

## 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 Pennsylvania, impostor scams (the FTC category that includes romance scams) was the top consumer complaint, accounting for 12 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 856 Pennsylvania 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  $\pm$  5.38 percent.

## Key findings

**Pennsylvania adults are forging new relationships online** – More than half (55%) of Pennsylvania adults have used the Internet to find new friends, dates, and/or romantic partners, both friendships and romantic ones. This survey found that a third (33%) of Pennsylvania adults say they have developed a relationship with someone that first started out online, with about one in six (15%) saying the relationships were romantic only, three in 10 (30%) saying they were friendships only, and over half (54%) saying they were both romantic relationships and friendships.

**Pennsylvania adults are being targeted or victimized by online by relationship scams** – Well over one in four Pennsylvania 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 (14%) Pennsylvania adults say they were personally targeted by a relationship scam and 6 percent say they were victimized. At least one in ten say they know someone who was targeted (12%) or victimized (10%) by a relationship scam.

Percentage of Pennsylvania 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, [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.

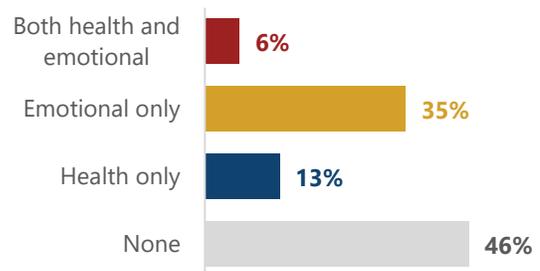
## 79 percent of victims say they lost money or suffered other financial losses

**Relationship scams result in financial costs as well as health and emotional distress for those Pennsylvania adults who say they were victimized by this crime<sup>5</sup>** – In fact, most (54%) victims say they experienced emotional distress *and/or* health problems as a result of falling victim to the scam. More specifically, over one in ten say they suffered health problems and over one in three say they suffered emotional distress.

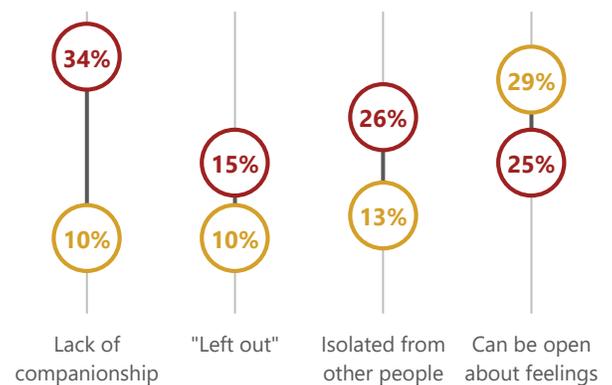
Moreover, targets or victims are more likely than non-targets or non-victims to indicate feelings of social isolation. In fact, at over one in three say they often feel a lack of companionship and about one in six say they feel left out. Over one quarter often feel isolated from other people.

**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 Pennsylvania 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 a serious injury to themselves or family member a negative change in health status.

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



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



**Life Events Experienced by Pennsylvania adults in the Past 5 Years, Targets/Victims vs. Non-Targets/Victims**

	Targets/Victims (n = 103)	Non-Targets/Non-Victims (n = 753)
Serious injury/illness self or immediate family	55%	24%
Negative change in financial status	53%	25%
Death of close friend/other family member	50%	41%
Family relationship problems	39%	30%
Persistent/regular feelings of loneliness	31%	17%
Stress associated with moving	18%	16%
Loss of a job	12%	15%
Divorce/separation of spouse/partner	7%	5%
Retirement from a job	5%	8%
Death of spouse/partner	3%	2%

<sup>5</sup> Due to the number of victims in this survey equaled just 39, caution must be used in generalizing to a larger population.

None of the above

14%

23%

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

Among Pennsylvania adults who say they have ever had a relationship that first started out online – a friendship or romantic relationship – 5 percent say they were asked to help **pay an urgent bill** for rent, mortgage, etc.; 3 percent were asked to **open a bank account** on their behalf or a **joint account** with them; and over one in ten (12%) 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. Over half (56%) of all Pennsylvania 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>	36%	28%	38%	<b>65%</b>
<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>	57%	15%	27%	<b>43%</b>
<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>	63%	22%	15%	<b>37%</b>
<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>	53%	25%	23%	<b>48%</b>
<i>Some dating sites report they uncover hundreds of thousands of fake profiles every year. [T]</i>	64%	4%	31%	<b>36%</b>
<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%	2%	54%	<b>56%</b>

## IMPLICATIONS

Data from this survey show that well over one in four (28%) Pennsylvania adults say they and/or someone they know was a target or victim of an online relationship scam. In fact, well over half (55%) of the victims report losing money or suffered other financial losses. Relatedly, the data indicates that Pennsylvania 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 – half (59%) of relationship victims in this survey say they did not report it and 11 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 Pennsylvania 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 campaigns, 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 = 856 adult internet users ages 18 and older residing in Pennsylvania*

Demographic Variable	Percentage
<b>Age</b>	
18 – 34	29%
35 – 49	25%
50 – 64	28%
65 or older	18%
<b>Gender</b>	
Men	48%
Women	52%
<b>Race/Ethnicity</b>	
Non-Hispanic Caucasian	80%
Non-Hispanic African-American	7%
Hispanic	6%
Non-Hispanic Asian/Pacific Islander	2%
Non-Hispanic others	1%
<b>Education</b>	
High school graduate or equivalent	32%
Some college/Associate degree	24%
Bachelor's or higher degree	38%
<b>Marital Status</b>	
Currently Married/Partnered	65%
Currently separated/divorced/widowed/single	36%
<b>Household Income</b>	
Less than \$35,000	29%
\$35,000 - \$74,999	32%
\$75,000 - \$99,999	13%
\$100,000 or more	27%

## METHODOLOGY

This AARP Pennsylvania survey is part of a larger study that included a national survey and three additional state surveys (i.e., Vermont, Connecticut 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 the national survey is  $\pm 3.43$  percent.