

# Why we need to do more for the victims of online fraud and scams

May 19 2016, by Cassandra Cross

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Credit: AI-generated image ([disclaimer](#))

As we come to the end of [National Consumer Fraud Awareness Week](#), I can't help but reflect on my own work researching this difficult and often fraught area.

Imagine if you had a close friend or relative who went online looking for

a relationship. They find someone special, spend weeks, months and even years dating, communicating via email, Skype, telephone and text.

At some stage, they are asked for a small amount of money for a [medical emergency](#), a family drama or one of many other possible scenarios. Without hesitation, they comply.

Before long, they have lost everything, including their savings or their superannuation, and are now left with a second mortgage on the family home.

Or imagine if your partner was approached with an investment opportunity. They do their research, do "due diligence", and it seems to check out. There are glossy brochures, a website of testimonials, and an array of staff to whom they speak on a regular basis.

So they invest thousands of dollars and are able to log in to an account to track the progress of their investment. But one day the website disappears – along with all of your combined savings.

## **A common story**

These stories are not unique and they are, by no means, uncommon.

For the past eight years, I have been researching [online fraud](#). Much of my work has been done sitting at kitchen tables across Australia, as victims share intimate details of their fraud and the impact it has had on their lives with me.

For many, it was the first time they were able to talk about what had happened. The shame and stigma associated with fraud victimisation means that most suffer in silence.

Despite what you may think, these are not foolish people. They are intelligent and educated. And they are successful.

They simply made one decision that saw everything unravel, and this one decision became the defining moment of their life.

With fraud, there are obvious financial losses. But it also affects their physical health and their psychological well-being, with all experiencing some degree of depression.

It can lead to relationship breakdown, unemployment and homelessness. In worst case scenarios, victims take their own lives.

It is hard to imagine that we currently have a justice system, where the barriers to reporting fraud outweigh the ability of victims to be heard and where fraud victims are often directly blamed for their situation. Where what has happened is trivialised, minimised or not even acknowledged, by law enforcement, other agencies, families and friends.

But this is the stark reality for most victims.

## **Think of the victims**

The stories the victims tell me clearly highlight the inadequacies of the current system and should provide a much needed catalyst for change.

It is impossible not to be moved by their experiences as they detail the many hardships they have faced, both as a result of fraud, and as a result of the current system and societal responses to their victimisation.

I am often invited to share my research with Probus, Rotary and Neighbourhood Watch meetings. Without fail, I will have someone privately share their own personal story, a confession of their own

victimisation experience.

It illustrates the importance of talking about fraud in a non-threatening and non-judgemental manner. It is about giving reassurance and legitimacy to those who have experienced this, to know that they are not alone.

In my most recent [project](#), a colleague and I interviewed 80 fraud victims across Australia, who had each lost A\$10,000 or more.

Participants were genuinely shocked that there were another 79 people across Australia who had experienced a similar incident. I know the statistics and 80 victims doesn't even begin to encompass all of those who are find themselves victims of fraud.

The Australian Competition and Consumer Commission released its [annual report](#) earlier this week, quoting losses of more than [A\\$229 million](#) to fraud and scams in 2015 alone.

We know that fraud has one of the [lowest reporting rates](#) across all crime categories, with less than one third ever reported. So this is likely the tip of a giant iceberg.

Despite the statistics, fraud remains hidden. Too often the dominant discourse around fraud is that of victim blaming. This excludes the role of the offender, who deceived the victim, and who manipulated and exploited them for financial gain.

## **Time for change**

We need a shift in thinking to recognise fraud for the crime it is and as one that places culpability on the offenders who deserve it.

I am in a privileged position where victims have entrusted me with their stories. They have opened up to me to share the overwhelmingly painful and traumatic experiences of their victimisation.

Many have done this with the hope of assisting others and of improving the situation for other fraud victims.

I am also in a privileged position where I can share their stories. I have the power to advocate for change on their behalf, to give them a voice out of the silence.

Despite the heartache and trauma, I am optimistic for the future. I am continually reminded of the courage and bravery of fraud victims who speak to me, and who sometimes go public with their story.

It is the strength of these victims that motivates me to pursue this work. While I cannot prevent their victimisation, I can seek to influence the response to these victims and the level of support they are able to access.

There are pockets of work being done by some authorities that provide hope. [Project Sunbird](#) in Western Australia and a dedicated [fraud support group](#) run by the Queensland Police Service are worthy examples. But this is limited and there is much more that can be done to improve the situation of fraud victims.

It is my hope that my research will contribute to the change that needs to occur, for fraud victims to be acknowledged and receive a response that is commensurate with the harm they have experienced, rather than one that exacerbates the trauma they have already suffered.

Think back to your friend, relative or partner. If they were victims of [fraud](#), how would you like them to be treated? What type of response to their victimisation would you want them to experience?

It is likely that you think they deserve better than what is currently on offer and my ongoing challenge is to improve that.

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