

Online Relationships Scams: Protect Your Heart and Your Wallet

2019 AARP Survey of Vermont Adults Ages 18 and Older

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ABOUT THIS SURVEY

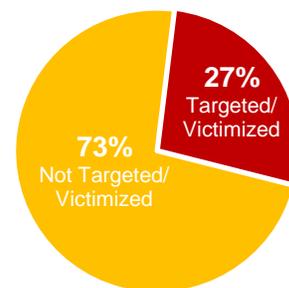
According to the Federal Trade Commission (FTC), reports of romance fraud tripled from 2012 to 2016 with reported losses among victims in 2016 of \$220 million.¹ In Vermont, impostor scams (the FTC category that includes romance scams) was the top consumer complaint, accounting for 18 percent of all fraud complaints.² 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 and create fake profiles to build their online relationships.³ In fact, a common profile to use is that of military personnel.⁴ This AARP survey of 618 Vermont 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 ± 9.62 percent.

Key findings

Vermont adults are forging new relationships online – More than half (53%) of Vermont adults have used the Internet to find new friends, dates, and/or romantic partners, both friendships and romantic ones. This survey found that over a third (32%) of Vermont adults say they have developed a relationship with someone that first started out online, with one in five (20%) saying the relationships were romantic only, almost one in four (23%) saying they were friendships only, and well over half (57%) saying they were both romantic relationships and friendships.

Vermont adults are being targeted or victimized by online by relationship scams – Well over one in three Vermont 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 Vermont adults say they were personally targeted (13%) by a relationship scam and 3 percent say they were victimized. Over one in five say they know someone who was targeted (14%) or victimized (8%) 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



¹ 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>

² 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

³ 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>

⁴ Ibid.

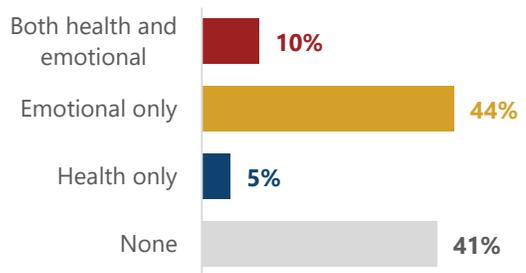
45 percent of victims say they lost money or suffered other financial losses

Relationship scams result in financial costs as well as health and emotional distress for those Vermont adults who say they were victimized by this crime⁵ – In fact, three in five (59%) 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 one in four say they suffered emotional distress.

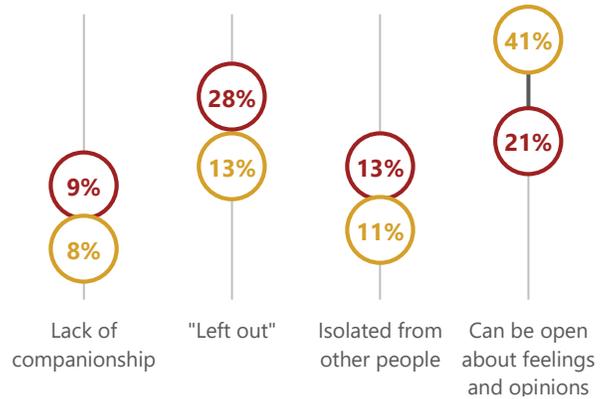
Moreover, targets or victims are more likely than non-targets or non-victims to indicate feelings of social isolation. In fact, at least one in ten say they often feel a lack of companionship or isolated from other people and over one in four say they often feel left out.

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 Vermont 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 family relationship problems or persistent feelings of loneliness.

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



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



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

	Targets/Victims (n= 91)	Non-Targets/Non-Victims (n = 527)
Family relationship problems	49%	28%
Persistent/regular feelings of loneliness	47%	13%
Negative change in financial status	46%	24%
Death of close friend/other family member	44%	48%
Stress associated with moving	36%	28%
Serious injury/illness self or immediate family	24%	26%
Divorce/separation of spouse/partner	20%	2%
Loss of a job	18%	12%
Retirement from a job	7%	11%
Death of spouse/partner	3%	5%
None of the above	14%	19%

⁵ Due to the number of victims in this survey equaled just 23, 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.⁶

Among Vermont adults who say they have ever had a relationship that first started out online – a friendship or romantic relationship – almost one in 10 (8%) say they were asked to help **pay an urgent bill** for rent, mortgage, etc.; 9 percent were asked to **open a bank account** on their behalf or a **joint account** with them; and another one in ten (11%) 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 (59%) of all Vermont 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>	31%	23%	46%	69%
<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>	61%	13%	24%	37%
<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>	60%	27%	13%	40%
<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>	54%	18%	28%	46%
<i>Some dating sites report they uncover hundreds of thousands of fake profiles every year. [T]</i>	68%	3%	29%	32%
<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>	41%	3%	55%	59%

IMPLICATIONS

Data from this survey show that well over one in three (37%) Vermont adults say they and/or someone they know was a target or victim of an online relationship scam. In fact, almost half (45%) of the victims report losing money or suffered other financial losses. Relatedly, the data indicates that Vermont 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 (59%) of relationship victims in this survey say they did not report it and 8 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 Vermont 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.

⁶ 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 = 618 adult internet users ages 18 and older residing in Vermont

Demographic Variable	Percentage
Age	
18 – 34	26%
35 – 49	28%
50 – 64	26%
65 or older	21%
Gender	
Men	48%
Women	52%
Race/Ethnicity	
Non-Hispanic Caucasian	94%
Non-Hispanic African-American	0
Hispanic	1%
Non-Hispanic Asian/Pacific Islander	1%
Non-Hispanic others	2%
Education	
High school graduate or equivalent	29%
Some college/Associate degree	26%
Bachelor's or higher degree	44%
Marital Status	
Currently Married/Partnered	65%
Currently separated/divorced/widowed/single	35%
Household Income	
Less than \$35,000	30%
\$35,000 - \$74,999	38%
\$75,000 - \$99,999	17%
\$100,000 or more	13%

METHODOLOGY

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

For more information on the methodology or the survey, contact Jennifer Sauer at 202-607-3795 or jsauer@aarp.org. For more information on this issue at AARP, please contact Kathy Stokes at 202-434-3183 or 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 ± 9.62 percent.