



Looking for Love?

First Look Out for **YOU!**

Tips on How LGBT Older People Can Avoid the *Sweetheart Scam*

Everyone wants to feel connected and loved. It can be hard for any adult to find a partner. Finding the “Right One” requires openness. The purpose of this fact sheet is to make sure that our openness does not extend to our wallets or pocketbooks.

*Did you know?*¹

- **34%** of LGBT older Americans live alone
- **32%** of us are concerned about being lonely or growing old alone
- **40%** of us report shrinking support networks

These numbers mirror the non-LGBT population, too, which is why older Americans are at-risk for scams and fraud. And, notwithstanding recent milestones in LGBT history, there are additional considerations faced by those of us who are gay, lesbian, bi-sexual and transgendered. For example, in some places we may not feel safe coming out as LGBT.

The **Sweetheart Scam** is one of the most widely utilized modes of financial exploitation. It’s a scheme that can be perpetrated online or in-person. The person perpetrating the scam convinces someone that they are in love, using compelling emotions to bilk money from the unsuspecting person—oftentimes an isolated older person.²

¹Out and Visible: The Experiences and Attitudes of Lesbian, Gay, Bisexual and Transgender Older Adults, Ages 45-75 by Services & Advocacy for LGBT Elders [SAGE], <https://www.sageusa.org/newsevents/news.cfm?ID=136#sthash.pr9ep2GF.dpuf>

²<https://www.agingcare.com/Articles/the-sweetheart-scam-169804.htm>

Regardless of where we go or how we meet new people, we should all feel safe. Here are some individual and collective actions that we can pursue to help protect our financial interests and security.

- 1 **Understand** online matchmaking company privacy policies before creating a dating profile.
- 2 **Promote and protect** public community spaces like libraries, recreation centers, etc., that reduce social isolation; a leading risk factor for scams.
- 3 **Educate and promote awareness** about romance scams so people can spot scams and report them.
- 4 **Report and encourage others** to report romance scams. The more reports, the more resources that will be channeled toward prevention. Report in-person romance scams to local law enforcement and Adult Protect Services [APS]. Report online scams to FBI's Internet Crime Complaint Center at [ic3.gov](https://www.ic3.gov) and the Federal Trade Commission Crime Complaint Center at [consumer.ftc.gov](https://www.consumer.ftc.gov).
- 5 **Be wary** of a new acquaintance who is quick to profess their love – these things take time. If using a dating site, **do a background check** – it is amazing what you can learn about a person by simply Googling them.
- 6 If you are on a dating site and someone asks for money – and usually money that must be wired or provided by a credit card – then beware. No matter how sad the story (“I need surgery,” “I need rent money”), **never wire money** when a new “friend” is requesting it. You just do not know who is on the receiving end and money, once wired, is not retrievable.
- 7 Never give a new love interest access to bank cards, account information etc. **Keep this information protected** and out of sight.
- 8 Are you getting serious and considering living together? Why not see a lawyer and **draw up a contract** regarding paying bills and other financial responsibilities in case you breakup. If they are serious about you, this step will not be a turn off.
- 9 If a date or romantic interest threatens to “out” you if you don't pay them money, this may be considered extortion and therefore a crime – **file a complaint** with the police or contact a lawyer.
- 10 If a date or romantic partner harms you physically, sexually, emotionally or financially, **contact the police** and file a complaint. This is domestic violence! If you are afraid of contacting police, contact a trusted domestic violence program. Contact the **National Domestic Violence Hotline** at **1-800-799-SAFE (7233)** and [thehotline.org/help](https://www.thehotline.org/help) or **National Coalition of Anti-Violence Programs 24 Hour Hotline** at **212-714-1141** and [avp.org](https://www.avp.org).

When it comes to matters of the heart, taking precautions and supporting long-lasting preventative measures can make all the difference.



For additional resources and information, please contact the following organizations:

- National Center on Elder Abuse: [ncea.acl.gov](https://www.ncea.acl.gov)
- National Resource Center on LGBT Aging: [lgbtagingcenter.org](https://www.lgbtagingcenter.org)
- Services & Advocacy for Gay, Lesbian, Bisexual & Transgender Elders: [sageusa.org](https://www.sageusa.org)
- Aging with Pride: [age-pride.org](https://www.age-pride.org) or **800-558-8703**
- FORGE – Empowering. Healing. Connecting: [forge-forward.org/anti-violence](https://www.forge-forward.org/anti-violence)

This fact sheet was a collaborative effort between the National Resource Center on LGBT Aging and the National Center on Elder Abuse situated at Keck School of Medicine of USC, and is supported in part by a grant [No. 90ABRC000101-02] from the Administration for Community Living, U.S. Department of Health and Human Services [HHS]. Grantees carrying out projects under government sponsorship are encouraged to express freely their findings and conclusions. Therefore, points of view or opinions do not necessarily represent official ACL or HHS policy.

NCEA
National Center on Elder Abuse

**National
Resource
Center**
ON LGBT AGING

Keck School of
Medicine of **USC**