [\[24\]](#) [\[5\]](#)

Platform dynamics—constant mobile messaging, rapid reciprocal disclosure, private messaging capabilities, and weak account-registration verification—are described as facilitating grooming because they accelerate intimacy, reduce deliberation time, and can deny potential victims external reality checks; studies also document that leakable personal data and platform affordances expand offenders' ability to target and personalize narratives. [\[8\]](#) [\[1\]](#) [\[25\]](#) [\[26\]](#) [\[5\]](#) [\[27\]](#)

Corpus and linguistic studies show early-profile cues (commitment-focused language, social-approval framing) purposefully reduce scepticism and encourage rapid intimacy; these tactics can make victims overlook textual inconsistencies and grammatical errors, sustaining suspended disbelief that enables escalation to money requests. [\[8\]](#) [\[7\]](#) [\[5\]](#) [\[28\]](#)

Interactional tactics, escalation, and persistence

Qualitative interview studies and stage-model analyses identify psychological mechanisms that help explain continued payments and re-engagement: sunk-cost reasoning tied to prior emotional investment, cognitive dissonance/rationalization when faced with contradictory evidence, near-win events in investment hybrids that encourage further risk-taking, and addiction-like involvement (salience, tolerance, withdrawal) that hinders disengagement. [\[29\]](#) [\[10\]](#)

Small-gift or early profit signals and staged small requests function as screening and escalation tactics: a testing-the-water small request often appears late in grooming and initial compliance tends to increase later compliance because prior investment and relationship commitment make refusal harder. [\[9\]](#) [\[10\]](#)

Multiple studies report repeat victimization and mechanisms that impeded disengagement: some victims returned to the original or a new romance scam even after law enforcement informed them of the fraud; authors identified cognitive dissonance as a way victims dismissed contradictory information while preserving a desired narrative; near-win events were reported to help explain continued involvement; some participants described addiction-like involvement (salience, tolerance, withdrawal, loss of control, reduced participation in other activities); denial left victims vulnerable to re-victimization; and information overload or mental exhaustion led some participants to overlook warning signs. [\[29\]](#) [\[30\]](#) [\[31\]](#)

Population-specific patterns and groups with documented vulnerabilities

Older adults are a recurrent focus: narrative reviews, complaint datasets, and targeted syntheses identify social isolation, bereavement, cognitive decline, and limited digital literacy as factors that can increase targeting and financial harm for some older victims, while other reported-case analyses caution that older age is not uniformly associated with greater reporting or monetary loss. The

literature therefore documents age-specific vulnerabilities but finds mixed population-level associations and calls for nuanced, contextual analysis rather than age-only stereotypes. [\[32\]](#) [\[33\]](#) [\[34\]](#) [\[35\]](#) [\[36\]](#)

Other groups with context-specific vulnerabilities are identified in targeted studies. Adolescents can be groomed through cultural and parental-pressure mechanisms that make secret online interaction attractive; survivors with acquired brain injury report cognitive and decision-making deficits and ‘scam blindness’ linked to greater susceptibility; and studies of trafficking and pig-butcherer contexts document that economic hardship and limited employment opportunities are important reasons people enter pathways that expose them to romance-investment fraud. [\[37\]](#) [\[38\]](#) [\[39\]](#)

Methodological patterns, explicit limitations, and priority gaps

Several reviews and individual papers explicitly identify recurring methodological limitations and priority directions: heterogeneous study designs and measures, limited granularity when different scam types are grouped together, the absence of validated instruments for measuring vulnerability and offender strategies, and the need for longitudinal designs to understand how susceptibility evolves over time. [\[11\]](#) [\[2\]](#) [\[12\]](#) [\[40\]](#) [\[13\]](#)

Targeted gap statements in the reviewed corpus call for research on specific underexplored topics: better disaggregation of scam types and risk factors, clearer analysis of factors influencing workers’ compliance with pig-butcherer syndicates, and direct empirical study of human-trafficking forms that compel people to conduct fraudulent activity in cyberspace. [\[2\]](#) [\[41\]](#)

Among included studies (n=32, 2016–2024), reported methods include surveys, interviews, and simulated scam experiments. Authors note gaps and limitations that motivate future work: examination of victims’ psychological profiles beyond trust and emotional connection; investigation of language patterns, psychological attributes, and criminal behavior using correlational approaches; larger samples of victims and perpetrators and mixed quantitative–qualitative methods; clarification of specific identified risk factors; and attention to neglected social contexts. One study cautions that the three identified factors may not encompass all dimensions of internet-fraud susceptibility among victims. [\[11\]](#) [\[44\]](#) [\[43\]](#) [\[42\]](#) [\[45\]](#) [\[40\]](#)

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