

# Online Relationship Scams: Protect Your Heart and Your Wallet

2019 AARP Survey of Connecticut Adults Ages 18 and Older

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## ABOUT THIS SURVEY

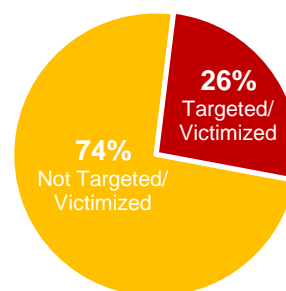
According to the Federal Trade Commission (FTC), reports of romance fraud tripled from 2012 to 2016 with reported losses among victims in 2016 of \$220 million.<sup>1</sup> In Connecticut, impostor scams (the FTC category that includes romance scams) was the top consumer complaint, accounting for 14 percent of all fraud complaints.<sup>2</sup> Romance fraud occurs when one person (the perpetrator) intentionally deceives another (the target) into believing that a trusting romantic or friendly relationship is developing in order to use that trust to commit financial theft. In the end, the targeted person becomes a victim because they were persuaded to send money, other financial assistance, or valuable items to the perpetrator in return for false promises of reimbursement, a physical meeting, or lifetime commitments. Online relationship scammers set up fake profiles on dating sites, apps, chat rooms, and social media to target and meet their victims.<sup>3</sup> In fact, a common profile to use is that of military personnel.<sup>4</sup> This AARP survey of 655 Connecticut adults ages 18 and older gauged the incidence of self-reported online targeting and victimization by online relationship scams, and explored select social, psychological, and online characteristics of those targeted or victimized by online relationship scams. This survey has a margin of error of  $\pm 7.25$  percent.

## Key findings

**Connecticut adults are forging new relationships online** – More than half (55%) of Connecticut adults have used the Internet to find new friends, dates, and/or romantic partners, both friendships and romantic ones. This survey found that over one in four (29%) of Connecticut adults say they have developed a relationship with someone that first started out online, with one in five (19%) saying the relationships were romantic only, over one in four (26%) saying they were friendships only, and over half (55%) saying they were both romantic relationships and friendships.

**Connecticut adults are being targeted or victimized by online relationship scams** – Over one in four Connecticut adults say they and/or someone they know was a target or victim or victim of an online relationship scam. More specifically, about one in seven Connecticut adults say they were personally targeted (14%) by a relationship scam and 6 percent say they were victimized. Over one in five say they know someone who was targeted (15%) or victimized (6%) by a relationship scam.

Percentage of Vermont Adults who Say They and/or Someone They Know Have Been a Target or Victim of a Relationship Scam



<sup>1</sup> FTC Warns Consumers About Online Dating Scams, February 2018,

<https://www.ftc.gov/news-events/press-releases/2018/02/ftc-warns-consumers-about-online-dating-scams>

<sup>2</sup> 2017 FTC Consumer Sentinel Network Data Book, see page 95 and page 70 [https://www.ftc.gov/system/files/documents/reports/consumer-sentinel-network-data-book-2017/consumer\\_sentinel\\_data\\_book\\_2017.pdf](https://www.ftc.gov/system/files/documents/reports/consumer-sentinel-network-data-book-2017/consumer_sentinel_data_book_2017.pdf)

<sup>3</sup> Online love asking for money? It's a scam. July 10, 2018, by Carol Kando-Pineda, Attorney, Division of Consumer and Business Education, <https://www.consumer.ftc.gov/blog/2018/07/online-love-asking-money-its-scam>

<sup>4</sup> Ibid.

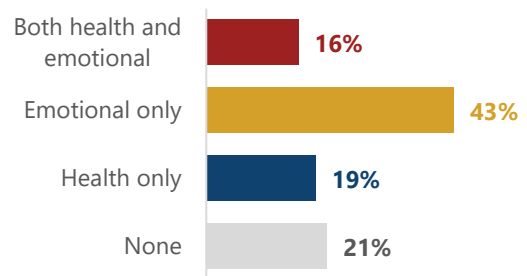
## 63 percent of victims say they lost money or suffered other financial losses

**Relationship scams result in financial costs as well as health and emotional distress for those Connecticut adults who say they were victimized by this crime<sup>5</sup>** — In fact, most (79%) victims say they experienced emotional distress *and/or* health problems as a result of falling victim to the scam. More specifically, one in five say they suffered health problems and over two in five say they suffered emotional distress.

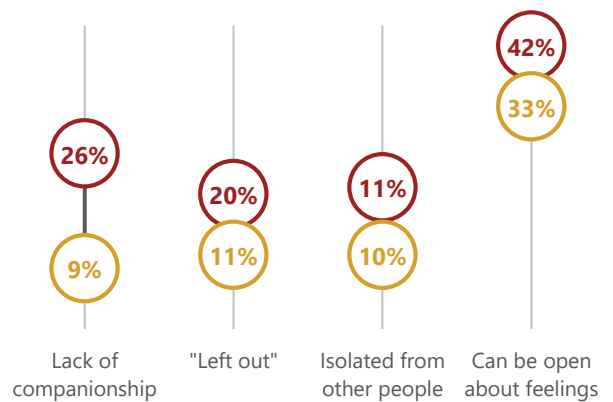
Moreover, targets or victims are more likely than non-targets or non-victims to indicate feelings of social isolation. In fact, at least one in five say they often feel a lack of companionship or left out and one in ten say they feel isolated from other people.

**Victims or targets of a relationship scam are more likely to have experienced negative life events and feelings of social isolation than those not-targeted/not-victimized.** This survey shows Connecticut adults who say they were a target or victim of a relationship scam are more likely than non-targets and non-victims to indicate experiencing negative life events such as the death of close friend or family member or negative change in financial status.

### Self-reported Health or Emotional Distress Among Connecticut Victims of Relationship Scam (n=42)



### Percentage Often Feeling Types of Social Isolation, Targets/Victims vs. Non-Targets/Non-Victims



### Life Events Experienced by Connecticut Adults in the Past 5 Years, Targets/Victims vs. Non-Targets/Victims

	Targets/Victims (n = 88)	Non-Targets/Non-Victims (n = 567)
Death of close friend/other family member	45%	39%
Negative change in financial status	38%	24%
Stress associated with moving	35%	17%
Family relationship problems	34%	21%
Persistent/regular feelings of loneliness	34%	15%
Serious injury/illness self or immediate family	29%	22%
Loss of a job	26%	17%
Divorce/separation of spouse/partner	22%	5%
Death of spouse/partner	10%	2%
Retirement from a job	9%	9%
None of the above	6%	29%

<sup>5</sup> Due to the number of victims in this survey equaled just 43, caution must be used in generalizing to a larger population.

## A key indicator of a relationship scam is being asked for money or other financial help early in the relationship.<sup>6</sup>

Among Connecticut adults who say they have ever had a relationship that first started out online – a friendship or romantic relationship – about one in six (16%) say they were asked to help **pay an urgent bill** for rent, mortgage, etc.; 6 percent were asked to **open a bank account** on their behalf or a **joint account** with them; and another one in six (17%) percent were asked to send **money for a ticket** or other transportation costs in order to meet in person.

**Knowledge is key to identifying scams and protecting oneself from being deceived.** This survey included a ‘quiz’ of six true or false statements that tested respondents’ beliefs about relationship behavior and practices within social media or dating sites. Two of the four statements tested their knowledge of risky online practices and information about dating sites. Most (64%) of all Connecticut adults failed the quiz, answering three or fewer statements correctly.

<i>Statement About Online Relationship Practices/Information (n=618)</i>	<i>Correct</i>	<i>Incorrect</i>	<i>Not Sure</i>	<i>Incorrect/Not sure</i>
<i>Online dating services that charge membership fees are better able to protect customers from scammers looking for financial gain than free online dating services. [F]</i>	28%	33%	39%	72%
<i>Developing online friendships through social media sites like Facebook, LinkedIn or Instagram are less likely to make one a target or victim of a relationship scam than through dating sites/dating apps. [F]</i>	54%	16%	29%	45%
<i>When you first meet someone online, it’s best not to give them your last name or home address until you know them better, but it is ok to give them your work email and work phone number. [F]</i>	55%	30%	15%	46%
<i>Accepting a social media friend or connection invite from a new online friend or potential romantic partner, and viewing their page or site, is a good way to see if they are an imposter or not. [F]</i>	51%	22%	27%	49%
<i>Some dating sites report they uncover hundreds of thousands of fake profiles every year. [T]</i>	63%	7%	30%	37%
<i>According to the FBI’s Internet Crime Complaint Center (IC3), the losses associated with romance scam complaints exceeded \$211 million in 2017. [T]</i>	44%	6%	50%	56%

## IMPLICATIONS

Data from this survey show that over one in four (26%) Connecticut adults say they and/or someone they know was a target or victim of an online relationship scam. In fact, almost two in three (63%) of the victims report losing money or suffered other financial losses. Relatedly, the data indicates that Washington adults are unclear about what this scam is, how it starts, what it entails, and where to turn for information and help or to report the incident – three in five (61%) relationship victims in this survey say they did not report it and 15 percent only told family or friends. Knowledge is key to identifying scams and protecting oneself from being deceived. This survey also explored certain social, psychological, and life events to see how they may increase the risk of becoming a target or victim of online relationship scams. Significant differences in survey responses were found between Connecticut adults who say they have been targeted or victimized by an online relationship scam and those who say they have not. The results of this survey clearly indicate enhanced consumer advocacy, awareness, and public protection efforts (perhaps targeted by demographics such as age or gender) are needed to better inform consumers about relationship scams so they can better protect themselves (and loved ones), their hearts and their wallets.

<sup>6</sup> Tressler, C. 2018, Has An Online Love Interest Asked You For Money? <https://www.consumer.ftc.gov/blog/2018/02/has-online-love-interest-asked-you-money>

## SURVEY RESPONDENT DEMOGRAPHICS

*n = 655 adult internet users ages 18 and older residing in Connecticut*

Demographic Variable	Percentage
<b>Age</b>	
18 – 34	30%
35 – 49	23%
50 – 64	29%
65 or older	18%
<b>Gender</b>	
Men	47%
Women	53%
<b>Race/Ethnicity</b>	
Non-Hispanic Caucasian	70%
Non-Hispanic African-American	7%
Hispanic	16%
Non-Hispanic Asian/Pacific Islander	4%
Non-Hispanic others	2%
<b>Education</b>	
High school graduate or equivalent	30%
Some college/Associate degree	29%
Bachelor's or higher degree	38%
<b>Marital Status</b>	
Currently Married/Partnered	56%
Currently separated/divorced/widowed/single	44%
<b>Household Income</b>	
Less than \$35,000	32%
\$35,000 - \$74,999	25%
\$75,000 - \$99,999	12%
\$100,000 or more	30%

## METHODOLOGY

This AARP Connecticut survey is part of a larger study that included a national survey and three additional state surveys (i.e., Vermont, Pennsylvania and Washington State). All surveys were conducted from January 9, 2019 through January 24, 2019. The national survey was conducted using NORC's AmeriSpeak panel, a probability-based sample of pre-recruited participants. The state surveys were conducted using panel participants from AmeriSpeak as well as an off-site, non-probability, opt-in panel to supplement the state sample.

NORC utilized calibration to weight the nonprobability sample per state in order to reduce potential bias and yield more accurate population estimates. The weighted AmeriSpeak sample and the calibrated nonprobability sample were then used to combine the probability and nonprobability sample estimates per state using a statistical model. Finally, all data are weighted to represent U.S. population of adult internet users by age, gender, education, and race according to the 2018 Current Population Survey. The margin of error for the national survey is  $\pm 3.43$  percent.

For more information on the methodology or the survey, contact Jennifer Sauer at 202-607-3795 or [jsauer@aarp.org](mailto:jsauer@aarp.org). For more information on this issue at AARP, please contact Kathy Stokes at 202-434-3183 or [kstokes@aarp.org](mailto:kstokes@aarp.org). You can find this state summary and other state summaries and the national report at <http://aarp.org/OnlineRomanceScams>. As an example at the state-level margin of error for this study is  $\pm 7.25$  percent.