

Older Women Be Aware of Online “Romance Scams”



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Introduction

In 2010, when Seniors were first beginning to use online dating services, they were generally safe. However, **over the past 10 years online dating sites have increasingly become the province of scammers.**

Imagine that you are a woman 60 to 70 years of age. Your husband died (or you got divorced) about 3 years ago. Since then, you have been busy creating a new life for yourself. This may have included selling your house and finding a new place to live. Eventually you decide to see if you can meet men online who are interested in having a long-term relationship.

Many older folks (like the woman described above) are considering looking for someone to date online and hopefully find a new long-term relationship. There are many dating websites, some targeted at Seniors. Once you learn the basics of setting up a profile and using the software, the process can be fun.

However, it is best to **be wary** about the people you are talking to online especially if you are feeling depressed or lonely:

- Don't form a serious relationship with anyone unless they are willing to **video chat** with you or **meet you in person**. Also, don't give your online lover any money for any reason.
- 43% of the Romance Scam victims polled said that **loneliness** was the number one factor in their being Romance Scammed. This is especially true when the victim's children and grandchildren do not live nearby.

Younger people who are active in online dating are aware of the "Romance Scam" and simply choose not to participate when they see the warning lights flash. However, older women are often not familiar with online dating and the "Romance Scam".

Imagine This

You meet someone online. You strike up a conversation and start to exchange text messages or email. **He expresses great interest in you. And then the relationship progresses as follows:**

- You never get to meet in person.
- He begins each email or text message addressing you as “Darling” or “Honey” or “Hey Cutie” or “Babe”.
- His texts and emails are often over the top with flowery pronouncements of love and longing.
- He is rich having worked his whole career as an (arcane technical specialty) and is ready to retire.
- If he was married his wife died (or he was divorced) ____ years ago.
- He has since sold his house and is living in an apartment.
- He is finally interested in new a long-term relationship but has one major project to complete before he can retire.
- This project will take him to a (remote location).
- He will communicate with you daily via email or text, sometimes via a burner phone. (His regular phone won’t work because he is in a remote location.)
- He will send you pictures of himself at the remote location. He may have children. If so, he may send you pictures of them too.
- He may have flowers or candy delivered to your home.
- He will ask you to help him make plans to move near where you live once he completes his final project.
- His project will be extended or something bad will happen to him which will delay his return home.

- Eventually he will ask one of six things:
 1. For you to **send him money** (because – even though he is rich -- he can't access his funds from his remote location).
 2. **For him to wire money to your bank account** (in which case he will ask you to give him your bank routing number and account number).
 3. **For you to receive money** from him and give it to someone else right away (e.g. money laundering).
 4. For **detailed information about your salary, your work and your life** that will allow him to steal your identity.
 5. For the **keys for your car**, because he does not have a car to drive.
 6. For you to **agree to personally care for him at home** in his old age.

What He Will Never Tell You

In your conversations, certain specifics will not be shared. **If they were you could check them online.**

- The name and address of his company (or former company) at home.
- The name and address of the company he is working for in the remote location.
- The address of his current residence at home.
- The address of his former home (if it was sold).
- The contact information for business associates at home (e.g. real-estate agents, attorneys, etc.).

What is Going On

Although it may be hard to believe, the process described above is a common scam, plain and simple. It is called a “**Romance Scam**”.

- Scammers located around the world go to public media (such as Facebook) and download the pictures and information they use.
- They engage in **a multi-week activity with a goal at the end**.
 - For you to **send him money** (because he can't access his funds from his remote location).
 - For him to **wire money to your bank account** (in which case he will ask you to give him your bank routing number and account number).
 - For you to receive money from him and give it to someone else right away (e.g. **money laundering**).
 - They will gather information about you to apply for credit cards in your name, set up online profiles claiming to be yours (**identity theft**)
 - Or, he may just want to **steal your car**.
- Along the way the **Romance Scammers will tell you several lies**. According to an article by the Federal Trade Commission entitled “Romance Scammers: Their Favorite Lies by the Numbers”, the figures below are based on 8,070 romance scam reports in 2022 that indicated:
 - a dollar loss and
 - included a narrative of at least 2,000 characters in length.

(Note: The lies listed below were identified using keyword analysis of the narratives associated with the report.)

- 24% - "I or someone close to me is sick. hurt, or in jail"

- 18% - "I can teach you how to invest"
- 18% - "I'm in the military far away"
- 18% - "I need help with an important delivery"
- 12% - "We've never met. but let's talk about marriage"
- 8% - "I've come into some money or gold"
- 7% - "I'm on an oil rig or ship"
- 3% - "You can trust me with your private pictures"

Sounds farfetched you say. I thought so too. But now I personally know of three instances that follow this pattern.

Romance Scamming is a Big Business

Various reports describe the size of the Romance Scamming business:

- In 2022, nearly 70,000 people **reported** a romance scam, and **reported losses** hit a staggering \$1.3 billion. The median reported loss: \$4,400.

In 2019, around \$201,000,000 was lost in the United States due to romance scams. Out of all the romance scams last year, **only 15% were reported** while 85% of them remain unreported. It has risen up to 40% since 2018, and with the coronavirus pandemic, the rate of romance scams is only expected to increase.

What You Should **Never** Do

OK, so what should you do and not do to avoid being Romance Scammed?

When dating online:

- Do not give out detailed information about your salary and finances.
- Do not give out your bank routing or account number, even for a wire transfer.
- Do not accept funds that you are expected to give to someone else in a day or two.
- Do not send him any money.
- Do not co-sign loans or other financial agreements.
- Do not give him your car keys unless he is also driving his own car.

What You Should Do to Protect Yourself

When dating online:

- Meet the person at a restaurant or **public place**, not your home.
 - Do not have him pick you up at your home.
 - Do not give him your home address.
- Get his phone number, home address and email.
 - Look up his home address on Google Maps Street View before or after you meet.
- Get a picture of his face and run it in an online facial recognition app to see where it appears on the internet.
- Do not give him the **keys to your car** if he has no car to drive.
 - Put an Apple AirTag or equivalent in your car so that its location can be tracked separate from your phone.
- Save **copies** of all your text and email messages.

- Check your bank account transactions daily or every 2 or 3 days, to see if there are any **unauthorized transactions**. If so, report them to the bank immediately.
- Ask your bank if there are any protective controls you can place on your bank account so that you will receive “**fraud alerts**”.

Questions You Should Ask

During the course of normal conversation, you can gradually ask various questions that you can later verify.

- What is his first, middle and last name?
 - Run an internet search.
- When and where was he born?
 - You can verify birth records.
- What was his father’s and mother’s names? And where were they born and grew up?
 - You could check this out on Ancestry.com.
- Where did he grow up?
- What year did he graduate from high school? Where was the school located? What was the name of the school?
 - You may be able to call the school to verify this.
- What year did he graduate from college? Where was the college located? What was the name of the college? What was his area of study?
 - You may be able to call the college to verify this.
- What is the address of his current residence?

- Say you want to look it up on Google Maps Street View,
- If he sold his home, what was the address of his former residence?
 - Say you want to look it up on Google Maps Street View.
- What is the name and address of his company (or former company) at home?
 - You can search and verify this on the internet.
- What is the name and address of the company he is working for in the remote location?
 - You can search and verify this on the internet.

If You Are Going to Be Wed

Once you are wed, in the even of your death or medical incapacity, the control of your medical decisions and your estate will go to him as your husband unless you **have specific provisions in place**. Therefore, it is important to have put in place protective measures in advance.

- A prenuptial agreement.
- An updated Will that states who the Executor of your estate will be and how your estate's assets are to be distributed.
- A medical power of attorney designation.

Resources

Here are some resources that may be of assistance.

- **US Department of Homeland Security**

- <https://www.ice.gov/features/LoveOnline>
- **Spokeo** (Online Lookup Service)
 - <https://www.spokeo.com/>
- **Info Tracer** (Public Records Search)
 - <https://infotracer.com/>
- **Social Catfish** (History of Romance Scams)
 - <https://socialcatfish.com/scamfish/romance-scammers-the-history-money-and-statistics-behind-romance-scams/>
- **AARP** Fraud Watch Network Helpline
 - 877-908-3360
- **FBI** Internet Crime Complaint Center (IC3)
 - <https://www.ic3.gov/Home/FileComplaint>

Conclusion

Once you are aware of the pattern, you can **take action to protect yourself** from being Romance Scammed and potentially losing money.

If you were or are Romance Scammed, please **notify your local police** so that your case can be registered.

Please **share this document** if you have a friend you think might be experiencing a Romance Scam.