



FEDERAL TRADE COMMISSION  
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Business Blog

# “Love Stinks” – when a scammer is involved

By: Lesley Fair | February 13, 2024 |   

*I've had the blues, the reds, and the pinks.*

*One thing's for sure: Love stinks.*

Far be it from us to criticize love on Valentine's Day, but “Love Stinks” – the 80s hit by the J. Geils Band – describes what the [FTC Consumer Sentinel Data Book](#) tells us about the injury inflicted by romance scammers. And one statistic is particularly surprising.

The Consumer Sentinel Data Book categorizes reports of romance scams under the larger category of imposter scams. [The number of romance scam reports received in 2023](#) – 64,003 – is smaller than the 474,731 reports received about business imposters and 228,282 about government imposters. But reported losses to romance scams total \$1.14 billion, with median losses per person of \$2,000 – the highest reported losses for any form of imposter scam. That suggests that when romance scammers have their hooks in a person, the financial consequences can be devastating.

The FTC has advice about how to spot and stop a romance scam.

- **Never send money, crypto, gift cards, bank or wire transfers, or anything else to anyone you haven't met in person.** Scammers' tactics can morph over time, but according to 2022 reports to the Consumer Sentinel Network, 24% of them fall back on the [tried-and-untrue lie](#) that they need money because they (or a family member) are sick, hurt, or in jail. A good rule of thumb: *sad* stories are usually *scam* stories.
- **Don't believe promises that an online friend can increase your nest egg.** One variation on the scheme that showed up in [18% of reports](#) in 2022 is a claim that the online friend has made a fortune in “investments” – cryptocurrency, for example – and wants to show you how to make money, too. The best advice: respond to any mention of money from a person you haven't met in real life with a hard no.
- **Be suspicious of excuses about why an IRL meeting is impossible.** Of course, caution is the watchword before setting up a meeting in real life. Meet in a public

place and tell a friend or family member where you will be, giving them as much information as you have about the person. But also be aware of some of the [typical lies scammers tell](#) about why they *can't* meet you – they're deployed overseas, they're on an oil rig, they went to a foreign country for work and now are being kept there against their will, etc. Excuses like that suggest you're talking to a scammer.

- **Every picture tells a story.** Do a reverse image search of the person's profile picture or any photos they've sent you. If the images are associated with another name or if the details don't match up, chances are you're dealing with a scammer who, on top of everything else, has stolen someone's identity. And do we really need to remind people not to send pictures of a personal nature? The FBI has warned that scammers may attempt to extort money by threatening to make pictures public or to send them to family members.
- **Tell a trusted friend that you're talking to someone online.** Some scammers use popular dating apps. Others start with an out-of-the-blue message on social media in an effort to create a connection – for example, "I love travel, too" or "We're fans of the same team!" or "You've got a nice smile." People with honest intentions have no problem with you telling someone close to you about your relationship. In contrast, romance scammers may try to isolate people by insisting on their silence. Keep a trusted friend or family member in the loop and pay attention if they express concerns about an online friend.
- **Who's at risk for romance scams? Pretty much anyone.** Romance scammers are no respecters of age, occupation, or any other demographic variable. Anyone can be targeted if they're on a dating app or if they just have a social media presence and respond to a message from someone they don't know. The reminder to business executives is that even sophisticated people wise to the ways of the world have been taken in by romance scammers. So keep your guard up at all times.

If you have suspicions about a possible romance scam, [report it to the FTC](#). Also notify the social networking site or app where you met the person. Oh, and Happy Valentine's Day.

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**Laura Sorensen** February 16, 2024

Great information!

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