

The Masthead

FROM THE ATLANTIC

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From 2010 to 2017, Derek Alldred, a middle-aged man from California, conned over a dozen women out of a total of approximately \$1 million. He learned a little bit about each of them, and became whoever they wanted him to be: a politically conservative veteran, a rich investment banker, a charismatic surgeon. In the April issue of *The Atlantic*, Rachel Monroe investigates how Derek managed to pull off these scams, and how his victims came together to get him convicted. [Read the story](#). It's fantastic.

Last week, I called Rachel. I asked her if there were any questions related to her story that, after months of reporting, she hadn't yet fully answered. One detail stuck with her: Only 15 percent of all romance scams are ever reported to the police. We both wanted to know why. Today, our team answers this question, and others, in a series of pieces that complement Rachel's story. Enjoy!

—[Caroline Kitchener](#)

WHAT KEEPS ROMANCE SCAM VICTIMS SILENT

Gilda Hamilton, a 65-year-old widow from Saskatoon, Canada, [fell](#) in love with a man she met online. A professional scammer posing as Eric Layne, a successful businessman from London, England, told Gilda that he wanted to come to Canada and marry her. When, one after the other, a series of emergencies allegedly stopped him from leaving the country, he reassured Gilda: “Don't worry, love, I'll be home to you soon.”

In 2014, Gilda [shared](#) her story on the TV show Dr. Phil. Projecting a timeline of Gilda's relationship with Eric onto a large screen, the host, Phil McGraw, walked the audience through exactly how much money she gave him, month by month. With each new figure—\$41,178, \$29,214, \$3,190—the audience gasped. “You've only known this boy less than a month, and

you send him 10,988 dollars?” McGraw asked Gloria. “I didn’t even keep track,” she whispered. McGraw rolled his eyes. “I did.”

When romance scams are featured on TV, or in print media, the coverage often blames the victim. Even if journalists are more sensitive, victim-blaming still tends to follow these kinds of stories. When Wayne May, co-founder of the victim support website ScamSurvivors, reads the comments underneath any romance scam story online, he told me he always finds at least one person who says, “You’re an idiot—that’s why you’ve lost your money.”

Stigma against romance scams drives underreporting

In 2016, the FBI received almost 15,000 individual romance scam complaints—[reporting](#) losses of over \$220 million. But because only [15 percent](#) of online romance scam victims ever report the crime, the actual numbers are likely far higher. These victims—mostly women in middle-age, or older—recognize the stigma associated with falling for a man on the internet, and fear judgment if they come forward. “You feel really crappy about yourself,” Missi Brandt, one of Alldred’s victims [told](#) Rachel Monroe. “*I’m a stupid woman; I’m a dumb, dumb, dumbass.*”

Examining these relationships in retrospect, it’s easy to identify red flags: The bank contacted the victim about suspected fraud; the scammer’s address doesn’t show up on Google; emergency after emergency prevents the scammer from following through on promises to visit or video chat. Friends and family will often identify these warning signs as they crop up. “They’ll say, ‘You should have heeded these warnings, and if you didn’t, shame on you,’” said Christine Beining, an FBI agent based in Tampa, Florida, who specializes in romance scams. “And that is the feedback the victims are getting from the people they most trust and love.”

Law enforcement might also discredit your story

If they go to the police, victims worry that law enforcement will also mock and discount what they have to say. This concern, Beining says, is well-founded. “One victim told me that, when she first reported her experience to law enforcement, the male officer asked, ‘What were you doing on a dating website at your age?’” Many police officers—a profession that, nationally, is still overwhelmingly male—don’t fully understand the dynamics of a romance scam.

“This is an emotional, complex crime,” Beining said. “If you don’t understand what goes into it—the manipulation, the brainwashing, the [gaslighting](#)—it’s easy to think, ‘That’s stupid, what were you thinking?’” The victim, officers may argue, should have been able to see through the scam. When I asked Beining why that matters—either way, isn’t a crime, a

crime?—she told me the FBI has limited resources. “This may not reach that top level of urgency or importance. We can’t take every case, so officers will say, ‘Let’s draw the line in the sand here.’”

A few of the women in Monroe’s story were brave enough to come forward, but it took years for them to make any real headway with the police. Cindi Pardini, a San Francisco tech professional who said she lost over \$400,000, filed a series of complaints about Alldred over a period of four and a half years. Cumulatively, Pardini spent weeks filing claims with banks, airlines, and credit card companies, eager to prove the extent of the scam. “If I stack all of the paperwork up, it goes up to my knees,” she told me. The police came to her house to review the materials. After waiting two weeks to hear back, Pardini said she called the station.

“This woman told me, ‘We only have two people in the fraud department. I’m not even going to be able to get to looking at this case until 2015.’” At that point it was November 2013. (The San Francisco Police Department did not respond to a request for comment.)

Victims of romance scams, Beining told me, experience similar feelings to victims of sexual assault. “People ask, ‘Why would you put yourself in that situation? Why would you wear that short skirt? Why couldn’t you just see this for what it’s worth?’” The answer, Beining said, is simple. “It’s because you’ve been brainwashed every day by someone you believed to be perfect.” But sometimes it’s easier to place the fault with the victim. The alternative is believing that this could happen to anyone.

—[Caroline Kitchener](#)

HOW TO ENCOURAGE MORE VICTIMS TO REPORT

Victims of romance scams often choose not to go to the police because they’re ashamed. I asked FBI agent Christine Beining how to de-stigmatize this crime.

1. **Give police officers romance scam sensitivity training.** “Law enforcement is supposed to be unbiased,” Beining told me. “We’re not supposed to judge.” If police officers learn more about how romance scams work—and the manipulation tactics employed by scammers—Beining thinks they’ll be more likely to empathize, rather than dismiss the complaint, as they often do. “As the people who accept that complaint report, it’s not up to them to decide that this isn’t a crime. They need to take a report and file it.”

2. **Refer victims to advocacy groups.** “People want to know they’re not alone,” Beining said. “Talking to other victims helps to release the shame, because they also fell for it.” As romance scams have started to receive national media attention, victim advocacy groups like SmartScammers have proliferated. “These are places where victims can go to feel safe, and tell their story. It’s educational, and also therapeutic.” Seeing others in their situation might make victims more likely to report the scam.
3. **Change the media conversation.** When I told Beining that I was planning to focus on how few victims report this crime—and what we can do to change that—she thanked me. “People like Dr. Phil are still shaming victims, and that needs to stop.” She thinks law enforcement can play a larger role in making sure that this happens, helping the public to understand why it’s so hard to resist these scammers, so that they no longer blame the victim.

—[Caroline Kitchener](#)

INTERNET CRIMES, BY THE NUMBERS

In 2016, internet crimes cost victims more than \$1.3 billion, according to [data from the FBI](#). Relationship scams were the second-most-costly of them. To put that into context, here is a list, from most to least amounts of loss, of the top online crimes.

- **\$361,000,000:** Compromised email accounts. Fraudsters [break](#) the security of the email accounts of businesses or individuals, and then use those accounts to make unauthorized money transfers.
- **\$220,000,000:** Relationship scams. [Tricked](#) into believing they are in a relationship (familial, friendly, or romantic), victims send money, personal information, or valuable items to the perpetrator, who preys on their emotions.
- **\$96,000,000:** Corporate data breaches. Sensitive data within a corporation is viewed, stolen, or used by unauthorized individuals. The 2014 Sony hack, in which corporate emails were [stolen](#) from Sony’s servers and publicized, is an example.
- **\$59,000,000:** Identity theft. Someone [steals](#) and uses personal information, such as credit card or Social Security numbers, to commit fraud or other crimes.

- **\$31,000,000:** Phishing schemes. Scammers send fake emails, text messages, or phone calls from a purportedly legitimate company to request personal, financial, or account login information.
- **\$21,000,000:** Fake lottery or sweepstakes. The target of the scam is contacted about winning a lottery they never entered. After paying a “processing fee” or “transfer charges” in order to distribute their winnings, they never receive a payment.
- **\$12,000,000:** Government impersonation. A fraudster pretends to be a government official in an attempt to collect money. Sometimes, they falsely threaten arrest or a lawsuit.
- **\$4,000,000:** Malware. A victim installs software that allows scammers to access their files, monitor their activity, or damage and disable computer systems.
- **\$220,000:** Terrorism. Cyber attacks, perpetrated for a religious, political, or ideological goal, are committed to harm government systems, national security programs, or a country’s citizens.

—Karen Yuan