

KERN COUNTY ELDER NEWS

Kern County DEAR/EDRT TEAM

(Dependent/Elder Abuse Review) Team/EDRT (Elder Death Review Team)

Monthly Information Article

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ROMANCE SCAMS

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CSUB

Dept. of Social Services Licensing

Agency Partners

Bakersfield Police Department

California Dept. of Insurance

GBLA

Independent Living Center of KC

Kaiser Permanente

Kern Co. Aging & Adult Services

Kern Co. BHRS

Kern Co. Coroner

Kern Co. District Attorney

Kern Co. DA Victim Services

Kern Co. Family Law Facilitator

Kern Co. Public Health

Kern Regional Center

Kern Co. Sheriff's Office

Kern Co. Veteran Services

Social Security Administration

Strata Credit Union

No one likes being lonely. Welcome to the 21st Century and online dating apps and social networking sites. Sounds like a dream come true. Sometimes it is a dream come true and sometimes it is your worst nightmare.

Romance scams can happen to anyone, but the age group with the largest loss is for those <u>70 years and older</u>. The average loss for seniors is a staggering <u>\$9000</u>. In comparison, those ages 18-29 lost an average of *\$750*. The targets tend to be older, widowed, or divorced women. The highest number of victims according to the FBI come from <u>California</u>, Texas, Florida, New York, and Pennsylvania.

Special Agent Christine Beining of the FBI states that the intention of the scammer is to create a relationship with the victim as quickly as possible. The scammer tries to make themselves appear to be an average person. The goal is to gain trust, maybe even propose marriage, but the victim will never meet the "romance" in person even if plans are made. According to the Federal Trade Commission (FTC), in 2020 romance scams cost victims more the \$300 million. That is a significant increase from 2019.

A fake dating site is created to target individuals establishing relationships by talking, chatting, or even texting. Once some rapport is built, the hammer drops asking for money.

Some of the <u>deceptions</u> romance scammers tell to would be *"love interests"* include:

- Working on an oil rig
- Stationed in the military
- Being a physician with a global organization
- Living or traveling outside of the United States.





Reasons why the scammers "need money" include:

- Pay for travel expenses
- Pay for medical expenses
- Pay Customs fees, visas, or other official record fees
- Pay off gambling or other debt



Asking for payment by wire or reloading cards keeps the scammer anonymous and they can get the money fast. Below are some of the ways scammers ask for funds:

- Wire money
- •Reload gift cards from companies such as:

Amazon **Google Play iTunes Steam** Zelle





Signs of a Romance Scam

- Professing love swiftly.
- •Claims to be working abroad or stationed in the military.
- Asking for money.
- •Need money *urgently* for medical or travel reasons.

Don't Become a Victim

- Research the individual's photo and profile searching online to see if the same material has been used somewhere else.
- Take it slow and easy, ask lots of questions.
- If it's too good to be true, it probably is.
- Be aware if the "romancer" asks you to go "offline," such as texting, private emails, and messages.
- Be aware of requests for inappropriate photos, financial or other information that could be used to blackmail you.
- Be suspicious if promises to meet are met with excuses to cancel meeting plans.
- NEVER send money to someone you don't personally know.

What Should You Do If You Are Scammed?

- 1. Don't be hurried by the scammer. Confide in a trusted friend or family member.
- 2. <u>NEVER</u> transfer funds from your accounts, purchase gift cards, reload gift cards or wire money. The funds will be gone **FOREVER**.
- 3. Contact your financial institution immediately if you believe you were scammed
- 4. Report the incident:
- The online dating site or app
- The Federal Trade Commission: ftc.gov/complaint
- The FBI: ic3.gov Internet Crime Complaint Center

Sources:

Consumer Protection Data Spotlight - February 2022 https://www.fbi.gov/news/stories/romance-scams Federal Trade Commission Consumer Advice Article -

What You Need To Know About Romance Scams

