

BEHIND THE FRAUD **VULNERABILITY, BIAS AND MANIPULATION**

The Stages of Emotional Entrapment

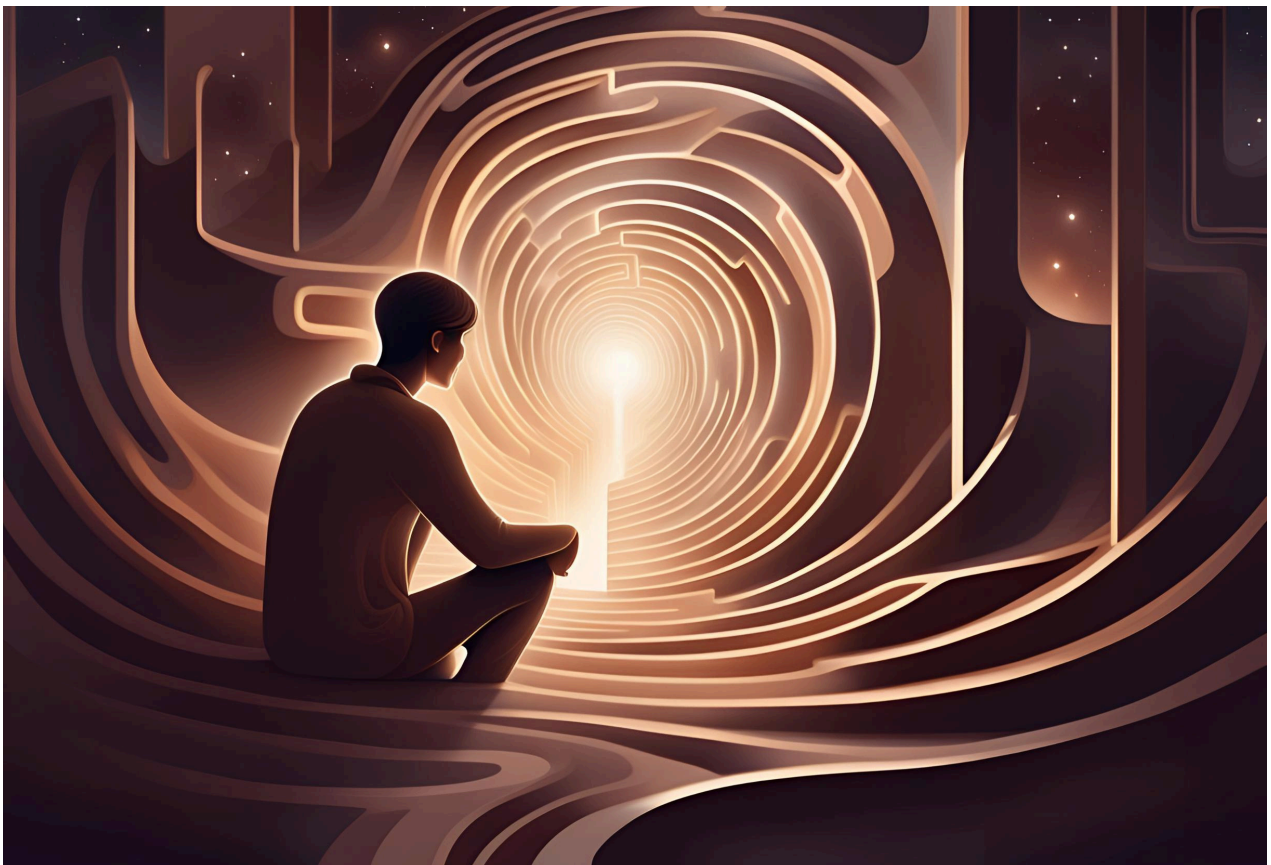
Prevent. Support. Empower.



How Romance Fraud Rewires Trust, Love, and Logic

This toolkit outlines the psychological, neurological, and emotional stages of how romance fraud unfolds, from situational vulnerability to full emotional entrapment. It's not about foolishness. It's about how trauma softens our defences, how love alters our brain chemistry, and how society's training to trust can be used against us. If you've ever loved the wrong person, stayed too long, or questioned your own instincts in the name of hope, you already understand the foundation this crime is built on.

This guide is here to name what happens, so shame can't silence those it harms.



The Hot State and Situational Vulnerability

Step 1: The Opening – Hot State and Situational Vulnerability

“They don’t wait for your weakness. They wait for your humanness.”

Romance fraud begins not with money, but with a moment. A job loss. A divorce. The death of a parent. Emotional isolation. These events trigger what psychology calls a “hot state”, a time of intense emotion where critical thinking is impaired, and the brain seeks comfort and connection. In this moment, we become situationally vulnerable, not because we are foolish, but because we are wired to seek relief from pain.

This is the space abusers and fraudsters exploit to get in.

Conditioned to Trust

Step 2: The Reflex – Our Social Conditioning to Trust

“Society taught you to believe. They used that belief to deceive.”

We are raised to trust:

- Teachers
- Doctors
- Romantic partners
- Uniforms
- Smiles
- Kind words

This isn’t naivety. It’s survival. But fraudsters know this. They wear the mask of trust, military service, widowed, parenthood, shared values and mirror what we expect to see. The grooming starts with what feels familiar.

Chemicals and Hormones

Released in a Hot State and when love enters our lives

<p>Cortisol</p>	<p>Known as the stress hormone. Increases alertness and primes the body for a fight-or-flight response. Long-term elevation reduces rational thinking and impulse control. (Hot State and Love)</p>
<p>Adrenaline (Epinephrine)</p>	<p>Triggers the fight, flight, or freeze response. Increases heart rate and energy, narrows focus to perceived threats or rewards. (Hot state)</p>
<p>Norepinephrine</p>	<p>Heightens focus and vigilance. Enhances memory imprinting, particularly for emotionally charged events. (Hot State)</p>
<p>Dopamine</p>	<p>The reward chemical. Released during anticipation or pursuit of relief, love, or connection, reinforcing emotional bonds and even risk-taking behaviour. (Hot State and Love)</p>
<p>Oxytocin</p>	<p>The bonding hormone. Can increase trust and attachment, especially during emotionally intense interactions. Makes individuals more likely to overlook red flags.(Hot State and Love)</p>
<p>Serotonin</p>	<p>Often drops in hot states (especially during early romantic infatuation or trauma), leading to obsessive thinking, mood swings, and impaired emotional regulation. (Hot State and Love)</p>

The Manipulation Journey

Step 3: The Hook – Manipulation Through Emotional Engineering

“It felt like a love story. It was actually a blueprint.”

Once the door is open, the manipulation begins.

The body, still in a hot state, now meets grooming and love bombing. These tactics trigger a chemical cocktail that reinforces trust and attachment:

- Dopamine – Reward and pleasure from messages, compliments, affection.
- Oxytocin – Bonding and intimacy through deep conversations.
- Cortisol – Stress when they disappear, intensifying emotional reliance.
- Serotonin – Drops during infatuation, causing obsessive focus.

This is biology, not weakness. These chemicals impair our usual responses to danger, dull our perception of red flags, and drive us deeper into emotional dependence.

Grooming

Gently discovering your pain points, goals, and emotional needs. Offering empathy and validation that feels unlike anything else.

Love Bombing

Daily affection. Rapid escalation. Soulmate narratives. They flood your brain with dopamine and oxytocin, building an emotional dependency that silences your inner alarm bells.

Trauma Bonding

Three common pathways:

- Fear-based bonding: They disappear unexpectedly, creating panic that you've done something wrong.
- Shared trauma: A false backstory of hardship to bond over ("We've both been through so much").
- Engineered trauma: Manufactured crises to destabilise you and increase control (e.g. arrests, sudden danger, financial chaos).

Gaslighting & Coercive Control

They rewrite your memory, question your reality, and isolate you from outside influence. You become emotionally dependent, and they become the only voice that makes sense, even when it hurts.

Why didn't you see the red flags?

Step 4: The Fog – How Your Brain Starts Working Against You

"You didn't ignore the red flags. Your brain repainted them to survive."

Cognitive biases quietly reinforce the deception, making it harder to leave or even see the truth clearly:

- Confirmation Bias: You seek what confirms your belief in them, and overlook what challenges it.
- Sunk Cost Fallacy: "I've come this far... I can't walk away now."
- Optimism Bias: "This will work out. It's just a rough patch."
- Similarity Bias: "They're just like me. They understand me."
- Cognitive Dissonance: You experience mental discomfort when reality doesn't match your emotional investment; so you twist facts to fit feelings.

These biases don't make you broken. They make you human. And the fraudster is counting on that.

LET'S WORK TOGETHER

Working together with LoveSaid offers valuable opportunities for collaboration with a victim-centred organisation that prioritises empathy, safety, and recovery. By sharing best practices, insights, and resources, organisations can not only improve outcomes for victims of romance fraud but also enhance their own support services and credibility. Partnership with LoveSaid ensures that interventions are trauma-informed and ethically grounded, fostering trust and consistency across the sector. Ultimately, this kind of collaboration strengthens our collective impact in protecting and empowering those affected by online fraud.

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