



Looking for Love?

First Look Out for **YOU!**

Tips on How LGBT Elders Can Avoid the Infamous *Sweetheart Scam*

Are you looking for love? It can be hard for any adult to find Mr. or Ms. Right. Finding the right person to date and build a relationship with requires us to make ourselves vulnerable. The purpose of this fact sheet is to make sure that your vulnerability does not extend to your wallet or pocketbook. **We can't protect your heart, but we can give you tips to protect your assets.**

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 targeted by scammers and fraudsters. And, notwithstanding recent milestones in LGBT history, there are additional considerations faced by those of us who are gay, lesbian, bisexual and transgender. For example, in some places you may not feel safe coming out as LGBT.

The **Sweetheart Scam** is one of the most widely utilized modes of preying upon a victim to amass financial gain. It's a scheme that can be perpetrated online or in-person. The scammer convinces their victim that they are in love, using the emotion to bilk money from the unsuspecting person—oftentimes a lonely elder².

Regardless of where you go or how you meet new people, here are tips to help protect your financial interests and security. **Some of these tips may seem pretty self-evident, but we've seen folks fall for these scams with devastating results.** Please take a moment to read them all and share them with others.

¹Out and Visible: The Experiences and Attitudes of Lesbian, Gay, Bisexual and Transgender Older Adults, Ages 45-75 by Services & Advocacy for GLBT 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>

- 1 If using a dating site, **do your homework**, check credibility. Do not give extremely personal details. Does he really need to know how much you have in your 401k?
- 2 If you are on a dating site, **take extra care** and know that if someone asks for money – and usually money that must be wired or provided by a credit card – then beware.
- 3 **Be wary** if a new (much younger?) acquaintance is quick to profess their love – these things take time.
- 4 **Do a background check** – it is amazing what you can learn about a person by simply Googling them.
- 5 Never give a new love interest access to bank cards, account information etc. **Keep this information protected** and out of sight.
- 6 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 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 break up. If she’s serious about you, this step will not be a turn off.
- 8 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.
- 9 If a date or romantic partner puts you down, calls you names or humiliates you, don’t think that it is your fault. Don’t deny or minimize this hurtful behavior. **Tell a trusted person** about this emotional abuse and seek help.
- 10 If a date or romantic partner harms you physically, sexually, or financially, **contact the police** and file a complaint. This is domestic violence!
- 11 If you feel uncomfortable contacting the police, **reach out** to your local LGBT organization, a trusted aging or domestic violence organization, or friend who can help connect you to service providers that can assist you.
- 12 When in doubt, get out. Not sure how to make a safety plan? **Contact the National Domestic Violence Hotline** at **1-800-799-SAFE (7233)** and **www.thehotline.org/help** or **National Coalition of Anti-Violence Programs 24 Hour Hotline** at **212-714-1141** and **http://avp.org**
- 13 **Don’t ignore red flags** such as continual requests for money, offering to “assist” with financial matters, or isolating you from friends and family.
- 14 30% of LGBT older adults do not have a will and 36% of LGBT older adults do not have a health care power of attorney.³ If you haven’t already, **make your estate plan** and designate trusted friends to be your agent for financial and/or health care matters should you become incapacitated. Having these trusted individuals in place will give you peace of mind and may help prevent financial abuse.

When it comes to matters of the heart, taking precautions and making these wise decisions can make all the difference.



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

- National Center on Elder Abuse: www.ncea.aoa.gov
- National Resource Center on LGBT Aging: www.lgbtagingcenter.org
- Services & Advocacy for Gay, Lesbian, Bisexual & Transgender Elders: www.sageusa.org
- LGBT Aging Resources Clearinghouse: www.asaging.org/lgbt_aging_resources_clearinghouse
- The National Health, Aging, and Sexuality Study: Caring and Aging with Pride over Time: <http://caringandaging.org/wordpress> or **800-558-8703**
- FORGE- Empowering. Healing. Connecting: <http://forge-forward.org/anti-violence>

³The Aging and Health Report, Disparities and Resilience among LGBT Older Adults (2012), <https://depts.washington.edu/agepride/wordpress/wp-content/uploads/2012/10/factsheet-keyfindings10-25-12.pdf>