

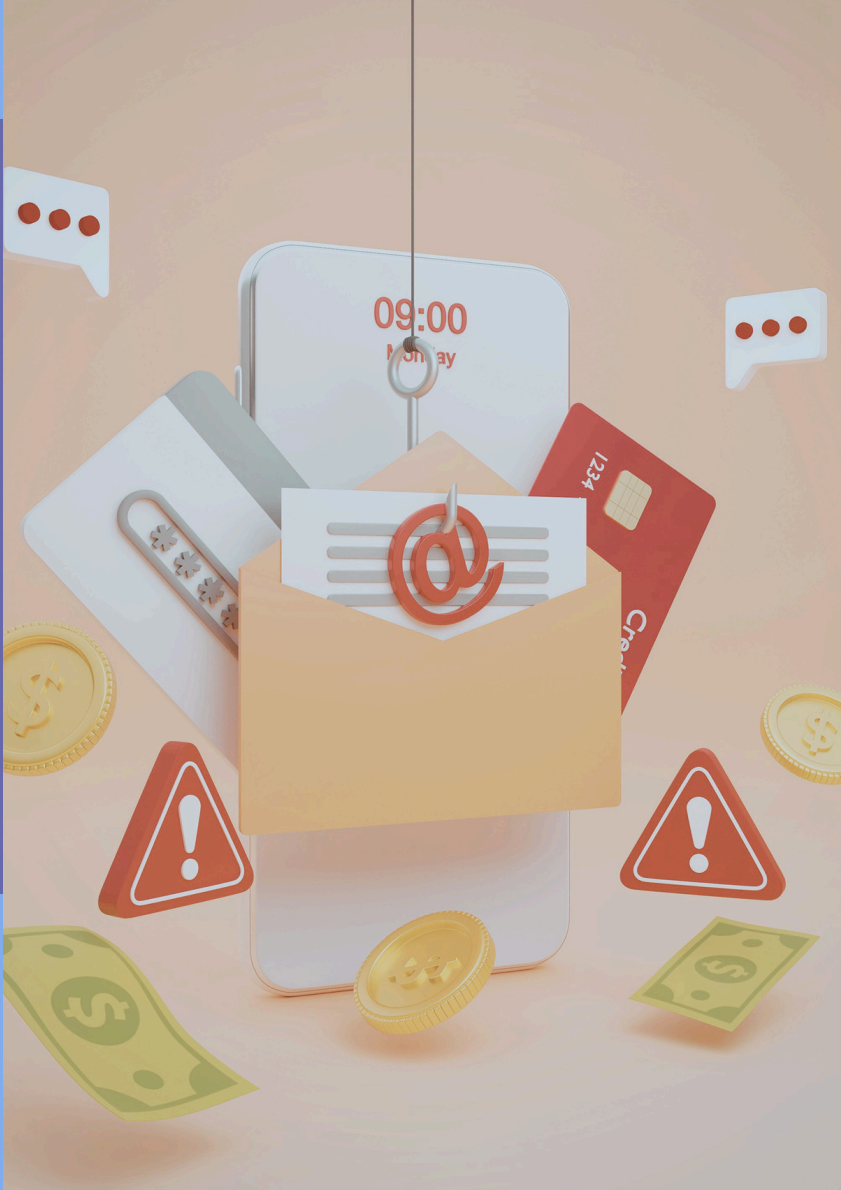
2026

UNISON FOR GENERATIONS 50+ | ELDER ABUSE SHELTER & OUTREACH

ROMANCE SCAMS

ELDER ABUSE PREVENTION AND AWARENESS INITIATIVE





The abuse of older people, also known as elder abuse, is a single or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust, which causes harm or distress. A relationship of this nature constitutes a violation of human rights and includes physical, sexual, psychological and emotional abuse, financial and material abuse, abandonment, neglect, and serious loss of dignity and respect.

World Health Organization

This booklet was developed by Unison for Generations 50+ to increase knowledge and raise awareness about romance scams and help older adults recognize, prevent, and respond to fraud.

TABLE OF CONTENTS

What are Romance Scams? _____	4
Economic Impact _____	5
Myths and Facts _____	8
The Stages of a Romance Scam _____	9
Red Flags/Warnings _____	15
Next Steps/How to respond _____	16
Safety Tips _____	17
Success Stories _____	18



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WHAT ARE ROMANCE SCAMS?



Romance scams are a form of fraud where an individual creates a fake identity through dating apps, or on social media. Their goals are to build trust, make an emotional connection, and be in a ‘relationship’ with their victim. Over time, the scammer manipulates their victim into sending them money, sharing personal information, or asking for financial assistance under false pretenses, such as emergencies, travel issues, or investment opportunities.

When an individual with false romantic intentions gains their victim’s affection and trust, they work to obtain access to the victim’s money, bank account, and credit cards. In some cases, their victims commit fraud on their behalf, usually without the victim realizing what’s happening.

Canadian Anti-Fraud Centre

TOP 10 FRAUDS BASED ON DOLLAR LOSS

FRAUD TYPE	DOLLAR LOSS	AVERAGE DOLLAR LOSS PER VICTIMIZATION
Investment	\$313,080,388	\$78,309
Spear Phishing	\$67,349,355	\$107,415
Romance	\$58,871,388	\$55,697
Job	\$48,199,776	\$21,103
Extortion	\$21,070,752	\$22,133
Service	\$20,588,902	\$5,211
Bank Investigator	\$17,144,662	\$11,309
Merchandise	\$9,857,587	\$2,380
Recovery Pitch	\$9,197,349	\$28,213
Vendor Fraud	\$8,335,409	\$15,698
TOTAL	\$573,695,568	\$345,086

\$58 MILLION IN FRAUD LOSSES REPORTED IN 2024

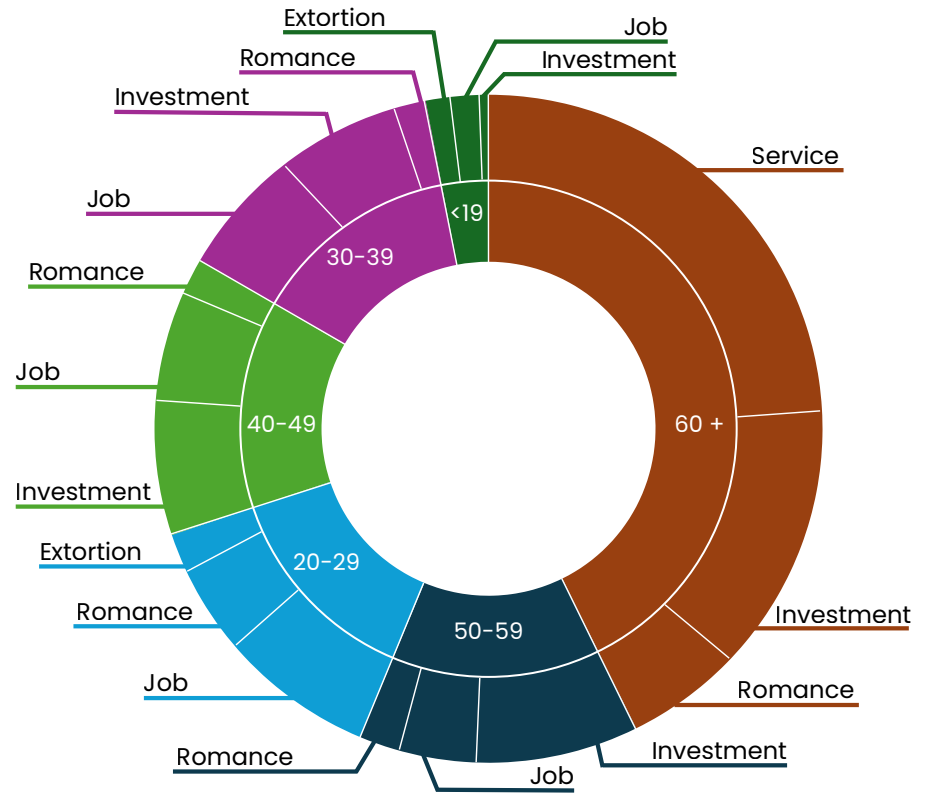
ECONOMIC IMPACT

Romance scams are among the top three frauds older adults experience. In 2024, individuals in the 50+ age-range lost \$58M to romance scams.

CAFC 2024 Statistical Annual Report






TOP 3 FRAUDS BASED ON DOLLAR LOSS

Scams that result in financial loss disproportionately affect older adults. This pie chart highlights romance scams as one of the leading causes of financial loss due to scams in the senior community, after investment and service-related fraud.



CAFC 2024 Statistical Annual Report

OTHER IMPACTS OF FRAUD

-  **EMOTIONAL** - Individuals may experience a sense of loss, not only financially but of a relationship they believed to be genuine
-  **INTERPERSONAL** - Trust in others may be shaken. Individuals may withdraw from family and friends, sometimes out of shame or fear of judgement
-  **PHYSICAL** - The stress associated with a fraud experience can affect overall wellbeing. There may be changes in sleep, appetite, or energy levels
-  **CRIMINAL** - Individuals may have concerns about identity theft or how their information may be used
-  **REVICTIMIZATION** - After the initial scam, individuals may be at risk of being targeted again, particularly if their information has been shared

MYTHS & FACTS



People who get scammed are naive and gullible



Only single people are targeted



Only seniors fall for this type of scam



If I stay away from dating sites, I won't be targeted



When you meet your true love, you'll just know



Many victims are well-educated professionals



Married, common-law, divorced, and widowed individuals get scammed



Victims of all ages are targeted



Scammers approach from all platforms, like social media, gaming & chat forums



Scammers are counting on you believing the myths, not the facts

A close-up photograph showing an elderly person's wrinkled, brownish hand being gently held and supported by a younger person's hand. The younger person is wearing a dark brown jacket. The background is a soft-focus green and white bokeh, suggesting an outdoor setting. The image is partially overlaid by a white text box and a blue text box.

THE STAGES OF A ROMANCE SCAM

Understanding the stages of a romance scam can empower you to stop it in its tracks. This section gives you the tools to help yourself, your friends, family, and community stay protected from scams and fraud.

OVERVIEW: THE STAGES OF A ROMANCE SCAM

- Setup
- Grooming
- The Sting
- Revictimization

Romance scams usually follow a step-by-step process to gain your trust before breaking you down, beginning with establishing what feels like a genuine connection, grooming you for loyalty, and confusing you while causing harm.



STAGE 1 THE SETUP

Scammers create a fake identity to add legitimacy to their persona. They may pose as a doctor, lawyer, or military professional, and may have just enough valid-sounding information to win you over.



2026

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STAGE 2 GROOMING

Scammers use emotional manipulation by professing love quickly and frequently (called love bombing). Their aim is to build rapid trust, sometimes within mere days or weeks from your first encounter. They may also demand secrecy, warning victims not to tell anyone about their relationship.

Scammers might try to make their victims feel special by asking intimate questions, and requesting photos. This is a tactic to tailor their responses to keep victims hooked, and dig for your information. They sometimes send gifts to keep victims interested.



STAGE 3

THE STING

Once trust is established, a fake crisis occurs, such as a medical emergency, a kidnap situation, or an 'unexpected' travel expense. This is followed by a demand for money, using emotional manipulation tactics such as 'if you love me, you will support me.'

If the victim refuses, or expresses doubts, the scammer may use blackmail to get their way. Photos or information that you provided to the scammer may be leveraged.





STAGE 4

REVICTIMIZATION

After the victim has sent money, the scammer may vanish, or, they may continue to exploit their victim for additional funds, using personal information and pictures. They may say, “send me what I’m asking for, or I will post your photo on the Internet,” counting on you to feel embarrassed.

RED FLAGS | WARNING SIGNS



Rapid Intimacy: Scammers often profess love quickly - Love bombing



Avoid Meetings: They frequently claim to be working abroad or in the military to avoid meeting in-person or being on video calls



Profile Inconsistencies: Their profiles are either too good to be true or they have no other online presence



Grammatical Errors: Their messages are often poorly written and vague



Urgent Money Requests: They fabricate an urgent, dramatic emergency and they need money immediately, such as medical bills or ransom fees. The demand for a victim's money continues in frequency and urgency



Secrecy: They encourage their victims to keep their relationship secret from friends and family, leading to isolation



Shifting Communication Channels: Scammers will try to get victims to stop chatting on dating sites, and move over to email, messenger, or phone

NEXT STEPS

- Stop talking to the scammer on all platforms and block all of their contact information. Do not re-engage if they reach out to you
- Report their profile to the app or dating website
- Report the fraud to authorities such as Canadian Anti-Fraud Centre, local police, your bank, the Competition Bureau, and credit bureaus
- Confide in a trusted friend or family member
- Speak with a therapist, spiritual advisor, or other professional you trust
- Be on the lookout for revictimization



SAFETY TIPS



- Be very careful about how much personal information you share on social networks and dating sites
- Always communicate on the site where you met. Do not shift communications to email, text, or messenger
- Research the person's photo and profile
- Take your time with someone new, and ask them questions
- Don't share any compromising material that could be used as extortion/blackmail
- Beware of money, gift cards, and crypto requests

SUCCESS STORIES



The RCMP arrested a 53-year-old man in connection with a romance scam that defrauded a Sunshine Coast woman of about \$110,000.

Police say the investigation began in 2023 after the woman reported meeting the man online. He gained her trust over several months and convinced her to invest in a fake business.

The suspect was arrested in Saskatchewan in June 2025 after a Canada-wide warrant was issued. He now faces a fraud charge and is scheduled to appear in court, while police believe there may be additional victims.

Royal Canadian Mounted Police

BE AWARE

HELP IS AVAILABLE

STAY INFORMED

A serial romance scammer in Edmonton has been declared a dangerous offender after defrauding multiple women of nearly \$200,000.

The man carried out scams over decades, using fake identities and emotional manipulation to gain victims' trust and access their money. A judge described the man as a "master manipulator" who caused significant financial and psychological harm.

REPORT IT!

Because he is considered highly likely to reoffend and unable to change his behaviour, he received an indeterminate prison sentence, meaning he could be held indefinitely.

CTV News

SUCCESS STORIES



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STAY SAFE!



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