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FIGHT AGAINST LOVE SCAM

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MODULE 1

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OBJECTIVE

Provide an understanding of romance scams, with particular attention to

- the underlying psychological mechanisms,
- the vulnerabilities of victims (especially the elderly)
- and strategies for prevention and support.



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DEFINITION

A love scam is a fraud in which the criminal builds a fake romantic relationship with the victim online, with the sole purpose of extorting money or personal information.

It is not just a “classic” financial fraud; it is a deep psychological manipulation.

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CONTEXT

The online environment, while offering endless opportunities for connection, has also become fertile ground for new forms of crime.

Recent studies show that 63% of social media users and at least 3% of the general population have directly experienced a love scam (Coluccia et al., 2020).



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NOT EXCLUSIVELY ONLINE

Dating or matchmaking agencies may adopt similar methods:

- fake profiles, fake phone contacts, hidden payments for the illusion of real dates
- Fraudulent phone calls or text messages (vishing) may also stage a fake relationship or romantic interest to extort money

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COMMON FORMS

- Catfishing: creation of fake profiles with stolen or entirely invented identities.
- Fake engagements/long-distance relationships: development of an intense and seemingly authentic relationship, often with promises of a future together.
- Fraud via social media or dating apps: scammers operate on platforms where people seek connections, exploiting the trust that develops in these environments.

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EPIDEMIOLOGICAL DATA

Research portrays a broad but not random target. Victims are mostly middle-aged women with a good education level (Whitty, 2018; Coluccia et al., 2020), though in recent years young male victims have also been increasing.



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WHY DOES IT HAPPEN?

- Fundamental needs: affection, companionship, recognition, belonging.
- Stressful life events.
- Loneliness and social isolation (post-retirement, widowhood).
- Projection and idealization, attachment style.
- Cognitive distortions: confirmation bias, cognitive dissonance.
- Victim traits: neuroticism, impulsivity, romantic idealization, high trust.

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ELDERLY: SPECIFIC VULNERABILITIES

Besides chronic loneliness and fewer social opportunities, advanced age may bring mild cognitive impairment (MCI), making it harder to critically evaluate situations and recognise deception.

Some older adults may also have lower digital literacy, making them more likely to take what they see online as “real.”



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WARNING SIGNS

- Isolation and secrecy.
- Irritability/defensiveness.
- Obsessive thoughts about the “partner.”
- Withdrawal from hobbies/friends.
- Unusual/unjustified spending.
- Excessive attachment to an online figure.
- Changes in sleep/appetite.

In families, these signs may go unnoticed or be minimised. That is why raising awareness among caregivers, children, healthcare professionals, and communities is crucial, so they can read these symptoms as red flags rather than just “quirks” of aging. Many victims do not speak up due to shame, fear of judgment, or guilt.

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WHO IS THE SCAMMER?

It is not always a single person; often there is a real organisation behind it.

Research points to a complex profile, often linked to the so-called Dark Triad: narcissism, Machiavellianism, and psychopathy. These traits facilitate a marked lack of empathy, a tendency toward manipulation, and a focus on personal gain.



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SCAMMER'S IDENTITY

The scammer assumes a charming identity, carefully designed to attract the victim: soldier, doctor, overseas entrepreneur, sensitive widow...

These roles evoke trust and compassion, and justify physical absence ("I can't see you because I'm on a mission...").
Their language is emotional, affectionate, and tailored to the victim's deepest needs. They are not impulsive and can wait weeks or months before asking for money.

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MANIPULATIVE STRATEGIES

- Love bombing: intense and early declarations of love, even after a few messages.
- Tragic storytelling: moving accounts of losses, illnesses, setbacks, often to justify absence and request money.
- Gaslighting: making the victim feel guilty if they doubt or ask questions.
- Progressive isolation of the victim.
- Gradual testing with increasing money requests, up to cases of “sextortion.”



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PHASES

- Initial contact: via social media, email, dating apps; the scammer picks up on vulnerability signals.
- Trust building: daily conversations, showing interest, using sweet words, creating a “special connection.”
- Economic request: initially disguised as an emergency; if the victim complies, requests increase.
- Exploitation or disappearance: the scammer may become aggressive, blackmail, or vanish suddenly, leaving the victim devastated.

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THE DOUBLE TRAUMA

Financial loss is often accompanied by relational and identity loss.

This “double hit” involves both financial and relational losses. The relational grief is often more devastating than the financial loss.

Many victims suffer paralysing shame that prevents them from reporting, along with post-traumatic symptoms: anxiety, depression, sleep disorders, and in extreme cases, suicidal thoughts (Chuang, 2021).



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INTERVENTIONS AND PREVENTION

It is not enough to say “be careful,” and it is crucial to avoid victim-blaming.

- Primary prevention: digital education (especially for older adults), strengthening real-life relationships, creating listening networks in communities.
- Secondary prevention: early recognition of warning signs and offering non-judgmental support spaces, also involving family members.
- Tertiary prevention: support services must adopt a trauma-informed approach → helping victims process disappointment, failure, and loss, and rebuild self-esteem and trust in others.

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HOW TO PROTECT YOURSELF

- Be suspicious if someone you only met online or via phone asks for money.
- Avoid leaving the original platform (app or social) until the person's identity is confirmed.
- Request a video call or in-person meeting before trusting.
- Use reverse image search to check if a photo was stolen.
- Block and report suspicious profiles immediately.
- Document all communications: messages, emails, payment proofs, for potential reports to authorities.



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