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Annabel Kuhn M.D., David Puder M.D. do not have any conflicts of interest.

In this episode of the podcast, we interview Dr. Annabel Kuhn on the subject of online catfishing relationship scams. A doctor of psychiatry, she is now in her second year of residency at Harvard South Shore.

Amidst the rise of dating apps and websites lurks a new form of deviance: online romance scams. We discuss with Dr. Kuhn how to identify an online scammer, the personality types of both the scammer and the scammed, and how providers can help patients who have fallen victim to such a scam.

What is Catfishing?

Merriam-Webster dictionary defines a <u>catfish</u> as "a person who sets up a false personal profile on a social networking site for fraudulent or deceptive purposes."

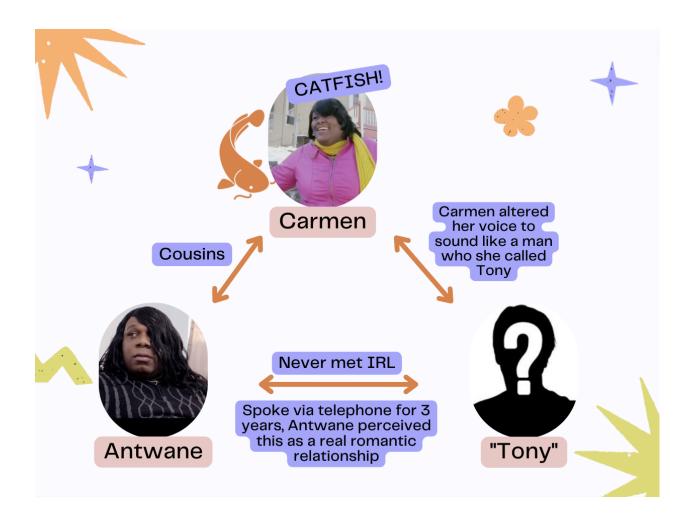
There are varying degrees of catfishing. Some instances are more subtle, such as influencers using heavy filters or photoshopping their bodies, while others create entirely fake alternate personas with more disturbing motives. There seem to be differences among genders, based on perceived societal beauty standards, as to what they would each prefer to embellish or deceive in order to appear more attractive to potential suitors or followers. Men tend to misrepresent things like height and wealth, whereas women embellish or alter their appearance via heavy makeup or filters and lie about their weight.

Crazy Examples of Catfishing

"Fatass Kelly Price"

Antwane thought he was in a three-year relationship with a man named Tony. It turned out that his cousin Carmen was pretending to be Tony the whole time. When confronted, Carmen infamously states, "You shouldn't have called me a fatass Kelly Price," revealing that this cruel three-year trick was an act of revenge based on a comment from her cousin that Kelly found offensive.

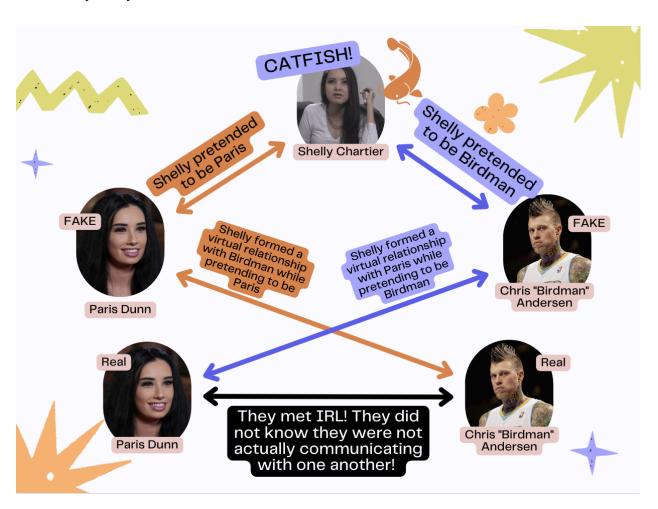
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Birdman

Shelly Chartier pretended to be two different people, catfishing the real person of the persona she created. One of the people she pretended to be was NBA player, Chris "Birdman" Anderson. The other person Shelly pretended to be was Paris Dunn, an aspiring model, in order to talk to Birdman. Then, she pretended to be Birdman and to speak to the real Paris Dunn. Bizarrely, the real people met in person and did not know they hadn't been talking to one another. She acted as sort of an in-between, receiving texts from one and translating them to the other. When interviewed, Shelly seemed very lonely, which could have been a motive behind her behavior.



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Manti Te'o

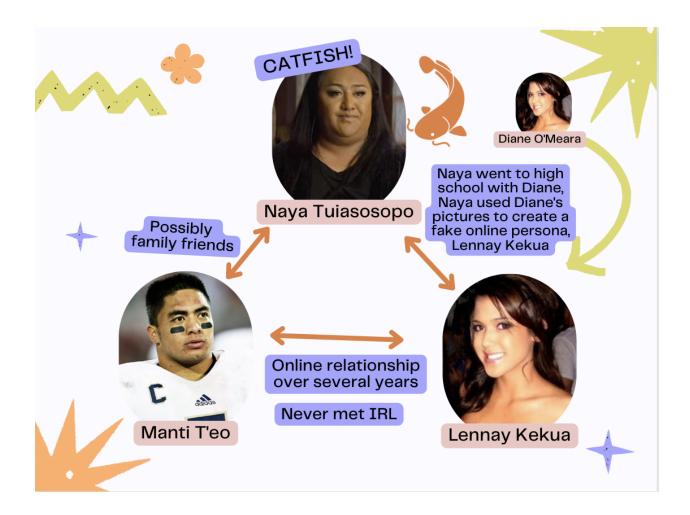
The story of Manti Te'o, star of the Notre Dame football team, was released in a new Netflix documentary in August, 2022.

Manti Te'o was dating a woman named Lennay Kekua, a student at Stanford. Their relationship was long-distance, as Manti was in Indiana and Lennay was in California. Manti Te'o's parents said that he never wanted a woman to interfere with football, so a long distance fully virtual girlfriend was the perfect solution.

Lennay told Manti that she was diagnosed with leukemia and made him promise that he would continue playing football no matter the trajectory of her illness. Lennay passed away from leukemia and Manti continued playing football, going on to have an incredible season, which was seen as inspirational to many people. As it turned out, Manti never actually met Lennay in person. Furthermore, it turned out Lennay was not even a real person. It was another person using someone else's pictures pretending to be someone named Lennay. This was a big scandal that was hard to clear his name from. It was speculated that the catfisher was one of Manti Te'o's family friends and if Manti knew this was going on and hyped it up for attention.

The catfisher talked about how she wanted attention from men.

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Personality Descriptions

Victim:

- Lonely, inexperienced in love, naïve
- Average-looking men that would have low likelihood of matching with normal people
- Possibly on autistic spectrum
- High trait agreeableness
- Limited time for a "typical" face-to-face relationship (as was the case for Manti Te'o)

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Scammer/Money Maker:

- Dark triad personality or working for someone with a more dark triad personality
- Desperate
- Groups/teams of people, under one roof, working together at a call center like thing
- Less nefarious motivations could be social anxiety and boredom, or perhaps a person is trying to have a relationship/connect with people but cannot do that in a normal way

"In "real life," people with a non-heterosexual orientation risk being judged (Bialer & Mcintosh, 2016); in such cases, online relationships afford benefits of an in-person relationship with reduced potential for scrutiny" (Campbell 2022).

There was a <u>survey study</u> published in August 2022 that describes characteristics of catfish and their victims.

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Table 1 Catfish targets and perpetrators demographic characteristics

Demographic Characteristic	Perpetrators (16%)	Targets (84%)
Sex		
Man	26%	15%
Woman	74%	85%
Mean age in years	24.28 (SD 6.09)	24.69 (SD 7.68)
Ethnicity		
Hispanic/Latin	43%	54%
European/White	24%	26%
African American/Black	14%	8%
Native American	10%	6%
Asian American	7%	5%
Middle Eastern	2%	1%
Sexual orientation		
Heterosexual	78%	89%
Bisexual	11%	5%
Gay/Lesbian	8%	4%
Other	3%	2%
Education		
Highschool/GED	15%	13%
1-3 years college	64%	72%
Bachelor's degree	17%	13%
Graduate degree	5%	2%
Employment status		
Unemployed	13%	9%
Student	58%	61%
Part time	10%	15%
Full time	19%	15%
Religiosity		
Not at all	10%	12%
Slightly	40%	50%
Moderately	24%	22%
Extremely	25%	16%
Have children		
Yes	15%	20%
No	85%	80%
Residence during catfish relationship		
Urban/City	44%	44%
Rural	18%	16%
Suburban	38%	40%
Mean catfish relationships	1.82 (SD 1.23)	1.19 (SD .55)
Mean relationship length in months	9.88 (SD 14.68)	8.63 (SD 15.37

Table 1 from Campbell 2022.

What is an Online Romance Scam?

A romance scam is when a criminal initiates a fake romantic relationship with a victim with the intention to defraud the victim of large sums of money. The scammer creates a fake profile on a social media site, dating site, or app with stolen photographs (usually of an attractive model or conventionally attractive person) and a made-up identity. In this fake online relationship, the scammer "grooms" the victim, developing a highly personal and intimate relationship until they feel

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the victim might be willing to send the scammer money. In fact, there are studies (Miodic 2012, Miodic 2013, and Miodic 2015) that describe internet fraud as a staged process, consisting of three stages: (1) plausibility/grooming (2) interaction with fraudster and (3) losing money to fraudster.

The scammer will quickly declare their love for the victim within weeks of initial contact and discuss the possibility of meeting in person, but will then postpone several times due to emergencies or desperate situations, such as hospitalizations or death of a close loved one. The scammer then manipulates the victim to send money to cover the monetary emergency. The scammer may "test the water," and ask the victim for small gifts, usually to ensure continuing the relationship, which leads to increasingly expensive gifts and large sums of money. A scammer may also persuade the victim to send photos of intimate body parts and later use this as blackmail to further bind the victim to the scammer.

Once the scam is discovered (according to an <u>article</u> that explores characteristics of online romance scam victims), "the emotional reaction of the victim may go through various phases or have various contrasting aspects at the same time: feelings of shock, anger or shame, the perception of having been emotionally violated (a kind of emotional rape), loss of trust in people, a sensation of disgust towards oneself or the perpetrator of the crime, a feeling of mourning—the so-called "double whammy" of the trauma of having lost both money and a person."

Parasocial Online Relationships

Online romance scams can also take the form of "parasocial relationships." According to the <u>National Register of Health Service Psychologists</u>, parasocial relationships are "one-sided relationships, where one person extends emotional energy, interest and time, and the other party, the persona, is completely unaware of the other's existence. Parasocial relationships are most common with celebrities, organizations (such as sports teams) or television stars."

For example, scammers (often female) will post nude pictures/videos of themselves on OnlyFans.com, which can be viewed by monthly subscribers (often male). The purchasers can also pay money to send messages to the scammer, which are either ignored or responded to with an automatic boilerplate response. The purchaser believes he is involved in a romantic relationship with the scammer and continues to pay for this one-sided relationship. However, because the purchaser understands, to some extent, what they are getting themselves into, it could be argued that this is outside of the bounds of a true scam. It is at the very least a one-sided relationship—the scammer wants money, in a sort of modern-day porn set-up, and the purchaser wants to fulfill a relational or sexual need.

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How to Identify an Online Romance Scammer

The following graphic is information pulled and combined from <u>Fightcybercrime.org</u> and <u>advocatingforu.com</u> (website of non-profit "Advocating Against Romance Scammers").



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Personality Traits of Perpetrators of Online Romance Scams

According to a <u>survey study</u> published in August 2022, "The present study was guided by the Couple and Family Technology Framework to conduct a triangulation mixed-methods design. Data were collected from catfish perpetrators (n = 156) and targets (n = 826) via a web-based survey. Perpetration was positively associated with being a man, having a high education level, high religiosity, and negatively with being heterosexual and Hispanic/Latin American. Perpetration was predicted by impression management and narcissism and negatively by mate value and conscientiousness" (Campbell <u>2022</u>).

Mate value is defined as "an overall assessment of a person's desirability as a romantic or reproductive partner. Many factors contribute to a person's mate value, such as youthfulness, physical attractiveness, status, and wealth. The higher a person's mate value, the more selective he or she can be when choosing a partner. The concept of mate value was proposed by evolutionary theorists on the basis of ethological research with nonhuman animals, although it is now used by researchers with diverse approaches. Research has demonstrated that people generally form committed relationships with others who have roughly similar levels of mate value" (APA dictionary of psychology).

What is perhaps more noteworthy is that most perpetrators did not report experiencing guilt. Caspi and Gorsky (2006) indicated that guilt may not necessarily arise when people deceive others online, particularly if they believe the truth will pose greater distress for their targets. They further reported that unlike face-to-face deception, which often results in feelings of shame, stress, and tension, online deception is commonly perceived as enjoyable. The latter observation is consistent with the 8% of perpetrators in the present study who indicated that they created their online persona for entertainment purposes. Crowell et al., (2005) stated that online communications are not governed by the same ethics as in-person communications because the targets are perceived as virtual rather than real. Future research might explore the extent to which catfish perpetrators perceive their targets as "real."

Consistent with the lack of guilt, one of the strongest predictors of catfish perpetration was narcissism. People high on this trait lack empathy and are prone to manipulate, deceive, and exploit romantic partners (Campbell et al., 2002; Le 2005). Future research might follow up on this finding by exploring the relative influence of the dark triad (narcissism, Machiavellianism, and psychopathy; Paulhus & Williams, 2002) on catfish perpetration.

The other personality traits that were predicted to characterize catfish perpetrators included low agreeableness, low conscientiousness, and low openness (Hall et al., <u>2010</u>), but in this study, only low conscientiousness was a significant predictor. The inclusion of other variables in the regression

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model (e.g., impression management, narcissism) likely accounted for variance that would have been explained by agreeableness; however, even bivariate correlations did not demonstrate a significant association with openness (Campbell 2022).

This study examines factors (including gender, self-monitoring, the big five personality traits, and demographic characteristics) that influence online dating service users' strategic misrepresentation (i.e., the conscious and intentional misrepresentation of personal characteristics). Using data from a survey of online dating service users (N = 5,020), seven categories of misrepresentation—personal assets, relationship goals, personal interests, personal attributes, past relationships, weight, and age—were examined.

The study found that men are more likely to misrepresent personal assets, relationship goals, personal interests, and personal attributes, whereas women are more likely to misrepresent weight. The study further discovered that self-monitoring (specifically other-directedness) was the strongest and most consistent predictor of misrepresentation in online dating. Agreeableness, conscientiousness, and openness also showed consistent relationships with misrepresentation (Hall 2010).

Personality Traits of Victims of Online Romance Scams

Crime prevention studies is an international book series dedicated to research on situational crime prevention and other initiatives to reduce opportunities for crime. The authors of the chapter titled, "Personal Fraud: The Victims and the Scams," believe that victims of fraud are more likely to be cooperative, greedy, gullible/uncritical, careless, susceptible to flattery, easily intimidated, risk takers, generous, hold respect for authority, and are good citizens. A 2013 survey investigated differences between respondents who did and did not report past compliance with scams. The study found that the principal differences were in the response to very high-value incentives, in the extent to which they reacted with positive emotions to the thought of winning a large prize, in their reliance on signs of official authority, and in their self-confidence.

Some of these differences suggested a dispositional difference between victims and non-victims. To explore these differences, the <u>Susceptibility to Persuasion-II</u> (StP-II) was created in 2018 (as an update to the Susceptibility to Persuasion (StP) which was <u>created in 2013</u>). StP-II in full contains 10 subscales with over 54 items. Three subscales contain further subscales offering an even more precise insight into specific constructs. StP-II-B is a briefer (though less precise) version of the full scale which was created for the sake of brevity and the ability to conduct quick exploratory diagnostics. Both scales have proven to be reliable and repeatable. The factorability criteria of StP-II were satisfied in Study 2, with the Kaiser-Meyer-Olkin measure of sampling adequacy of .875. Bartlett's test of sphericity was significant with $\chi 2$ 1431 = 77755.15, p < .001.

Both the StP-II and StP-II-B explore the following items: premeditation, consistency, sensation seeking, self-control, social influence, similarity, risk preferences, attitudes towards advertising,

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need for cognition, and uniqueness. These scales are not of clinical significance and were created to explore personality traits and factors related to falling victim to a scam.

Artificial Intelligence in Online Romance Scams

Is paying money for an artificially-intelligent romantic relationship a scam?

There's an app called <u>Replika</u>, which is described on their website as, "An AI companion who is eager to learn and would love to see the world through your eyes. Replika is always ready to chat when you need an empathetic friend."

"Replika Pro" is their subscription service. The <u>website</u> says, "You can have all kinds of conversations with PRO including more intimate ones. You can also change your relationship status not only to Friend, but to Romantic Partner. In addition to gaining coins with each level-up, Replika Pro subscribers will also get gems as a level-up bonus and as daily rewards." At the time of writing this blog post, Replika Pro can be purchased for \$69.99, allowing 12 months of access.

The website claims, "Even though talking to Replika feels like talking to a human being, rest assured — it's 100% artificial intelligence. Your Replika is unique to you and wants to know what your world is like." It's up to the consumer to decide whether they want to take the risk of disclosing intimate information to a non-human app, which, like any online platform, has the potential for being hacked. Is this any different from the risk someone takes when exploring a new in-person romantic relationship with another living, breathing human being?

One blogger <u>writes</u>, "If you've ever used a dating app, you will almost certainly have had more tedious conversations with actual humans than I did with Brad (In fact, Kislev writes that because 'the quality of conversations today is decreasing anyway, the work of developers is easier than one might guess.'). At the very least, Brad asked lots of questions, kept the ball rolling, and provided a moderately engrossing way of wasting time, which you can't say the same about for a lot of people on Hinge."

Helping Patients Who are Catfishers

A notable clinical application for therapists working with perpetrators is to explore their motivation to develop catfish relationships as a means of impression management due low mate value. Clinical approaches that facilitate deconstruction (i.e., narrative therapy) or exception-seeking (i.e., solution-focused brief therapy) may be appropriate to improve beliefs of mate value. Experiential or behavioral models of therapy should also be considered in an effort to develop alternate strategies for avoiding potential rejection besides impression management through online deception. For

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example, attachment-informed therapy has been proposed as a means of reducing abusive behavior in response to rejection-sensitivity (Brown et al., <u>2010</u>) (Campbell 2022).

These studies are targeting perpetrators who fall in the categories of more lonely, isolated, not seeking true relationships and instead creating fantasies to engender connection, even if it is fake connection. Trying to get these perpetrators to come to a place where they can have real relationships is key.

When it comes to more nefarious characters who may be high in psychopathy, these scammers are not only not going to respond to therapy, but are very likely not going to even seek therapy. Their motives are money-driven, not connection-driven.

Helping Patients who Have Fallen Victim to an Online Romance Scam

The perpetrators are often fulfilling some sort of psychological need for their victims pertaining to their hopes and desires. It can be hard, as the psychiatrist or therapist, to break patients out of these perceived relationships. While it may seem easy to identify as a scam to us, the patient may be very emotionally invested in the relationship to the point of choosing the scammer over their relationship with their therapist, especially if this is pointed out too bluntly. Responding to the patient's needs and desire for connection with empathy, while still pointing out the signs that indicate the relationship is likely a scam, can be helpful. Because it is so harmful it is worth being blunt, but the delivery must be paired with deep empathy.

As providers we want to do the following:

- 1) Increase attachment security (starting with us as the provider)
- 2) Find meaningful real (in-person) relationships
- 3) Increase social and emotional intelligence through psychotherapy

Acknowledgments:

This article was supported by "Mental Health Education & Research."

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