


# Is it love? Maybe not, as romance scams proliferate

By Sarah Skidmore Sell

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The FTC announced this week that romance-related scams have surged recently and generated more losses than any other consumer fraud reported to the agency last year. The number of these romance scams reported to the agency jumped from 8,500 in 2015 to more than 21,000 in 2018. And the amount lost by victims has quadrupled over that period — reaching \$143 million last year. The median reported loss for victims was \$2,600, about seven times more than other fraud tracked by the FTC.

Romance scams vary but criminals typically find their victims online, though a dating site or social media. Scammers create a phony profile, often building a believable persona with the help of a photo of someone else and direct communication. They woo the victim, building affection and trust until they see an opportunity to ask for money.

The reason for the request can run the gamut but money to pay for a medical emergency or travel costs for a long-awaited visit are common. Some victims report sending money repeatedly for

one false crisis after another, according to the FTC. The money is often wired or given as gift cards, which allow the criminals quick and anonymous access to cash that cannot be easily tracked.

Anyone can be a victim, experts warn. But FTC data found reported romance scams happened most often to those in the 40 to 69 age group. Those 70 and older paid out the most to scammers, with median losses per person of \$10,000.

"It can happen to you. Whatever you think, whatever you believe, you could be a victim," said Alan Brill, senior managing director of the cyber risk practice at Kroll, a risk management company.

The criminals are "masters of manipulating human emotion" and are targeting victims when their defenses are down, Brill said.

While romance-related scams have been around for ages, they've become more common and successful as people spend more time socializing and finding dates online.

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It's become so common that the AARP recently launched an educational campaign that urges consumers to recognize the warning signs of a fraudster. These include: professing love too quickly, reluctance to meet in person, requests for money and photos that look more professional than an ordinary snapshot. Other warning signs include your suitor pressing you to leave the dating website or other forum to communicate via email or instant messaging.

Romantic scams have an emotional and financial toll. But criminals may seek more — sometimes asking for personal information that can facilitate identity theft. This may be done under the guise they need a birthdate, Social Security number or bank information to help complete a Visa application, travel information or other lie.

If you are a victim, don't be too embarrassed to report the crime. And if you believe a friend or family member may be falling for a fraudster, speak up.

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“You are not the first or last to fall for this,” Brill said. “It’s happening a lot ... be willing to admit to yourself that it happened and then report it to law enforcement.” Reports should be made to the FBI’s Internet Complaint Center at [www.ic3.gov](http://www.ic3.gov) or call your local FBI office. You can also file a complaint with the FTC at [www.ftc.gov/complaint](http://www.ftc.gov/complaint).

Reporting will help law enforcement track down criminals and sometimes help victims move on with their lives.

“You have to remember the scammers are out there and they are very good at what they do,” Brill said. He urges people to think critically about what is being told to and asked of them. “The person responsible for your cybersecurity comes down to you.”