

Scamming Black Widow Killers: Investigating a weirdly unexplored type of romance scam

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Abstract

This research examines one type of 'Black Widow' killer as an unexplored area of romance scams. Black Widow killers murder those close to them, usually those who they have some form of romantic association with, such as a husband or lover, however, they also prey on their own relatives. The type of Black Widow killer focused upon in this research is those who murder for the purpose of financial gain, through using romance to initiate the process. These killers are referred to as 'Scamming Black Widow killers'. The notion that such a killer could be identified as a type of romance scam is due to these killers and those fraudsters conducting romance scams having the same motivations. Romance scams involve fraudsters romancing their victims to form a trustworthy 'relationship', to then defraud them of their finances.

The crime of murder itself, committed by Black Widow killers, is extremely serious in that it requires attention. There is no way to fully understand the incidence of Black Widow murders, as it is possible for some to go undetected or possibly ruled as accidental deaths. The other crime of non-lethal romance scams discussed in this research is also a serious crime, which can result in high quantities of money lost, and great emotional pain for the victims. Although these two crimes are separate, the link between them has previously been weirdly unexplored. This research aims to fill this knowledge gap, proposing Scamming Black Widow killers to be understood as one type of romance scam.

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Chapter One: Introduction

Aims of the research

This thesis aims to systematically research one type of Black Widow killer as an unexplored area of romance scams. It focuses upon Black Widow killers who murder their husband(s), or husband(s) and others, for financial gain, by using romance to initiate the process. The identification and analysis of known incidences of Black Widow killers, and more importantly, Scamming Black Widow killers, is carried out to bring a unique synthesis to the disparate literature. 'Black Widow' killers are defined by Newton (2006: 22) as 'female murderers who prey on their own husbands, relatives, or lovers'. Those Black Widow killers with the motivation being financial gain, such as for life insurance or inheritance, have been placed into a type labelled 'Scamming Black Widow' killers. The title 'scamming' stems from the term romance scams, as the purpose of fraudsters who conduct these scams is for financial gain, the same as one type of Black Widow killer. A romance scam is defined as 'a confidence trick involving feigned romantic intentions towards a victim, gaining their affection, and then using that goodwill to commit fraud' (Anon., 2014).

Romance scams take place both online and offline, though in more recent years they appear to occur more prevalently online, particularly through the use of online dating websites. Advice is openly available to promote awareness of the risks of online dating and the consequences which can occur. Many consequences can occur once becoming a victim of an online (or offline) romance scam, such as loss of great amounts of money, emotional upset, and sometimes, a potentially deadly, unanticipated consequence. The author Monica Whitty has published much literature on the subject of romance scams, particularly on online dating scams. However, the identification of Black Widow killers who murder for financial gain as a type of romance scam has not been examined by scholars in this field. This dissertation aims to fill this knowledge gap; highlighting the relevance of Scamming Black Widows as a lethal type of romance scam and so without doubt the most serious.

The official crime statistics do not categorise murder by romance scam. This can cause problems when trying to determine the true prevalence of this lethal type of scam. Although not all Black Widow killers are serial killers, nor do they all murder for financial gain, it is worth documenting the prevalence and motivations of such killers. Monetary gain and profit is found to be a great motivation amongst serial killers (both female and male). Gibson (2010) carried out a study on serial killers and found that around 15% of the 1000 killers researched murdered for profit. Gibson notes a study carried out by Hickey which found that one-quarter of his male serial killer sample murdered for profit, along with one half of the female sample, and one-third of the serial killer teams (Gibson, 2010). Furthermore, looking at females alone, research carried out by Egger is mentioned, reporting that money alone was the sole motive for over one quarter of female serial murderers, and in 47% of cases it was partially the motive (ibid). Though information regarding the types of victims is not provided within this highlighted data, it is more likely than not that many of the victims of these female serial killers mentioned were husbands, or family members or lovers of the killer. It could therefore be suggested that some of these killers documented should be identified as Black Widow killers, or better yet, Scamming Black Widow killers.

One example of a Black Widow killer romancing their victims to receive financial gain is demonstrated in the case of Mary Ann Cotton. According to Stradling (2008), Cotton, a British serial killer, was the first woman to be dubbed with the name 'Black Widow', after the female spider that kills its mate after consummation. In 1860, Cotton, said to be Britain's first known female serial killer, began her criminal career of murder (Wilson, 2012). It is said she may have murdered as many as 21 people, including three husbands, a lover, a friend, and many of her children. Though her motives are questionable, it appears that Cotton tended to live with a man with an income, and then murder him when the timing was convenient, gaining insurance pay-outs and/or possessions (ibid). This case helps to demonstrate the levels of deception, and the lethal measures Scamming Black Widow killers will employ in order to romance their victims to receive financial gain.

Structure of the research

In order to explore the hypothesis and determine the extent to which it is accurate, this thesis will take the following structure:

Chapter two provides the reasons why literary based analysis was used in order to conduct this research, along with the reasons this thesis was not conducted using primary based research. Furthermore, various advantages and disadvantages of literary based research is discussed, along with an outline of the research process taken to gain the relevant data for this dissertation.

Chapter three explores research which identifies historical and contemporary ways in which romance scams take place. An overview of the quantity of known victims is provided, to demonstrate the prevalence of known romance scams.

Chapter four highlights relevant literature on Black Widow killers to provide an understanding of such killers, along with highlighting figures which address the prevalence of these known killers. Furthermore, this chapter includes a typology created of the known Black Widow killers and their motives identified during this research process. An evaluation of the typology is carried out to provide some understanding of the different motivations of known, and identified, Black Widow killers, along with those motives found within research conducted by other authors.

After evaluating the known motivations of the Black Widow killers identified in this research process, chapter five follows on to evaluate only one type of Black Widow killer, the Scamming Black Widow killer, who murders for the purpose of financial gain. To identify the scale of the problem of Scamming Black Widow killers, a typology has been created, along with addressing further literature which highlights female murderers whose motive is financial gain. An evaluation of this typology is carried out to assess the degree of premeditation of murder, to gain an understanding of those who planned the murder of their victims from the beginning of the relationship, to those who planned some time into it. Furthermore, along with the identification of Scamming Black Widow killers, other types of female killers who murder for profit have been identified. Following on from this, chapter six focuses upon providing reasoning as to why Scamming Black Widow killers should be identified as a potentially deadly type of romance scam.

Chapter seven highlights the proposed recommendations which could be implemented in order to raise awareness of this lethal type of romance scam, along with the relevance the identification of such a scam has for the public and the criminal justice system. Finally, chapter eight focuses upon aiming to successfully conclude the purpose of this research.

Chapter Two: Methodology

This dissertation has been conducted using literary analysis, through collation and analysis of existing data with the aim of proving the hypothesis.

Advantages and disadvantages of literature based research

When comparing literary analysis with primary research, the former has various advantages including that it is more cost effective for data collection, and is less time consuming which allows for more time to be spent analysing the data gathered (Bryman, 2012). High quality data sets can be accessed which will be of greater coverage than an undergraduate student could hope to produce and often is generated by highly experienced researchers (ibid). Furthermore, it often allows for populations to be accessible which may be inaccessible in primary research (Punch, 2005). Cross-cultural analysis can be achieved through using literary analysis, allowing data to be accessed and analysed from other countries (Bryman, 2012). Reanalysis of data can allow for different and new interpretations (ibid).

Conducting literary research allows for determination of what is already known about the topic under investigation, along with the different concepts and theories associated with the topic (ibid). This can in turn highlight any anomalies and gaps amongst research on the topic. This was a strong advantage for this research, as it highlighted the key missing area in previously published research - the identification of one type of Black Widow killer as a type of romance scam.

Conducting research through literary analysis also has its limitations. The lack of familiarisation with the data can have an impact on the researcher as a set period of time is needed to get familiarised with another's data before it can be analysed (Bryman, 2012). The complexity of the data which needs to be managed can be a limitation as it may often include great volumes of variables and respondents (ibid). When using the internet to collect and review data, it is necessary for the researcher to ensure to only use reliable material, as although thorough checks on the quality of material and data are carried out on archives, other data which can be accessed on the internet can often be lacking in quality and may not be credible (ibid).

Advantages and disadvantages of primary research

Primary research allows for the required information to be gained, which can then be further analysed, as opposed to interpretation of secondary data. Primary research can, however, often be very time consuming (Punch, 2005), and can require extensive costs. There are various ethical issues which can occur when conducting primary research, such as researcher safety, which is one of the reasons this dissertation will not be conducted in this way. The accessibility to participants for this dissertation would not be possible or ethical for an undergraduate student. Furthermore, given the topic of this dissertation, if primary research were to have been conducted, specifically through carrying out interviews with known murderers, there may have been the possibility that such convicted murderers could disclose further criminal offences. This information would need to be passed along to the appropriate authorities.

Primary research requires the necessary consent to be obtained from the participants before any questions can be asked by the researcher or any information is disclosed by the participants. The researcher is required to provide the clear purpose of the research to all participants, along with how the information disclosed by participants will be used, and ensuring written informed consent is gained.

Though primary research is often a useful method of gaining new, detailed information, the information gained from participants is open to question. As participants are recruited on a voluntary basis, it would be legitimate for the researcher to assume that the information they provide would be of true value, however, there is the possibility that some participants may provide facts which are false.

Research process

A primary aim was to create a typology of known Black Widow killers with the motivation being financial gain, in order to gain an understanding of the prevalence of the crimes known to have been committed. Categorisation of these killers into groups based on their victim types and degree of premeditation was conducted to allow evaluation of this one type of Black Widow killer. In order to gain this data, literary based research was carried out using the internet for a total of eight hours. There are few ways to gain this type of data, which led this research to be carried out by consulting the internet to access news articles, books, and other published information. This process involved sifting through the killers to identify only those with the motive of financial gain, in order to create the typology. A similar number of known Black Widow killers could be expected to be found by another person using this time scale and the same research process. A second aim was to create a typology of detected Black Widow killers and their different motives for murder. A further 14 hours, across four days, has been spent to collect this data using the same research process. It was highlighted in this data that there were seven individuals who murdered for financial gain who were not found in the first research process. These individuals have been added to the typology of Black Widows with the motivation of financial gain. This demonstrates that different names of known killers and the amount that can be found is dependent upon the research process.

Chapter Three: Romance scams

A romance scam is a type of fraudulent activity. Fraud is defined as ‘the intentional perversion of the truth for the purpose of inducing another person or other entity in reliance upon it to part with something of value or to surrender a legal right’ (Federal Bureau of Investigation, 2004 cited in Forbes, 2008: 289).

The National Fraud Agency (2012 cited in Buchanan and Whitty, 2013) estimated that fraud, as a whole, caused a loss of £73 billion to the UK economy across the previous year. Action Fraud (2011, cited in Whitty, 2013a) identified 592 victims of romance scams in the UK across one year, between 2010 and 2011, and of these, 203 individuals each lost over £5,000. Whitty and Buchanan (2012, cited in Whitty, 2013a) estimated that almost 230,000 people in Great Britain may have been conned by romance fraudsters. This figure is estimated from a nationally represented survey. As these figures are estimates, the true prevalence of victims of such scams can potentially be much higher. In 2011, The Internet Crime Complaint Centre (IC3) received a total of 5,663 complaints of romance scams, making up one of the five major fraud types reported in 2011 (Internet Crime Complaint Centre, 2011). Whitty and Buchanan (2012, cited in Whitty, 2013a) argue victims of this crime may be reluctant to report the crime due to the shame and upset they experience. These figures highlight the prevalence of romance scams taking place, along with the necessity for awareness and crime reduction strategies, as the current numbers of known victims is substantial.

Historic romance scams

There are various fraudulent techniques that were, and still continue to be used by the fraudster in order for a romance scam to take place. Prior to the internet, "long distance" romance scams typically took place through postal mail, and this form still exists today. This often involved fraudsters generally targeting males who had purchased adult magazines that included personal ads. The male victim would then write in response to a personal ad from someone they believed was an attractive woman. Attractive photographs served as bait for the fraudster to develop a relationship with the male, often resulting in the victims being conned out of money (Whitty, 2013a). Other ways to target victims was through sending romantic letters through the post in an attempt to lure potential lonely individuals into becoming victims, and through contacting those in newspaper dating classified adverts, as it was clear to the fraudsters that these individuals sought romance, and would be likely to fall for the scam (Rege, 2009).

Contemporary romance scams

According to Whitty and Buchanan (2012), the online romance scam is a new method of conducting an old crime, which emerged around 2008. They state that: 'in this crime, criminals pretend to initiate a relationship through online dating sites then defraud their victims of large sums of money' (Whitty and Buchanan, 2012: 181). Fraudsters also target and gain their victims through communication across social networking sites. Typically, a relationship is formed across a long period of time via emails, instant messaging, phone calls and text messages. However the person the victim is in a 'relationship' with is not who they portray themselves to be, and quite often is not just one person, but the victim will have been in contact with several members of a criminal gang. As the relationship progresses, the victim may send explicit photographs to the fraudster or perform sexual acts in front of a webcam if requested. Once the fraudster is confident the victim has enough emotional attachment for them, they will create a problem they are experiencing and request the victim to send them money. Examples of these problems often include, needing extra money to pay for a visit to the victim, or a family member they are responsible for is ill and requires medical treatment costs. Fraudsters will usually then continue to request more money for a number of reasons, and if the victim has sent explicit photographs and/or carried out sexual acts via the webcam which will usually have been recorded, and refuses to send more money they are often blackmailed with these photographs and/or videos (Action Fraud, 2011a). Equal amounts of male and female victims can be targeted, neither gender is prioritised (Rege, 2009). Similar to advance fee frauds, occasionally victims of romance scams send money with the belief that they will receive some form of gain in return (usually financially), however, generally, victims of romance scams send money as a response to 'chasing the relationship' (Whitty, 2013b: 666).

Online romance scams are not always confined to the typical scam of forming a relationship with the victim and requesting them to send money. Other forms of scams can take place after romancing the victim online. Cheque fraud can occur which involves the fraudster building a relationship with the victim, who then claims they cannot deposit their cheque. A counterfeit is then sent to the victim, who transfers the money across to the fraudster, before the bank realises the cheque is fake and cannot be cashed. Reshipping can be achieved through romancing, with the fraudster buying items using stolen debit/credit cards which are delivered to the victims home, who then send the goods to their romancer in belief they are helping them out, resulting in the victim having also committed a crime. Identity theft can also take place through online romancing, with the fraudster aiming to gain personal details of the victim in order to set up fraudulent credit cards to access the victim's money, rather than conning them to send money (Cyber Street Smart, 2013). Other fraudulent acts can involve access to the victims' 'bank accounts, credit cards, passports, e-mail accounts, or national identification numbers or by getting the victims to commit financial fraud on their behalf' (Anon., 2014).

Case studies of contemporary romance scams

A non-fictional case study released by Action Fraud reports of a 60 year old retiree from the UK who was scammed out of £60,000 after joining an online dating website. Ms Brenda Parke was conned out of the large sum of money after befriending a male who called himself Bradford Cole. A relationship was developed between the two, exchanging emails and phone calls, however, Parke was unaware that the relationship was fictional. Cole portrayed himself to be a successful Dutch businessman, who was estranged from his family and friends, and a single parent due to his partner passing away. He claimed to Parke that his child had been injured in a hit and run accident and required almost £10,000 worth of medical treatment. Though Cole did not directly ask Parke for the money, he manipulated her into taking responsibility for his daughters welfare, which though she did not want to hand away her money to a stranger, she felt obligated not to leave a child in that situation.

After handing over the money, Cole then told Parke he needed £44,500 for his business and would require further money for accommodation and transport. Though she repeatedly refused and suggested other means of him finding the money, in the end, she gave him the money, to which he told her they would be together soon and get to know each other without the financial difficulties. Cole asked Parke to meet him on his arrival to an English airport so they could go to the bank and return her money, however he failed to arrive at the airport, and Parke reported her story to the police (Action Fraud, 2011b). This case is representative of how online romance scams typically take place.

Another case reported recently by the BBC in 2013 states how a mother and daughter used internet dating to con a total of \$1.1m from their 374 discovered victims from the United States and 40 other countries. The fraudsters convinced their victims that they were US service personnel looking for a relationship. Authorities state that there are several other members of the operation who have not been caught. The money the mother and daughter received was frequently sent to 'contacts in Nigeria, but also individuals in the UK, India, UAE and Ecuador' (BBC, 2013). The daughter received an additional four years for 'an attempt to gain control of her children's inheritance' (ibid).

These cases demonstrate how fraudsters con money through romancing their victims, and reveal only a small fraction of the lengths and levels of deception and fraudulent techniques fraudsters will go to in order to scam their victims.

After discussing the historical and contemporary methods in which romance scams are carried out, along with their different forms, a clear gap within this highlighted research conducted on romance scams and the different types, is the identification of one type of Black Widow killer as a type of potentially deadly romance scam.

Chapter Four: Black Widow killers

Watson defines 'Black Widow' murderers as a person 'who usually uses poison to kill husbands or relatives for financial gain' (2004: 218). However, Newton (2006) states that though financial gain through life insurance policies or inheritance is often a motive in these crimes, it is not the only motive. There are a number of definitions for the term 'Black Widow' which differentiate between the motives that this type of killer murders for, along with who their victims are. However, this dissertation is not focused on criticising the different terminology, and will be based upon the following definition devised by Newton: 'female murderers who prey on their own husbands, relatives, or lovers' (Newton, 2006: 22). The male counterpart of the Black Widow killer is known as the 'Bluebeard' killer. A Bluebeard killer is a male who murders one wife after another, often for financial gain. The term is modelled from a fifteenth-century folktale (Schechter and Everitt, 2006). However, research for this dissertation is only focused upon Black Widow killers.

Many people associate Black Widow killers with monetary gain as their sole motive. This may be partly due to the media's portrayal of female murderers. Whilst conducting the research for this thesis, it was recognised that newspaper article titles tended to include the term 'Black Widow' in articles involving a female who had murdered her husband (and/or others) for the purpose of financial gain, whereas when the motive was not financial gain, the term was not prominent in the title. This being said, there will more likely than not be some articles which do use the term Black Widow for those who have murdered for reasons other than financial gain, however this was not apparent during this research.

After researching Black Widow killers and their motives, attention has been drawn to much literature written on female serial killers by the author Eric Hickey. Hickey (1997 cited in Ferguson et al, 2003), argued that it is difficult to determine the true incidence and prevalence of serial murder due to the lack of a clear definition. There are a number of definitions that continue to be used by different authors and law enforcement agencies today. One of these definitions is that by Douglas et al., who define serial murders to be 'three or more separate events in three or more separate locations with an emotional cooling off period in between homicides' (1992, cited in Ferguson et al, 2003: 288). Ferguson et al. (2003) argue that this definition, along with other variants, does not include the motives of serial murder. However, the authors state that Douglas and Olshaker note that definitions of serial murder which do highlight the motives often includes sexual motivation, along with domination, control and manipulation (1999 cited in Ferguson, 2003). Hickey (1997 cited in Ferguson et al, 2003), however, argued that such definitions, specifically those held by law enforcement, ignore forms of serial murder which are not primarily based upon sexual motivations. This includes the ignorance of those incidences involving male or female murderers who systematically murder their own family members for the purpose of financial gain. Despite these being serial murders, this is the case for one type of Black Widow killer, the

multiple husband killer who murders for financial gain, who will be discussed in more detail later in this thesis. Therefore, Hickey offers a broad definition which includes motives of a non-sexual nature, along with female serial killers. This definition is as follows: 'all offenders who through premeditation killed three or more victims over a period of days, weeks, months or years' (Hickey, 1997 cited in Ferguson et al, 2003: 288-289). Newton (2008) states that throughout history, female serial killers make up 12% of all identified serial killers.

Wolfgang (1958 cited in Schurman-Kauflin, 2000) suggested that women are more likely than not to murder victims who are powerless to them, such as a vulnerable victim who is not able to defend themselves. Though, in many cases of Black Widow killings, this is not always the case, as the victim, who is often the husband or partner of the killer, is not always in a vulnerable or weak position in terms of a physical or mental state, but is trusting of the killer, due to the level of deception the Black Widow is able to present. A number of authors have argued that females tend to murder those 'close to home' (Schurman-Kauflin, 2000: 146), and the crime often takes place within the home. It is suggested that victims of the female killer are emotionally and/or physically known to the killer, and that females are less likely than males to 'roam the streets and kill a stranger' (ibid).

Scale of the problem

Though Hickey's research tends to focus upon female serial killers, and not all Black Widow killers are serial killers, it can be analysed to demonstrate at least something that is known of the prevalence of detected Black Widow killers. His research analyses 64 female serial killers between 1826 and 2004: 35% murdered family only, and 48% murdered at least one family member (Hickey, 2010). These figures more likely than not include children, because the literature shows that Black Widow killers are not confined to murdering only their husbands. Hickey's research identifies that 59% of the female serial killers he analysed had killed at least one male adult (ibid) indicating that they were quite possibly husbands of the females. Hickey, however, fails to make that important point clear. Out of the 64 female serial killers identified in Hickey's research, 90% began their murders after 1900, and approximately three quarters since 1950 (ibid). This demonstrates an increase in known incidences, becoming more prominent in the more recent decades. This could be due to some deaths that took place during the earlier decades documented in Hickey's research being ruled as accidental or by another cause, when in fact they may have been victims of Black Widow killers.

Again, though referring to serial killers, Newton (2008) notes how a worldwide survey found that 41% of homicidal women murder for profit, compared with 14% of male serial killers. Newton argues that the absence of specifically recognisable sexual motives in the cases of female serial killers may be one reason as to why 'female serial killers so often "fly under the radar" where police and journalists are concerned' (2008: 44). Though relevant, these figures apply to serial killers, and as highlighted, not all Black Widow killers are serial killers. These figures also apply to all victims of female serial killers, and those defined under the focused upon definition of Black Widow killers - those 'who prey on their own husbands, relatives, or lovers' (Newton, 2006: 22). Brown and Williams (1993 cited in Schurman-Kauflin, 2000) note studies which showed that 80% of victims of the female killer are intimately known to her. It could be argued that this high figure of female murderers identified could include those known as Black Widow killers, as their victims are physically and/or mentally intimately known to them.

Typology of Black Widow killers

After researching Black Widow killers, the data collected has been collated to create a typology of these killers. This typology demonstrates the different motives of known killers, and the prevalence of crimes known to have been committed. Clearly there will be other motives for murder by Black Widow killers which have not been found during this research. The typology has not been categorised to distinguish between the types or numbers of victims of these killers. *Table 1* below includes the names of the Black Widows identified and their motives. *Appendix 1* contains further information about each killer including the relationship of the victim(s) to the offender. Some of these Black Widow killers have been placed into motivation categories based upon the known motive for at least one identified victim. These motivations do not necessarily apply to all known victims, as the motivation for some victims of murder is not known.

Table 1: Black Widow Killers

Motive	
Acts of defence Claimed ill treatment Claimed self-defence	<ul style="list-style-type: none">• Colleen Ann Harris (Quigley, 2013)• Laura Christy (Investigation Discovery, 2014a)• Margie Jerry Zeglen (St. Estephe, 2011c)• Sharon Kinne (Flowers and Flowers, 2001)
Addiction	<ul style="list-style-type: none">• Margie Velma Barfield (ibid)
Claimed accidental or suicide	<ul style="list-style-type: none">• Amy Herrera (Ayres, 2013)• Barbara Stager (Profadcock, 2012)
Emotional reasons Fear of rejection Jealousy Refusal of marriage	<ul style="list-style-type: none">• Della Sutorius (Kinney, 1996)• Betsy Reese (The National Registry of Exonerations, 2014)• Vera Renczi (Geringer, 2014)• Jane Andrew (Eden, 2013)
Financial gain	<ul style="list-style-type: none">• Amy Archer-Gilligan (Flowers and Flowers, 2001)• Annie Monahan (ibid)• Belle Guinness (ibid)• Bessie Lee Cunningham (St. Estephe, 2011a)• Betty J. Neumar (Hickey, 2010)• Betty Lou Beets (Flowers and Flowers, 2001)• Blanche Taylor Moore (Anon., 1990)• Brenda Andrew (Raymond, 2006)• Catherine Flanagan and Margaret Higgins (Wier, 2011)

	<ul style="list-style-type: none"> • Daisy Louisa DeMelker (Geringer, 2014) • Dena Thompson (Cowan, 2003). • Emily Stone Conyers (Anon., 1975) • Geraldine Parrish (Anon., 1989) • Jane Taylor Quinn (St. Estephe, 2011b) • Janie Lou Gibbs (Flowers and Flowers, 2001) • Jill Coit (Investigation Discovery, 2014a) • Josephine Gray (Manning, 2002) • Joyce Cohen (Krajicek, 2013) • Judias Buenoano (DiSilvestre, 2004) • La Verne O'Bryan (O'Shea, 1999) • Linda Lou Charbonneau (Murray, 2004) • Louise Lindloff (Anon., 1912b) • Lydia Trueblood (Geringer, 2014) • Lynn Turner (Garner and Raley, 2010) • Margaret Summers (Anon., 1931) • Marie Hilley (Macleod, 2013) • Mary Ann Cotton (Wilson, 2012) • Mary Elizabeth Wilson (Anon., 1958) • Miriam Helmick (Shockley, 2009) • Pearl Choate Birch (Flowers and Flowers, 2001) • Raynella Dossett Leath (Dewan, 2010) • Rhonda Bell Martin (Flowers and Flowers, 2001) • Rose Carina (Laythe, 2011) • Rose Marie Stinette (Gillespie, 2009) • Ruth Snyder (ibid) • Sandra Bridewell (Fox News, 2007) • Sharon Lynn Nelson (Olson, 1998)
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	<ul style="list-style-type: none"> • Shirley Goude Allen (Flowers and Flowers, 2001) • Sonia Rios Risken (Angeles, 2011) • Stacey Castor (Rodrigues, 2009) • Stella Nickell (Douglas et al., 2013) • Teresa Lewis (Jenson, 2012) • Tillie Gbrurek (Flowers and Flowers, 2001) • Ulisa Chavers (Smith, 2011)
Multiple motives	<ul style="list-style-type: none"> • Frances Beasley Truesdale (Edwards, 2012) • Kimberly Hricko (Ludwig and Birkbeck, 2006) • Marie Besnard (Geringer, 2014) • Maria Velten (ibid) • Mary T. Godau (Anon., 1912a) • Nannie Doss (Geringer, 2014) • Tillie Klimek (Flowers and Flowers, 2001)
No motive stated	<ul style="list-style-type: none"> • Angenette Haight (Anon., 1873) • Anjette Lyles (Dixon, 2000) • Anna Louise Sullivan (Anon., 1939) • Annora Yeoman (St. Estephe, 2011d) • Bessie Folse Toups (St. Estephe, 2011e) • Betty Eccles (Burney, 2006) • Betty Jo Green (Anon., 1984) • Clara Carl (Anon., 1925) • Daisy Scott Lott (Anon., 1957) • Euphemia Mondich (Anon., 1961) • Frieda Trost (Anon., 1913) • Hannah Southgate (Burney, 2006) • Linda Calvey (Johnston, 2008) • Lizzie Halliday (Anon., 1918)

	<ul style="list-style-type: none"> • Louise Vermilya (Anon., 1911) • Mary Ann Geering (Lees, 2007) • Mary Belle Witwer (Anon., 1901) • Mary McKnight (Anon., 1903) • Pauline Rogers (Anon., 1982) • Sarah Chesham (Lees, 2007) • Sarah Dazely (Burney, 2006) • Sarah Freeman (This is Somerset, 2011)
Selfish motives	
Adultery-fuelled	<ul style="list-style-type: none"> • Florence Peters (Balousek, 1997) • Sarah Westwood (Burney, 2006)
Boredom	<ul style="list-style-type: none"> • Marie Alexandrina (Geringer, 2014)
Burden	<ul style="list-style-type: none"> • Lydia Sherman (Anon., 1873)
Undecided motive	<ul style="list-style-type: none"> • Mary Ann Britland (Wier, 2011)

Evaluation of the typology

Within the time allocated to researching all Black Widow killers and the method of research used, the number of Black Widow killers identified is quite substantial, totalling 89 identified killers. As expected, due to the assumptions made by the press and public on the motive of Black Widows, 49.44% of this group murdered with the motive being only financial gain. The motivations for several of these Black Widows were found to be emotionally driven, demonstrating the lengths scorned women may go to. These emotionally driven motives included: the Black Widow who murdered due to fear of rejection (totalling 1.12% of the 89 identified killers), the Black Widow killers who murdered out of jealousy (2.25%), and the Black Widow who murdered her partner after he refused to marry her (1.12%). It was highlighted that some of the Black Widow killers found during this research murdered their victims due to selfish motives. These motives included the Black Widow who murdered her husband for being a burden and the killer who murdered two husbands due to boredom (each group totalling 1.12% of the 89 identified), and finally those which were adultery-fuelled murders (2.25%). These motives demonstrate the measures that some women would go to, to rid themselves of an unwanted relationship. Two of the motivations identified in this research can be placed together to form a category entitled 'acts of defence'. These two motives include those Black Widows who claimed self-defence as their motivation for murder, and those who murdered due to ill treatment, with each category amounting to 2.25% of the killers identified. Some of these 'acts of defence' motivations may only be 'claims' made by the defendants for mitigation. Further motivations of the identified Black Widow killers include, those who claimed the murder was accidental or suicide (2.25%), and the Black Widow who murdered her victims as a result of her drug addiction (or as she claimed), who made up 1.12% of the 89 identified in this research. Also following under the 1.12% category is the Black Widow whose motive has been classified as undecided, due to the different views of what her motive was. Several of these Black Widows, 7.87%, were found to have multiple motives, either multiple reasons for murdering the same victim or different motives for each of their victims. At least one of the

motives for each of these killers was financial gain. The motive was not stated for almost one quarter (24.72%) of these identified Black Widow killers, however, a different research approach and/or further research into these killers may allow for identification of their set motives. All these different motivations for murder show the variety of 'reasons' the identified Black Widow killers murder their victims, however the most prominent motivation is that of financial gain.

Motivations of Black Widow killers

After analysing the known motives of Black Widow killers found during this research process for the purpose of creating the typology, further insight will now be given into the motives through highlighting the motivations found by other authors. Newton (2008) notes how although Black Widow killers claim a number of different motives for their murderous crimes such as jealousy and love, the majority tend to murder for financial gain, whether this be through the collection of life insurance policies or inheritances. This supports the research findings within this thesis. However, others argue that, overall, those female killers who murder as a response to being a victim of domestic violence are the most common (Schurman-Kauflin, 2000). It is suggested that in such cases, the female tends to carry out one violent attack (whether this be with the use of a gun or object or other weapon) (ibid). It is argued that this diminishes the predatory role of the killer if it is in the case of the 'typical' female killer, as their motivation is to put an end to being a victim themselves (ibid).

Pearson (1964 cited in Schurman-Kauflin, 2000) suggested that those women who murder in response to being economically deficient (and to abuse), objectify their target, viewing them as an object rather than a human being, and the only way to put an end to their situation is through murdering them. In relation to Black Widow killers, this is not necessarily true to all, as many murder out of greed through planning and deceiving their victims, rather than out of desperation to escape from a poor economic situation.

The different motives for murder by Black Widows found within this research have been highlighted within the above typology created. The following will identify two typologies other authors have created of the female multiple murderer. Though these typologies are based upon multiple killers rather than all female killers (such as the inclusion of one time only killers), and are not specific to Black Widow killers, it is necessary to look at these in order to provide a further understanding of the motivations and/or reasons other authors believe females kill.

The first of these typologies to be identified is that created by Holmes and Holmes. The authors provide five different types of female multiple murderers. These types include 'Visionary, Comfort, Hedonistic, Power/control, [and] Disciple' (Holmes and Holmes, 1994 cited in Schurman-Kauflin, 2000:155). The 'visionary' killer is she who kills in response to voices or visions telling her to do so (Holmes and Holmes, 1994 cited in Schurman-Kauflin, 2000). Schurman-Kauflin (2000) suggests an example of this type of killer to be a psychotic, who is unable to differentiate between reality and hallucinations. Secondly, the 'comfort' killer is the killer whose motivation is financial gain (Holmes and Holmes, 1994 cited in Schurman-Kauflin, 2000), like one type of Black Widow killer (if their victims fall under those highlighted within the Black Widow killer definition). The third female multiple killer in this typology is the 'hedonistic' killer, who kills for pleasure and sexual gratification (ibid). The fourth type is the 'power/control' killer, 'who wants control over life and death' (Schurman-Kauflin, 2000: 156). Schurman-Kauflin provides an example of this type of killer to be one who will purposely cause a victim to stop breathing or inject them with some form of drug, and then call for help whilst she tries to 'rescue' the victim in order to portray herself to be a hero. The final type of killer within this typology is the 'disciple' killer, who is one who kills as they are influenced by another to do so, such as by a 'charismatic leader' (Holmes and Holmes, 1994 cited in Schurman-Kauflin, 2000: 157). Apart from the 'comfort' killer, all of the other motivations for murder found within this typology, were not found amongst those identified killers in the Black Widow typology created for this research.

The second typology created sought to place female serial killers into specific typologies, and was created by Kelleher (1998 cited in Schurman-Kauflin, 2000). This typology includes seven types, four of which are highlighted above in Holmes and Holmes' typology. Though they are entitled differently, these four include (using Holmes and Holmes' titles): Hedonistic, Comfort, Visionary and Power/control killers. The further three categories include: 'Revenge, Team, [and] Unexplained' killers (Kelleher, 1998 cited in Schurman-Kauflin, 2000: 157). The 'revenge' killer is she who kills others (usually family members) for vengeance (ibid). The 'team' killer is a female who usually works in partnership with a male, and is usually submissive to him, but both participate in the killing (Kelleher, 1998 cited in 1994 cited in Schurman-Kauflin, 2000). Though 'team' killers can be found amongst those Black Widow killers identified for the research for this thesis, they have not been categorised under a specific motive type, and do not follow under the same explanation, as it is usually a male (often a boyfriend) who is submissive, and works for the Black Widow killer, participating in murdering

what is more often than not, the Black Widow's husband. Finally, the 'unexplained' female serial killers in this typology includes the female 'who systematically murders for reasons that are wholly inexplicable or for a motive that has not been made sufficiently clear for categorisation' (Kelleher, 1998 cited in Schurman-Kauflin, 2000: 158). This final category can be applied to the category entitled 'no motive stated' in the typology developed from the research for this thesis, as the research found did not provide enough clarity for categorisation into a specified motivation category.

It is therefore apparent that though there are many motivations of Black Widow killers, by examining the known motivations found in the typology created for this research, along with those highlighted by other authors, the most prominent motivation is that of financial gain. This supports the hypothesis of this research, to explore and potentially identify the one type of Black Widow killer who murders for financial gain as one type of romance scam.

Chapter Five: Scamming Black Widow killers

The different motives for murder by Black Widows found during this research have been highlighted, and demonstrate that financial gain is often the motive, or partially the motive, amongst this type of killer. Those with the motive of financial gain have been labelled Scamming Black Widow killers. The prevalence of known, and identified, Scamming Black Widow killers found within this research will now be examined further, to provide a more in depth evaluation into such killers, their victims, and most importantly, the degree of planning and premeditation that each killer carries out before they murder their victims.

Scale of the problem

Although not all Black Widow killers are serial killers, nor do they all simply murder for financial gain, Hickey (2013) categorised the motives of female serial killers in the United States between 1826 and 2004 and found that 47% of murders were for money sometimes, and 26% were for money alone. Hickey's data shows that 15% of murders were for a combination of the motives stated in his research. Weisheit (1984, cited in Hickey, 2010) found that between 1940 and 1966, 18% of female serial murderers in his study murdered for money, which increased to 42% between 1981 and 1983. This great increase could have been for a number of reasons; however, there is the possibility of a positive correlation with a possible increase in life insurance pay-outs (if this were found to be the case). Weisheit found that overall, 73% of female serial murders were partially for financial gain, and 26% for money alone (1984, cited in Hickey, 2010). Furthermore, Investigation Discovery (2014b) stated that it is estimated that 75% of female serial killers murder for the purpose of financial gain. Although these figures are not confined to Black Widow murderers, they certainly include some of these types of killers. The above figures demonstrate the prevalence of these types of crimes and potentially increasing incidences across the decades.

Typology of Scamming Black Widow killers

The tables which follow contain the names of the 52 Scamming Black Widow killers identified during this research process, and the categories they have been placed in to within this typology. Three categories have been produced, each containing the same three sub-categories. The three categories are entitled: ‘Murdered one husband only’ (*Table 2*), ‘Murdered multiple husbands’ (*Table 3*), and ‘Murdered husband(s) and others’ (*Table 4*). The section ‘and others’ of the third category refers to those who have murdered their relatives and lovers, as well as their husband(s). The three sub-categories found within each category are entitled: ‘Planned the murder from the beginning of the relationship’, ‘Decided to murder some time into the relationship’, and ‘Undecided’. *Appendix 2*, *Appendix 3*, and *Appendix 4* contain further information about each killer, their victims and numbers of victims. Seven of these 52 identified Scamming Black Widow killers have multiple motivations (of a range of motives), but at least one from each of these seven were, in part, for financial gain.

Table 2: Murdered one husband only	
Planned the murder from the beginning of the relationship	<ul style="list-style-type: none"> • None
Decided to murder some time into the relationship	<ul style="list-style-type: none"> • Brenda Andrew (Raymond, 2006) • Dena Thompson (Cowan, 2003) • Jill Coit (Investigation Discovery, 2014a) • Joyce Cohen (Krajicek, 2013) • Kimberly Hricko (Ludwig and Birkbeck, 2006) • Rose Marie Stinette (Gillespie, 2009)
Undecided	<ul style="list-style-type: none"> • Ruth Snyder (ibid)

Table 3: Murdered multiple husbands	
Planned the murder from the beginning of the relationship	<ul style="list-style-type: none"> • Betty J. Neumar (Hickey, 2010) • Betty Lou Beets (Flowers and Flowers, 2001) • Josephine Gray (Manning, 2002) • Mary Elizabeth Wilson (Anon., 1958) • Pearl Choate Birch (Flowers and Flowers, 2001) • Rose Carina (Laythe, 2011)
Decided to murder some time into the relationship	<ul style="list-style-type: none"> • La Verne O'Bryan (O'Shea, 1999) • Linda Lou Charbonneau (Murray, 2004) • Raynella Dossett Leath (Dewan, 2010)
Undecided	<ul style="list-style-type: none"> • Bessie Lee Cunningham (St. Estephe, 2011a) • Emily Stone Conyers (Anon., 1975) • Frances Beasley Truesdale (Edwards, 2012) • Jane Taylor Quinn (St. Estephe, 2011b) • Lynn Turner (Garner and Raley, 2010) • Miriam Helmick (Shockley, 2009) • Sandra Bridewell (Fox News, 2007) • Sharon Lynn Nelson (Olson, 1998). • Shirley Goude Allen (Flowers and Flowers, 2001) • Sonia Rios Risken (Angeles, 2011) • Stacey Castor (Rodrigues, 2009) • Ulisa Chavers (Smith, 2011)

Table 4: Murdered husband(s) and others	
Planned the murder from the beginning of the relationship	<ul style="list-style-type: none"> • Amy Archer-Gilligan (Flowers and Flowers, 2001) • Belle Gunness (ibid) • Margaret Summers (Anon., 1931) • Marie Besnard (Geringer, 2014) • Mary Ann Cotton (Wilson, 2012) • Tillie Gbrurek (Flowers and Flowers, 2001)
Decided to murder some time into the relationship	<ul style="list-style-type: none"> • Catherine Flanagan and Margaret Higgins (Wier, 2011) • Daisy Louisa DeMelker (Geringer, 2014) • Frances Elaine Newton (Mike, 2005) • Janie Lou Gibbs (Flowers and Flowers, 2001) • Marie Hilley (Macleod, 2013) • Mary T. Godau (Anon., 1912a) • Stella Nickell (Douglas et al., 2013) • Teresa Lewis (Jenson, 2012)
Undecided	<ul style="list-style-type: none"> • Annie Monahan (Flowers and Flowers, 2001) • Blanche Taylor Moore (Anon., 1990) • Geraldine Parrish (Anon., 1989) • Judias Buenoano (DiSilvestre, 2004) • Louise Lindloff (Anon., 1912b) • Lydia Trueblood (Geringer, 2014) • Maria Velten (ibid) • Nannie Doss (ibid) • Rhonda Bell Martin (Flowers and Flowers, 2001). • Tillie Klimek (ibid)

This typology has been devised as accurately as possible from the information found during the research process, within the timescale allocated, but, of course, has its downfalls. Those killers placed into the category suiting them most, for instance, those who have murdered multiple husbands which was planned some time into the relationship, may in fact have successfully murdered their first husband, recognising the financial rewards, to then go on to plan to murder their future, targeted, husband(s).

Evaluation of the typology

The known Scamming Black Widow killers highlighted in this typology show that out of the three categories created, those Scamming Black Widows who murder their husband(s) and other relatives appear to be the most common, at 46.15% of those identified. Following this are those known Scamming Black Widows who have murdered multiple husbands for financial gain, totalling 40.38%, and finally those who have murdered one husband, at 13.46%. Given the high amount of instances of those who murdered multiple husbands and those who murdered husband(s) and others, it can be suggested that once the killer has successfully received monetary gain, they then turn to their next victim. It is found that each killer often uses the same method to murder each of their victims. Those who murdered their husband(s) and other relatives appear to gain further victims through those closely surrounding them (often other immediate family), and those who prey on husbands only, romance their way into future relationships in order to gain further victims.

From the data collected, 44.23% of the 52 killers identified have been placed into the sub-category titled 'undecided', as the information found to be available on their crimes during this research was insufficient to allow them to be placed into a definite category. Though this sub-category has shown to contain the largest amount of killers, further research into those killers would hope to allow allocation into one of the other two sub-categories. Those who decided to murder their victim(s) some time into the relationship follow next, at 32.69%, and finally, those who planned their murder(s) from the beginning of their relationship, making up 23.08% of the 52 identified Scamming Black Widow killers.

Of the Scamming Black Widow killers who have murdered one husband only, or at least one known husband, none of those identified fall into the sub-category of planning the murder from the beginning of the relationship. Following under the same category, 11.54% decided to murder their victim(s) some time into the relationship, and the remaining 1.92% fall under the undecided sub-category. These findings imply that, those known killers identified to have murdered one husband only, may not have started the relationship with these intentions. Under the category of those Scamming Black Widows who have murdered multiple husbands, 11.54% of these planned the murder from the beginning of the relationship, 5.77% decided to murder some time into the relationship, and 23.08% fall under the undecided sub-category. Finally, of those Scamming Black Widow killers who murdered their husband(s) and others, it was found that, again, 11.54% planned the murder from the beginning of the relationship, 15.38% decided some time into the relationship, and 19.23% were undecided.

In relation to examining these findings as a type of romance scam, those who planned the murder from the beginning of the relationship, as opposed to those who decided to murder some time into the relationship, fit most suitably. This is because a fraudster carrying out a romance scam would form a 'relationship' with their victim with the intentions of coning them out of money from the beginning. As highlighted earlier, this category forms almost one quarter of all Scamming Black Widow killers identified in this research. It could be argued that those who murdered multiple husbands from the beginning of the relationship even more so fall under the romance scam category, as fraudsters tend to target multiple victims, not just one.

Methods of murder

The research conducted for this thesis indicates that poison, usually arsenic, appears to be a preferred method by which Black Widow, and Scamming Black Widow killers murdered their victims. Though, there were, and still are, of course, a significant number of cases in which other methods were used. The use of arsenic and other poisons was specifically prominent historically due to there being no definitive method of detection (Ramsland, 2006). Arsenic testing was developed in 1836, by a British scientist, James Marsh, and this same method of testing is still used today (Investigation Discovery, 2014b). The development of this testing was during a time when Victorian England was in the middle of a poisoning epidemic (ibid). During this time, white arsenic oxide was available to buy over the counter, which earned the nickname 'Inheritance Powder'. This was due to the number of murders committed for financial gain carried out using this type of poison (ibid). This testing helped to convict two notorious Black Widow killers, Mary Ann Cotton and Nannie Doss (ibid). It is documented that there was a rise in murders for the purpose of profit that coincided with the beginning of the life insurance industry (ibid). According to Dr Deborah Schurman-Kauffman from the Violent Crimes Institute, poison is used in 80% of female serial killings, and women are five times more likely to use this method to murder than men (2014 cited in Investigation Discovery, 2014b). It could be argued that this method was, and is still used today, for a number of reasons, such as the misdiagnosis of poison as another illness, or used as the method offers a less brutal way of killing. Wolfgang suggested what is known as 'soft killings', which are those less brutal, hands-on, methods of murder, such as smothering or suffocation or the use of poison. It was suggested that society perceives females to be less violent than males (1958 cited in Schurman-Kauffman, 2000: 146). Furthermore, Newton describes female killers as 'gentle' killers, as they rarely use weapons such as knives and

guns, compared to male killers (2008: 43). This, however, does not apply to all female killers, an example of which is the female serial murderer, Aileen Wournos. Wournos participated in prostitution, where she shot and robbed at least six men. It is suggested she murdered in a ‘masculine style’ (Newton, 2008: 44), due to her method of killing.

Further ‘profit’ killers

Another type of female killer who murders for financial gain is known as a ‘Profit Killer’. Profit killers are those who murder strictly for monetary gain, and are hired out as ‘hit women’ (Geringer, 2014). These killers differ to Black Widow killers as they murder for others for a payment (ibid), whereas Black Widow killers choose their own victims, romancing them into a ‘trustworthy’ relationship before they kill.

A term has been devised entitled ‘Profit Reapers’. A Profit Reaper chooses their victims, who may be a stranger or someone known to them, and murders them strictly for monetary gain. However, unlike the victim of a Scamming Black Widow killer, they are not romanced prior to the killing. *Table 5* below highlights three Profit Reapers who were found during the research process of identifying known Black Widow Killers. The table provides further information into the victims of such killers, and the relationship (or lack of) between killer(s) and victims(s).

Within the Scamming Black Widow typology created for this research, Profit Reaper killers can be identified. These have only been included within the typology as at least one of their victims (such as a husband) classifies them to be a Scamming Black Widow killer. Therefore, these identified Profit Reapers within the typology are to be referred to as ‘Partial Profit Reapers’, as they should be identified partially as Scamming Black Widows, and partially as Profit Reapers. A total of eight Partial Profit Reapers can be identified within the Scamming Black Widow typology.

The identification of each of these other types of killers who murder for financial gain is vital, as it helps to demonstrate that not all killers who murder for financial gain should fit into a type of romance scam, and it

Table 5: Profit Reapers
<ul style="list-style-type: none"> • Anna Marie Hahn – Hahn befriended elderly men (at least five, possibly as many as 15) and poisoned them, each of whom left her better off financially. She was executed in 1938 (Gillespie, 2009) • Delfina and Maria De Jesus Gonzalez – They ran a brothel and murdered many girls, but also robbed and murdered 11 wealthy men for their money (Edwards, 2012) • Helen Golay and Olga Ruttershmidt – They befriended homeless men, insured their lives for millions and then staged their deaths (Goldenberg, 2008)

should only be those Scamming Black Widow killers, as they romance their victim prior to the kill.

Chapter Six: Scamming Black Widows as a type of Romance scam

From the research conducted, the number of Black Widow killers is quite substantial, and there will, of course, be many more detected killers which have not been identified during this research process. Furthermore, the amount of Scamming Black Widow killers detected is notable. This research indicated that one half of those Black Widow killers identified murdered for the purpose of financial gain, and a total of 52 Scamming Black Widows were identified.

Geringer (2014) explains how historically, Black Widow killers tend to meet their husbands through placing lonely-hearts ads, through mutual acquaintances, or through clubs designed for widows and widowers. He states that once one husband has become a victim of murder, the Black Widow will relocate to a new location, often with a changed name, personality and background, in order to meet new potential husbands who may become a murder victim with the purpose of financial gain. Geringer, however, does not clarify a possible link between this 'routine' carried out by Scamming Black Widow killers with the possibility that it holds the similar traits as a romance scam. During the documentary, 'Poisonous Women', those killers who murder one victim in one area and then relocate to another area in order to murder a further victim are referred to as 'Drifters' (Investigation Discovery, 2014b). It is suggested that by murdering victims using this strategy, it can cause 'linkage blindness', in that the two (or more) crimes are less likely to be thought as being related to one another (ibid), if of course, there is no substantial evidence indicating so or as to whom the perpetrator was.

Belle Gunness, dubbed 'Lady Bluebeard', is believed to have murdered between 16 and 49 people between 1896 and 1908. She murdered several of her own children, two husbands and at least two suitors in order to gain the insurance money, or else she simply robbed the deceased. She moved after collecting the insurance money from her second husband, where she placed 'lonely hearts' and employment adverts to gain future victims (Flowers and Flowers, 2001). This method of gaining victims is no different to one historical way in which fraudsters conducting the non-lethal romance scam targeted and lured their victims. Over 100 years after Gunness murdered her victims, a Black Widow called Mellissa Weeks (though known by numerous other names) was nicknamed 'The Internet Black Widow' after she murdered and attempted murder on multiple husbands for profit, after convincing them to marry her (Johnston, 2012). Weeks met at least one of her victims online, through an online dating site, which is where her nickname stems from (ibid). Despite the differences in technology used to gain victims and the decades in between (ibid), both of these Scamming Black Widows used similar methods to those carried out in romance scams, the latter case conducted through using a contemporary method of romancing for monetary gain. These examples help to demonstrate that those Black Widows who kill for financial gain, plan carefully to deceive and con their victims through romancing them for illegal pecuniary gain.

Scamming Black Widow killers, who murder their partner(s) (and/or others) for the purpose of financial gain, hold the same goals as fraudsters who conduct romance scams, in that they romance their victims in order to receive financial gain. It therefore seems pertinent to address those Black Widow killers who murder for financial gain, or in this case known as Scamming Black Widow killers, as a type of romance scam. Great attention to the matter is required given that it is without doubt the most serious type of romance scam, in that the crime of murder is a major element.

Chapter Seven: Recommendations

Public protection and awareness

Given the prevalence and dangerousness of these crimes committed by Scamming Black Widow killers, the need for awareness for public protection is justified. The introduction of a campaign highlighting the need for recognition of this lethal type of romance scam is required. Information sources to support the awareness of romance scams, particularly those which result from online dating, are widely available. These sources provide information on the techniques carried out by fraudsters and provide advice and support if a person believes they have been a victim of a scam. A similar approach is needed to create public awareness of the Scamming Black Widow killer and 'her' agenda. The campaign would, of course, be aimed at and supportive towards preventing victims of both genders, and it would be necessary to include the male counterpart of the Scamming Black Widow killer – the 'Scamming' Bluebeard killer – as although this research has not focused upon that type of killer, there is no doubt they hold the same levels of deception as the female killer.

With the aim of reducing the prevalence of this type of romance scam, it could be suggested that the implementation of a disclosure scheme could have an effect. An example of how the workings of such a scheme would take effect is similar to that of Clare's Law. Clare's Law, the Domestic Violence Disclosure Scheme, has been piloted in several areas since September 2012 in response to the death of Clare Wood, and is to be nationally implemented during March 2014 across England and Wales. Wood was murdered by her ex-partner, who had a history of domestic violence, which her father believes could have been prevented had she known about her partner's previous violent behaviour towards women. This disclosure scheme allows for individuals who believe their partner is acting in a way which suggests they may become violent, to contact the police and request any information they obtain regarding any past domestic violence claims or acts of violence carried out by their partner, providing them with the opportunity to decide whether to stay with or leave their partner (BBC, 2014). A criticism of this scheme is that not all partners will show abusive or strange behaviour at the beginning of the relationship, and may manifest further into the relationship, which then can often become too difficult for the victim to leave. Furthermore, not all individuals will have been cautioned or convicted for this type of behaviour, and the police will therefore have no record of this. However, given the nature of the type of romance scam discussed in this research, the likelihood that signs would be portrayed to the partner that they would have the background of a potential Scamming Black Widow is very little. There would, typically, be no outward signs of violent behaviour, or indication that they would become a victim of this type of lethal scam, therefore a disclosure scheme such as this would have minimal use. As with one criticism mentioned regarding Clare's Law, the possibility that the potential Scamming Black Widow has previously been caught and convicted for their crimes is not definite. As previously mentioned, the findings only represent those known and identified killers, who were found during this research.

It may be, however, necessary for insurance companies to be able to inform the police if an individual has been beneficiary and received pay-outs on a number of life insurance policies, particularly on those of consecutive husbands, prompting an investigation to take place. This, however, allows for misinterpretation and accusations towards the innocent, as there is the possibility that the individual under investigation has simply been a victim of unfortunate circumstances. However, given the findings in this research, this scrutiny may be necessary if there is a possibility of convicting a potential Scamming Black Widow.

Relevance to the law

The notion of categorising Scamming Black Widow killers as a type of romance scam could be beneficial to the courts when sentencing this type of murderer. Currently, the two crimes – murder and fraud – are charged separately. The findings in this thesis support that the two crimes could be incorporated together to produce a higher sentence for those being prosecuted.

The fact that those Scamming Black Widows carry out premeditated murder with the sole purpose of financial gain, could act as an aggravating factor of the case, as the crime of fraud itself is a serious crime and holds serious sentencing when charged alone. Aggravating factors are presented to the court after the starting point for sentencing is given, and must be taken into account for consideration of raising the sentence in question. This would be applied to both male and female killers.

The introduction of Scamming Black Widow killers as a type of romance scam is beneficial to criminologists, other academics, and the criminal justice system, in that it opens up the opportunity for further research into the notion and greater understanding of the extent of this issue, along with the hope of the creation of crime reduction strategies. It may be possible for the recommendations made above to be put into practice, however, further analysis leading to greater public and professional understanding is required.

Chapter Eight: Conclusion

Overall, the total number of Black Widow killers identified in this research within the time scale allocated is extensive, totalling 89 murderers, with 44 of this total having the motivation of financial gain. Furthermore, as a second research process was conducted in order to gain further data regarding only those with the motivation of financial gain, a total of 52 murderers were found, representing the category of Scamming Black Widow killers.

The amount of known victims of known romance scams highlighted in this research were found to be overwhelming, with (as previously mentioned) an estimated 230,000 people in Great Britain alone having been a victim of a romance scam (Whitty and Buchanan, 2012 cited in Whitty, 2013a). The different ways in which fraudsters conduct romance scams demonstrates how the crime has evolved, from the use of postal mail to

victims being scammed online. The other variants of the romance scam, such as fraudsters romancing the victim in order to gain personal information to illegally use their identity to set up fraudulent credit/debit cards to access the victims' money, demonstrates how not all romance scams are confined to the typical procedure of forming a relationship with victims and bidding them to send money. This demonstrates the need for further research to be carried out in order to gain a true understanding of the different types of romance scams, to help try combat such crimes, along with the identification of those unidentified types, such as the Scamming Black Widow killer.

Regarding the quantities of unsolved murder incidences, it is stated that between 1962 and 1995, the clearance rate for homicides within the United States fell from 93% to approximately 65% across these years (Federal Bureau of Investigation, 1995 cited in Ferguson et al, 2003). Holmes and DeBurger suggested that 'a significant rise in the incidence of serial murder might account for many unsolved homicides' (1985 cited in Ferguson, 2003: 287) Though these figures are limited to the United States and not all Black Widow killers, or more specifically, Scamming Black Widow killers, are serial murderers, it could be argued that this applies to these types of killers as they may contribute to the rise in unsolved incidences. This may be due to difficulties determining the true prevalence of such crimes, as it is possible for many victims of Scamming Black Widow and Black Widow killers to go undetected if their deaths are ruled as accidental or as another cause. Though this can be true to any murder victims, Ludwig and Birkbeck argued this could be due to the murders being 'so cleverly executed' (2006: 93).

It is demonstrated that Scamming Black Widow killers hold the same goals as those fraudsters who commit previously known romance scams, which is, simply, to romance their victims in order to receive financial gain. The Scamming Black Widow killer, however, undertakes fatal measures in order to gain such profits, through murdering her victims to receive inheritance and/or life insurance policies. More specifically, the Scamming Black Widow killers who murder multiple husbands, and plan the murders from the beginning of the relationship (or better still, prior to the relationship), could be argued to suit the 'typical' 'routine' of a romance scam, as their intentions are planned and fixed from the start.

Not only do the findings from this research highlight the prevalence of Scamming Black Widow murderers, they demonstrate the necessity for actions to be taken in order to raise awareness and with the attempt to prevent further victims of this lethal type of romance scam. Great difficulty will be posed creating crime reduction strategies due to the high degree of deception and cleverness that Scamming Black Widow killers employ. Therefore the greater awareness to the public, along with the incorporation of the two crimes together, producing a harsher sentence, acting as a possible deterrent to such criminals, currently appear the only logical and realistic actions that can be taken.

The author of this thesis therefore proposes that, after further research is conducted, consideration into the recognition of the identification of those lethal Scamming Black Widow killers as one type of romance scam.

Word count: 10,340

Appendix 1: Black Widow killers

Black Widow Killers	
Motive	
<p>Acts of defence Claimed ill treatment</p> <p>Claimed self-defence</p>	<ul style="list-style-type: none"> • Colleen Ann Harris – Arrested for shooting her third husband in 2013, nearly 30 years after she was acquitted for the death of her second husband. She claimed she was abused by both husbands (Quigley, 2013) • Laura Christy – Six of her eight husbands died under suspicious circumstances. She confessed to poisoning two husbands claiming they treated her ill, but insists the others died of natural causes (Investigation Discovery, 2014a) • Margie Jerry Zeglen – Shot and murdered two of her husbands. The motive for one was that he was ‘trying to beat her to death’ (St. Estephe, 2011c) • Sharon Kinne – Murdered her husband, the wife of her lover and another male. She claimed self-defence for the murder of the other male (Flowers and Flowers, 2001)
Addiction	<ul style="list-style-type: none"> • Margie Velma Barfield – Murdered six victims including two husbands, a fiancé, and her mother. She confessed to all murders after she was arrested for the death of her lover after it was found he died from arsenic poisoning. She died by lethal injection in 1937. She blamed the deaths on her drug addiction (ibid)
Claimed accidental or suicide	<ul style="list-style-type: none"> • Amy Herrera – Accused of murdering her husband, though she claims it was suicide and shot himself (Ayres, 2013) • Barbara Stager – Sentenced in 1989 for shooting her husband whilst he slept. She claims the murder was an accident and she did not intentionally pull the trigger. Her first husband was also shot in his home, also apparently accidentally and by his own hand (Profadcock, 2012)
<p>Emotional reasons Fear of rejection</p> <p>Jealousy</p> <p>Refusal of marriage</p>	<ul style="list-style-type: none"> • Della Sutorius – Shot and murdered her fifth husband. Her previous husbands claim they are lucky to be alive and suggest she has a fear of rejection as the deceased filed for divorce a few days prior to being murdered (Kinney, 1996) • Betsy Reese – Shot her second husband (her first died after eating a meal she prepared), and poisoned her neighbours seven children. Her motive for the children was that her husband had left her for the neighbour’s cousin (The National Registry of Exonerations, 2014) • Vera Renczi – Murdered two husbands, her son, and an estimated 32 lovers. She murdered out of jealousy for lack of devotion from her husbands/lovers (Geringer, 2014) • Jane Andrew – Murdered her boyfriend in 2000 after he refused to marry her. She battered and stabbed him to death (Eden, 2013)
Financial gain	<ul style="list-style-type: none"> • Amy Archer-Gilligan – Murdered at least five of her husbands and several elderly nursing home patients. She married five residents between 1901 and 1914, purchasing sizeable insurance policies for each before poisoning them (Flowers and Flowers, 2001) • Annie Monahan – Murdered three husbands and her niece for profit (ibid) • Belle Gunness – Named ‘Lady Bluebeard’, between 1896 and 1908 she is believed to have murdered anywhere between 16 to 49 people, including two husbands, several of her children and at least two

	<p>suitors, for insurance pay-outs or robbery of the deceased. She moved after collecting the insurance from her second husband's death, where she placed 'lonely hearts' and employment adverts to gain future victims (ibid)</p> <ul style="list-style-type: none"> • Bessie Lee Cunningham – Murdered two of her four husbands for insurance (St. Estephe, 2011a) • Betty J. Neumar – Over a 55 year period she married at least five men, murdering or having them murdered in order to collect the inheritance (Hickey, 2010) • Betty Lou Beets – Murdered two of her husbands and attempted murder on a third in order to gain insurance policy money (Flowers and Flowers, 2001) • Blanche Taylor Moore – Poisoned two husbands, a boyfriend, a pastor and her mother-in-law, over a 20 year killing spree for insurance policy pay-outs (Anon., 1990) • Brenda Andrew – Andrew and her boyfriend shot to death her soon-to-be husband, after her boyfriend, an insurance salesman, sold him an \$800,000 life insurance policy with Andrew as beneficiary (Raymond, 2006) • Catherine Flanagan and Margaret Higgins – The sisters, known as the Black Widows of Liverpool, wanted a get rich quick plan and decided to murder people for their insurance policy money. Catherine's son, Margaret's husband, his daughter, and a lodger and his daughter were all murdered between 1880 and 1883 (Wier, 2011) • Daisy Louisa DeMelker – Murdered two husbands and her son. Alleged of having committed other murders of a fiancé, another child and seven acquaintances. Her motive was insurance money (Geringer, 2014) • Dena Thompson – Charged with poisoning her second husband in 1994 for death benefit. She also has convictions for conning £12,000 out of her third husband and two other men, and stealing £23,000 from where she worked which she tried to blame on her first husband (Cowan, 2003). • Emily Stone Conyers – Fatally poisoned two husbands, and attempted to murder her mother-in-law, son-in-law and distant relative for the insurance money (Anon., 1975) • Geraldine Parrish – Murdered her husband who left behind social security benefits of \$440 a month, £1000 and his house. She was charged with four murders and three attempts to murder a fifth person. 45 insurance policies were seized from her house by the police (Anon., 1989) • Jane Taylor Quinn – Shot dead two of her husbands who were insured (St. Estephe, 2011b) • Janie Lou Gibbs – Between 1965 and 1967 she murdered her husband and four of her children with arsenic to collect their insurance policies. When arrested she confessed to all five murders (Flowers and Flowers, 2001) • Jill Coit – In 1995 Coit and her boyfriend were arrested for murder. Coit's husband was found beaten and shot to death in his home after their marriage had been annulled and they had lawsuits with arguments over money (Investigation Discovery, 2014a) • Josephine Gray – Shot and murdered two husbands and a boyfriend to collect insurance money. The second husband, who at the time was a boyfriend, helped to kill the first husband. He then became a victim of Gray and her new boyfriend. The third lover also became a victim, however Gray acted alone this time (Manning, 2002) • Joyce Cohen – Hired hit men to kill her wealthy husband to gain inheritance (Krajicek, 2013) • Judias Buenoano – Murdered her husband, boyfriend and son across 12
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	<p>years to collect the insurance (DiSilvestre, 2004)</p> <ul style="list-style-type: none"> • La Verne O'Bryan – Murdered her husband and an ex-husband for monetary gain (O'Shea, 1999) • Linda Lou Charbonneau – Murdered her husband and boyfriend with the help of her daughter and her daughter's boyfriend to cash in the social security cheques of her boyfriend (her child's father). The murder of her separated husband was an attempt to cover up the murder of her boyfriend (Murray, 2004) • Louise Lindloff – Denies murdering husband and others but freely admits she collected the insurance money for each (7 in total), including two of her daughters and her son (Anon., 1912b) • Lydia Trueblood – Murdered multiple husbands, a brother-in-law and her daughter between 1915 and 1920. She married quickly each time. Her motive was insurance money (Geringer, 2014) • Lynn Turner – Murdered her boyfriend and then a husband for insurance money through poisoning (Garner and Raley, 2010) • Margaret Summers – Charged with the deaths of four men, including her husband, nephew, and two boarders. She was found to have taken out life insurance policies on 10 people, five of whom died in her home (Anon., 1931) • Marie Hilley – Charged with murder of her husband and attempted murder of her daughter (Macleod, 2013) • Mary Ann Cotton – Said to be Britain's first serial killer, killed her first husband in 1860. It is said she may have murdered as many as 21 people, including three husbands, her mother, a lover, a friend, as many as eight of her own children, and also seven stepchildren, across 20 years. Cotton tended to live with a man with an income, and then murder him when the timing was convenient, gaining insurance pay-outs and/or possessions (Wilson, 2012) • Mary Elizabeth Wilson – Charged with murdering two of her four husbands with beetle poison in 1956 and 1957. Her first two husbands were exhumed and showed the same cause of death, but there was no retrial. Her first husband died in 1955 (Anon., 1958) • Miriam Helmick – Charged with the murder of her second husband and 11 counts of forgery. She murdered two husbands in total for the insurance pay-outs (Shockley, 2009) • Pearl Choate Birch – Focused on marrying aging wealthy men to cash in their insurance policies after murdering them (Flowers and Flowers, 2001) • Raynella Dossett Leath – Murdered two husbands, the first through an overdose of morphine and the second by a shooting. A will was signed by her second husband to say she would inherit all of the property (Dewan, 2010) • Rhonda Bell Martin – Murdered three husbands, three of her children and her mother through arsenic poisoning to gain their insurance settlements. Her fifth husband survived the poisoning but was left with permanent paralysis (Flowers and Flowers, 2001) • Rose Carina – Murdered at least two of her husbands for the insurance money. Also, being part of the Philadelphia poison ring, she deliberately sought out victims for financial purposes (Laythe, 2011) • Rose Marie Stinette – Took out eight insurance policies on her husband's life before murdering him (Gillespie, 2009) • Ruth Snyder – Made seven attempts at murdering her husband before she achieved it on the eighth, along with the help of her lover (ibid) • Sandra Bridewell – Shot to death two of her husbands, collecting £100,000 from each (Fox News, 2007) • Sharon Lynn Nelson – Convinced her lover to kill two of her three husbands to gain insurance policy money (Olson, 1998) • Shirley Goude Allen – Murdered two (out of six) of her husbands and
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	<p>attempted murder on a third. She was arrested in 1982 and charged with first-degree murder (Flowers and Flowers, 2001)</p> <ul style="list-style-type: none"> • Sonia Rios Risken – Murdered by her grandnephew at the time she was being investigated for the murders of two of her husbands for the insurance money (Angeles, 2011) • Stacey Castor – Charged with poisoning her second husband for the insurance. She also attempted murder on her daughter, and is suspected of murdering her first husband (Rodrigues, 2009) • Stella Nickell – Planned the murder of her husband over 5 years in order to collect life insurance and file a wrongful death lawsuit. She murdered her husband in 1986 through tampering with his Excedrin capsules. She placed some tampered bottles on the shelves of a shop so that another person would die from the capsules, prompting an investigation into the company who made the medicine, in order for her to file a wrongful death lawsuit (Douglas et al., 2013) • Teresa Lewis – Met and married her husband in 2000. One of her stepchildren died in a car accident leaving behind \$200,000 life insurance. Her second stepson took out a policy himself for \$250,000. Teresa met two young men in 2002 and paid them to kill her husband and stepson to gain access to the insurance money (Jenson, 2012) • Tillie Gbrurek – Between 1914 and 1921 she used arsenic to murder four husbands and a neighbour to gain profit from their life insurance policies and assets, after predicting their deaths to them before carrying them out. It was discovered that her fifth husband was dying of arsenic poisoning and she was arrested (Flowers and Flowers, 2001) • Ulisa Chavers – Charged with the murders of her husband and boyfriend. She received almost \$180,000 in social security cheques meant for her husband and boyfriend (Smith, 2011)
<p>Multiple motives</p>	<ul style="list-style-type: none"> • Frances Beasley Truesdale – Shot to death two husbands, the first due to not wanting to care for him any longer as he was disabled, and the second to collect the insurance money (Edwards, 2012) • Kimberly Hricko – Murdered her husband for insurance money and attempted to stage it as a fire, after she became bored and wanted excitement (Ludwig and Birkbeck, 2006). • Marie Besnard – Murdered her husband and then married another man a year later. The couple decided to poison off their relatives and collect the insurance and inheritance. They murdered two aunts, both of their fathers, a sister, two cousins, and an elderly couple who were neighbours. In 1947, Besnard poisoned her husband and partner as she had fallen in love with another man. She then killed her mother, and all the bodies were exhumed and she was charged with 13 counts of murder (Geringer, 2014) • Maria Velten – Poisoned two husbands, a lover, an aunt, and her father. She murdered her husbands and lover for money and claimed the others were for ‘mercy’ after they became ill and she did not want to, or was unable to care for them (ibid) • Mary T. Godau – Accused of killing her third husband, then eight years later accused of killing her son-in-law for insurance money. She claims she shot in self-defence (Anon., 1912a) • Nannie Doss – Murdered four husbands, two of her children and her grandchild. She murdered the first three husbands as they showed no romance which she craved, however she collected insurance money from each of her victims (Geringer, 2014) • Tillie Klimek – Charged with murdering three husbands to collect their life insurance and poisoned a fourth who survived. She is suspected of killing several of her children, some cousins and a boyfriend who refused to marry her. Also helped her cousin kill one or two of her husbands. Klimek was indicted in 1922 (Flowers and Flowers, 2001)

<p>No motive stated</p>	<ul style="list-style-type: none"> • Angenette Haight – Murdered her husband (Anon., 1873) • Anjette Lyles – Murdered two husbands, her daughter, and mother in law (Dixon, 2000) • Anna Louise Sullivan – Poisoned to death her stepson and second husband. Also confessed to two attempts to poison her present husband and her stepdaughter (Anon., 1939) • Annora Yeoman – Poisoned her sixth husband (St. Estephe, 2011d) • Bessie Folse Touts – Murdered one husband and attempted a second (St. Estephe, 2011e) • Betty Eccles – Suspected of killing her husband and several children (Burney, 2006) • Betty Jo Green – Murdered her husband and attempted murder of her second (Anon., 1984) • Clara Carl – Murdered her husband and father-in-law (Anon., 1925) • Daisy Scott Lott – Fatally poisoned her husband (Anon., 1957) • Euphemia Mondich – Convicted in 1924 for murdering a lover and one of her four husbands (Anon., 1961) • Frieda Trost – Poisoned to death her husband (Anon., 1913) • Hannah Southgate – In 1848 she was convicted and executed for administering a large dose of arsenic to her husband (Burney, 2006) • Linda Calvey – Jailed for shooting to death a former lover. She has been dubbed ‘black widow’ as every man she has been intimate with has either ended up dead or in jail (Johnston, 2008) • Lizzie Halliday – Sentenced in 1894 for murdering five people including her husband, a step-son, two friends and a nurse. She cut the nurse’s throat whilst she was in an asylum after conviction (Anon., 1918) • Louise Vermilya – Specifically charged with poisoning of a policeman, but is believed to have done the same with eight other people including three of her children and two husbands (Anon., 1911) • Mary Ann Geering – Hanged for the murder of her husband in 1849 (Lees, 2007) • Mary Belle Witwer – Charged with murdering four husbands and her children with arsenic (Anon., 1901) • Mary McKnight – Confessed to murdering her brother, his wife and, her ‘babe’. Eight others who were relatives or intimate with her died over 15 years including two of her husbands (Anon., 1903) • Pauline Rogers – Charged with fatally poisoning her third husband and attempted murder of her fourth (Anon., 1982) • Sarah Chesham – Hanged for murder of her husband in 1851 (Lees, 2007) • Sarah Dazely – Murdered her husband and is suspected of murdering a previous husband and child (Burney, 2006) • Sarah Freeman – Hanged in 1845 for murdering her brother, husband and mother. She is also implicated in the deaths of at least five others which were not investigated (This is Somerset, 2011)
<p>Selfish motives Adultery-fuelled</p> <p>Boredom</p>	<ul style="list-style-type: none"> • Florence Peters – Murdered two of her husbands which she claimed she did as she wanted out of the marriages to be with another man each time (Balousek, 1997) • Sarah Westwood – Adultery-fuelled poisoning of her husband. She was also suspected of murdering her daughter, mother and brother (Burney, 2006) • Marie Alexandrina – Poisoned two husbands due to boredom. Later craved a luxurious lifestyle so she turned to poisoning ten elderly women, helping herself to their cash, jewellery and anything expensive she could find (Geringer, 2014)

Burden	<ul style="list-style-type: none"> • Lydia Sherman – Charged for murdering her husband and his children in 1871. She is also said to have murdered two other husbands and several of their children. She murdered the first husband for being a ‘burden’ (Anon., 1873)
Undecided motive	<ul style="list-style-type: none"> • Mary Ann Britland – In 1886 her daughter was found dead which was classed as natural causes and she collected £10 life insurance. One month later her husband was dead which it was said was attributed to epilepsy, and she collected life insurance again. In the same month, she murdered the wife of her lover. Some say her motive was insurance money, some say she enjoyed the act of murder, and some suggest she was having an affair with her neighbour and was willing to kill anyone who stood in the way (Wier, 2011)

Appendix 2: Murdered one husband only

Murdered one husband only	
Planned the murder from the beginning of the relationship	<ul style="list-style-type: none"> • None
Decided to murder some time into the relationship	<ul style="list-style-type: none"> • Brenda Andrew – Andrew and her boyfriend shot to death her soon-to-be husband, after her boyfriend, an insurance salesman, sold him an \$800,000 life insurance policy with Andrew as beneficiary (Raymond, 2006) • Dena Thompson – Charged with poisoning her second husband in 1994 for death benefit. She also has convictions for conning £12,000 out of her third husband and two other men, and stealing £23,000 from where she worked which she tried to blame on her first husband (Cowan, 2003) • Jill Coit – In 1995 Coit and her boyfriend were arrested for murder. Coit’s husband was found beaten and shot to death in his home after their marriage had been annulled and they had lawsuits with arguments over money (Investigation Discovery, 2014a) • Joyce Cohen – Hired hit men to kill her wealthy husband to gain inheritance (Krajicek, 2013) • Kimberly Hricko – Murdered her husband for insurance money and attempted to stage it as a fire, after she became bored and wanted excitement – Multiple motive (Ludwig and Birkbeck, 2006) • Rose Marie Stinette – Took out eight insurance policies on her husband’s life before murdering him (Gillespie, 2009)
Undecided	<ul style="list-style-type: none"> • Ruth Snyder – Made seven attempts at murdering her husband before she achieved it on the eighth, along with the help of her lover (ibid)

Appendix 3: Murdered multiple husbands

Murdered multiple husbands	
Planned the murder from the beginning of the relationship	<ul style="list-style-type: none"> • Betty J. Neumar – Over a 55 year period she married at least five men, murdering or having them murdered in order to collect the inheritance (Hickey, 2010) • Betty Lou Beets – Murdered two of her husbands and attempted murder on a third in order to gain insurance policy money (Flowers and Flowers, 2001) • Josephine Gray – Shot and murdered two husbands and a boyfriend to collect insurance money. The second husband, who at the time was a boyfriend, helped to kill the first husband. He then became a victim of Gray and her new boyfriend. The third lover also became a victim, however Gray acted alone this time (Manning, 2002) • Mary Elizabeth Wilson – Charged with murdering two of her four husbands with beetle poison in 1956 and 1957. Her first two husbands were exhumed and showed the same cause of death, but there was no retrial. Her first husband died in 1955 (Anon., 1958) • Pearl Choate Birch – Focused on marrying aging wealthy men to cash in their insurance policies after murdering them (Flowers and Flowers, 2001) • Rose Carina – Murdered at least two of her husbands for the insurance money. Also, being part of the Philadelphia poison ring, she deliberately sought out victims for financial purposes (Laythe, 2011)
Decided to murder some time into the relationship	<ul style="list-style-type: none"> • La Verne O’Bryan – Murdered her husband and an ex-husband for monetary gain (O’Shea, 1999) • Linda Lou Charbonneau – Murdered her husband and boyfriend with the help of her daughter and her daughter’s boyfriend to cash in the social security cheques of her boyfriend (her child’s father). The murder of her separated husband was an attempt to cover up the murder of her boyfriend (Murray, 2004) • Raynella Dossett Leath – Murdered two husbands, the first by an overdose of morphine and the second through a shooting. A will was signed by her second husband to say she would inherit all of the property (Dewan, 2010)
Undecided	<ul style="list-style-type: none"> • Bessie Lee Cunningham – Murdered two of her four husbands for insurance (St. Estephe, 2011a) • Emily Stone Conyers – Fatally poisoned two husbands, and attempted to murder her mother-in-law, son-in-law and a distant relative for the insurance money (Anon., 1975) • Frances Beasley Truesdale – Shot to death two husbands, the first due to not wanting to care for him any longer as he was disabled, and the second to collect the insurance money – Multiple motives (Edwards, 2012) • Jane Taylor Quinn – Shot dead two of her husbands who were insured (St. Estephe, 2011b) • Lynn Turner – Murdered her boyfriend and then a husband for insurance money through poisoning (Garner and Raley, 2010) • Miriam Helmick – Charged with the murder of her second husband and 11 counts of forgery. She murdered two husbands in total for the insurance pay-outs (Shockley, 2009) • Sandra Bridewell – Shot to death two of her husbands, collecting £100,000 from each (Fox News, 2007) • Sharon Lynn Nelson – Convinced her lover to kill two of her three husbands to gain insurance policy money (Olson, 1998). • Shirley Goude Allen – Murdered two (out of six) of her husbands and attempted murder on a third. She was arrested in 1982 and charged with first-degree murder (Flowers and Flowers, 2001)

	<ul style="list-style-type: none">• Sonia Rios Risken – Murdered by her grandnephew at the time she was being investigated for the murders of two of her husbands for the insurance money (Angeles, 2011)• Stacey Castor – Charged with poisoning her second husband for the insurance. She also attempted murder on her daughter, and is suspected of murdering her first husband (Rodrigues, 2009)• Ulisa Chavers – Charged with the murders of her husband and boyfriend. She received almost \$180,000 in social security cheques meant for her husband and boyfriend (Smith, 2011)
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Appendix 4: Murdered husband(s) and others

Murdered husband(s) and others	
Planned the murder from the beginning of the relationship	<ul style="list-style-type: none"> • Amy Archer-Gilligan – Murdered at least five of her husbands and several elderly nursing home patients. She married five residents between 1901 and 1914, purchasing sizeable insurance policies for each before poisoning them (Flowers and Flowers, 2001) • Belle Gunness – Named ‘Lady Bluebeard’, between 1896 and 1908 she is believed to have murdered anywhere between 16 to 49 people, including two husbands, several of her children and at least two suitors, for insurance pay-outs or robbery of the deceased. She moved after collecting the insurance from her second husband’s death, where she placed ‘lonely hearts’ and employment adverts to gain future victims (ibid) • Margaret Summers – Charged with the deaths of four men, including her husband, nephew, and two boarders. She was found to have taken out life insurance policies on 10 people, five of whom died in her home (Anon., 1931) • Marie Besnard – Murdered her husband and then married another man a year later. The couple decided to poison off their relatives and collect the insurance and inheritance. They murdered two aunts, both of their fathers, a sister, two cousins, and an elderly couple who were neighbours. In 1947, Besnard poisoned her husband and partner as she had fallen in love with another man. She then killed her mother, and all the bodies were exhumed and she was charged with 13 counts of murder – Multiple motives (Geringer, 2014) • Mary Ann Cotton – Said to be Britain’s first serial killer, killed her first husband in 1860. It is said she may have murdered as many as 21 people, including three husbands, her mother, a lover, a friend, as many as eight of her own children, and also seven stepchildren, across 20 years. Cotton tended to live with a man with an income, and then murder him when the timing was convenient, gaining insurance pay-outs and/or possessions (Wilson, 2012) • Tillie Gbrurek – Between 1914 and 1921 she used arsenic to murder four husbands and a neighbour to gain profit from their life insurance policies and assets, after predicting their deaths to them before carrying them out. It was discovered that her fifth husband was dying of arsenic poisoning and she was arrested (Flowers and Flowers, 2001)
Decided to murder some time into the relationship	<ul style="list-style-type: none"> • Catherine Flanagan and Margaret Higgins – The sisters, known as the Black Widows of Liverpool, wanted a get rich quick plan and decided to murder people for their insurance policy money. Catherine’s son, Margaret’s husband, his daughter, and a lodger and his daughter were all murdered between 1880 and 1883 (Wier, 2011) • Daisy Louisa DeMelker – Murdered two husbands and her son. Alleged of having committed other murders of a fiancé, another child and seven acquaintances. Her motive was insurance money (Geringer, 2014) • Frances Elaine Newton – In 1987, she shot and murdered her husband, daughter and son after taking out insurance policies to gain insurance money (Mike, 2005) • Janie Lou Gibbs – Between 1965 and 1967 she murdered her husband and four of her children with arsenic to collect their insurance policies. When arrested she confessed to all five murders (Flowers and Flowers, 2001) • Marie Hilley – Charged with murder of her husband and attempted murder of her daughter (Macleod, 2013) • Mary T. Godau – Accused of killing her third husband, then eight years later accused of killing her son-in-law for insurance money. She claims she shot in self-defence – Multiple motives (Anon., 1912a) • Stella Nickell – Planned the murder of her husband over 5 years in

	<p>order to collect life insurance and file a wrongful death lawsuit. She murdered her husband in 1986 through tampering with his Excedrin capsules. She placed some tampered bottles on the shelves of a shop so that another person would die from the capsules, prompting an investigation into the company who made the medicine, in order for her to file a wrongful death lawsuit (Douglas et al., 2013)</p> <ul style="list-style-type: none"> • Teresa Lewis – Met and married her husband in 2000. One of her stepchildren died in a car accident leaving behind \$200,000 life insurance. Her second stepson took out a policy himself for \$250,000. Teresa met two young men in 2002 and paid them to kill her husband and stepson to gain access to the insurance money (Jenson, 2012)
<p>Undecided</p>	<ul style="list-style-type: none"> • Annie Monahan – Murdered three husbands and her niece for profit (Flowers and Flowers, 2001) • Blanche Taylor Moore – Poisoned two husbands, a boyfriend, a pastor and her mother-in-law, over a 20 year killing spree for insurance policy pay-outs (Anon., 1990) • Geraldine Parrish – Murdered her husband who left behind social security benefits of \$440 a month, £1000 and his house. She was charged with four murders and three attempts to murder a fifth person. 45 insurance policies were seized from her house by the police (Anon., 1989) • Judias Buenoano – Murdered her husband, boyfriend and son across 12 years to collect the insurance (DiSilvestre, 2004) • Louise Lindloff – Denies murdering husband and others but freely admits she collected the insurance money for each (7 in total), including two of her daughters and her son (Anon., 1912b) • Lydia Trueblood – Murdered multiple husbands, a brother-in-law and her daughter between 1915 and 1920. She married quickly each time. Her motive was insurance money (Geringer, 2014) • Maria Velten – Poisoned two husbands, a lover, an aunt, and her father. She murdered her husbands and lover for money and claimed the others were for ‘mercy’ after they became ill and she did not want to, or was unable to care for them – Multiple motives (ibid) • Nannie Doss – Murdered four husbands, two of her children and her grandchild. She murdered the first three husbands as they showed no romance which she craved, however she collected insurance money from each of her victims – Multiple motives (ibid) • Rhonda Bell Martin – Murdered three husbands, three of her children and her mother through arsenic poisoning to gain their insurance settlements. Her fifth husband survived the poisoning but was left with permanent paralysis (Flowers and Flowers, 2001) • Tillie Klimek – Charged with murdering three husbands to collect their life insurance and poisoned a fourth who survived. She is suspected of killing several of her children, some cousins and a boyfriend who refused to marry her. Also helped her cousin kill one or two of her husbands. Klimek was indicted in 1922 – Multiple motives (ibid)

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