



Romance Scams and Economic Abuse



CANADIAN CENTRE
FOR WOMEN'S
EMPOWERMENT

CENTRE CANADIEN
POUR L'AUTONOMISATION
DES FEMMES

What Are Romance Scams?

Romance scams are a form of fraud where perpetrators exploit individuals' emotions by feigning romantic interest to manipulate them into providing money, gifts, or personal information.

Romance scams are among the most common scams according to the Canadian Anti-Fraud Centre, **costing Canadians more than \$50.3 million in losses in 2023.**

Scammers often use online dating platforms, social media, or direct messaging to target victims, sometimes creating false identities to gain trust and establish a sense of intimacy. These scams can have devastating financial and emotional impacts for people who are targeted.

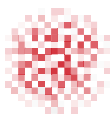
Some Warning Signs Include:



Rapid Romance Development: Also called love bombing, scammers use excessive flattery and attention, expressing love or strong affection within days or weeks of initial contact.



Inconsistent Stories: Personal details or narratives that don't make sense. The scammer often avoids answering specific questions or changes answers to them.



Inconsistent Photos or Videos: Pictures of the person are blurry or do not show their full face, and excuses such as a broken camera or laptop are used to explain why they are not shared.



Requests for Money: Scammers often claim emergencies like medical expenses, travel costs, legal issues, or business problems. They then request funds through difficult-to-trace or recover methods such as cryptocurrency, gift cards, or wire transfers.



Avoidance of In-Person Meetings or Video Calls: Finding excuses to avoid meeting face-to-face or relying solely on video or voice calls.



Use of Technology: Leveraging fake profiles, deepfakes, and AI-generated images to appear more convincing. This can include video messaging.



Secrecy and Isolation: Discouraging victims from sharing the relationship details with friends or family. This can include pitting the individual against their community.



Emotional Manipulation: Over-the-top flattery, sympathy, and gestures such as frequent messages, love poems, or small gifts to build emotional dependence.



Prolonged Engagement: Building trust over weeks or months before making monetary demands to increase credibility.

How Does This Relate to Economic Abuse?

Romance scams are a form of economic abuse where perpetrators use emotional manipulation to exploit victims financially. Scammers build trust and emotional connections to coerce victims into giving money or sharing sensitive financial information. This exploitation not only depletes a victim's immediate financial resources but can also have long-term impacts on their financial wellness, including:

Loss of Savings and Debt: Victims may lose significant amounts of money, exhaust savings, or accrue debt trying to meet the scammer's demands.

Lack of Accountability: These scams are anonymous and digital, making it difficult to trace perpetrators or hold them accountable. Victims have little recourse.

Lasting Financial Instability: The financial harm can disrupt victims' lives for years, making it harder to rebuild credit, recover savings, or regain financial independence.

Romance scams are also a form of technology-facilitated abuse, as scammers exploit digital platforms to manipulate, deceive, and financially exploit victims. Scammers often use social media, dating apps, and messaging services, to build trust and emotional connections. The anonymity of online interactions makes it easier for scammers to evade accountability.



Equity Dimensions

Middle-aged women, older adults, and racialized folks are disproportionately targeted in romance scams. Women, particularly middle-aged women, are more likely to be emotionally manipulated into financial exploitation. Older adults (50+), especially those experiencing loneliness or perceived financial stability, are frequent targets. In 2023, 25% of reported romance scams to the RCMP were aged 60 to 69.

Racialized and immigrant communities may also be targeted as they face additional systemic barriers, including language difficulties and immigration concerns, making them less likely to report scams.

Lack of Supports

Many survivors face difficulty accessing support and justice, as romance scams often fall into legal grey areas, making restitution difficult. Many victims never recover their lost money because scammers operate internationally, beyond the reach of local law enforcement. Additionally, law enforcement agencies often lack the resources to track or prosecute online scammers effectively.

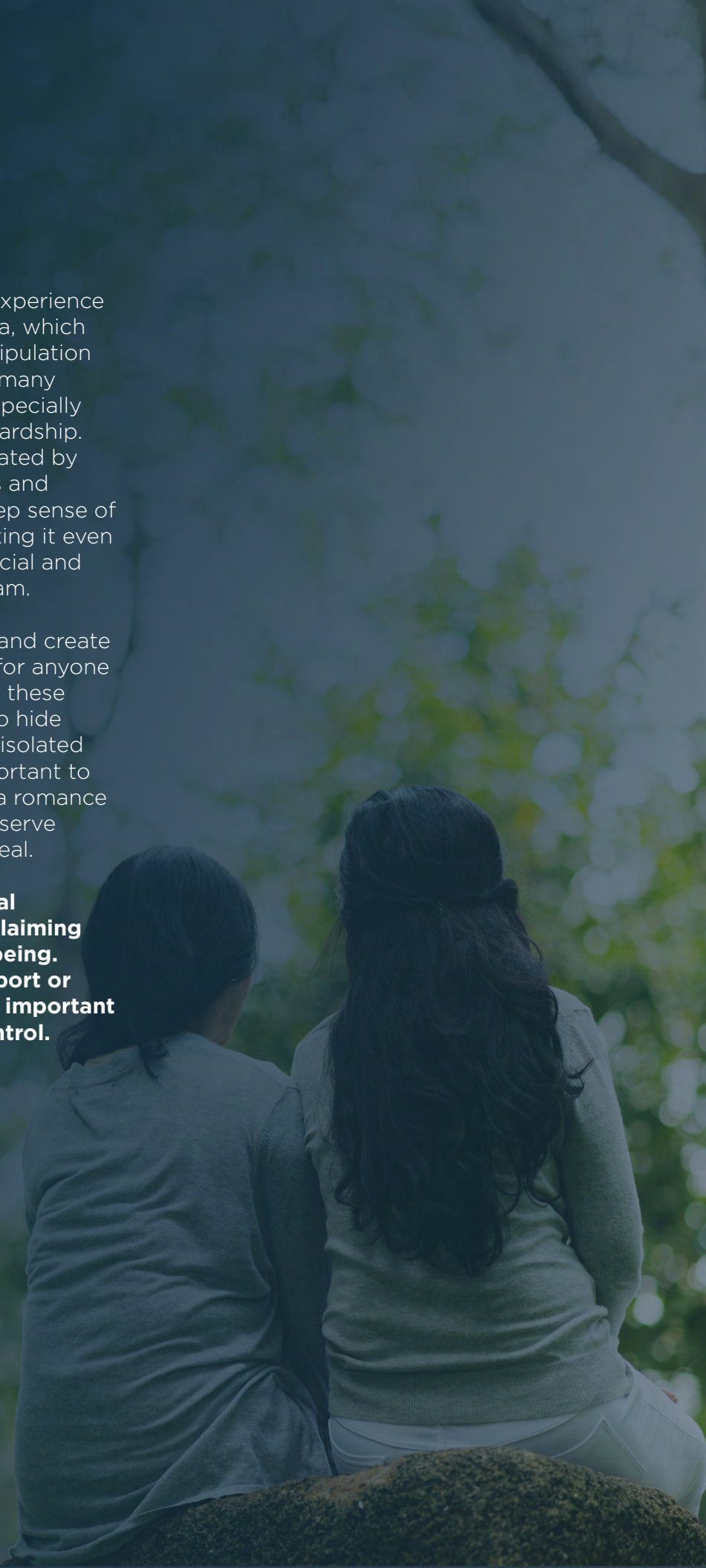
Victim-blaming attitudes further deter individuals from seeking help. Also a lack of awareness among financial institutions and social services means that signs of fraud may go unrecognized, leading to inadequate support for those affected.

The Emotional Impact of Romance Scams

Victims of romance scams often experience deep feelings of shame and stigma, which can stem from the emotional manipulation they've faced and the discomfort many feel when talking about money, especially when it involves loss or financial hardship. This experience is further complicated by the emotional toll of romantic loss and heartbreak. Victims may feel a deep sense of betrayal, grief, and confusion, making it even more difficult to address the financial and emotional harm caused by the scam.

Scammers prey on vulnerabilities and create false connections, making it easy for anyone to be deceived. The shame tied to these experiences can lead individuals to hide what's happened to them, feeling isolated and unsure where to turn. It's important to remember that being targeted in a romance scam is not your fault, and you deserve compassion and support as you heal.

Talking about money and financial challenges is a crucial step in reclaiming your financial security and well-being. There's no shame in seeking support or sharing your experiences—it's an important part of healing and regaining control.



Calls to Action:

Enhance fraud detection: Require financial institutions to develop systems that flag suspicious transactions and offer proactive support to individuals at risk of exploitation. This work should be co-developed by survivors.

Education and training: Governments should mandate regulations requiring financial institutions to train bank staff and educate clients on the warning signs of romance scams. Alternatively, financial institutions must take the initiative to implement these measures independently to protect their clients from financial exploitation.

Safety planning: Women's shelters and social service providers should integrate awareness of romance scams into safety planning, recognizing them as a form of financial and emotional abuse. This work should be co-developed by survivors.

Regulate online safety: Implement Canadian law to regulate social media, including dating apps, that oversee and implement robust identity verification processes, monitor suspicious activity, and remove fraudulent accounts promptly. This includes reintroducing the Online Harms Act and Consumer Privacy Protection Act in the new federal government. This work should be co-developed by survivors.

Platform transparency: Online platforms, including online dating apps and social media sites, should embed safety resources, such as scam alerts and reporting tools, to empower users to recognize and prevent scams. This work should be co-developed by survivors.

Collaborative data sharing: Government, financial institutions, and platforms should foster relationships to share insights on emerging scam tactics and improve collective responses while prioritizing the safety and privacy of their users.

Normalize connection-focused care: Social isolation and loneliness are public health challenges that can make people more susceptible to romance scams. The Ministry of Health should launch public awareness campaigns highlighting social prescribing as a proactive, empowering tool to enhance well-being and connection.

Increase public connection: The decline of third spaces—neutral, accessible hubs like libraries, cafes, and community centers—has diminished opportunities for connection and belonging. Municipal governments must prioritize funding and revitalization efforts for these spaces to ensure they are available, inclusive, and welcoming to all.



Resources for people who may be involved in a romance scam:

[Taking action and protecting yourself from romance scams](#)

[How to protect yourself from scams and fraud](#)

[Report Fraud or Cybercrime](#)

[Romance scams and how to avoid them](#)

Who We Are:

The Canadian Center for Women's Empowerment is a leading national organization addressing economic abuse through financial empowerment, systems change, and survivor-centered programming.

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