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Fake love has no limits: Romance scams rise 24% as all age groups feel the impact

- **Number of romance scams increased 24% over the past year**
- **Victims aged 18 to 24 saw the fastest increase in romance scams, rising 59%**
- **Almost one in four victims (24%) were aged between 18 and 34**
- **Victims aged 75 to 84 lost an average £9,051**

Romance scams are increasingly catching out younger adults, with reports from people aged 18 to 24 rising faster than any other age group over the last year, according to new data from Lloyds.

Overall, the number of romance scams increased 24% over the past year. Reports involving victims aged 18 to 24 increased 59%, while those involving victims aged 25 to 34 rose 39%.

Almost one in four (24%) romance scam victims were aged between 18 and 34. Younger victims report meeting scammers on dating apps such as Tinder and Hinge, as well as social media platforms TikTok and Snapchat.

However, older age groups still accounted for the largest proportion of total victims, with 19% aged 55 to 64 and a further 19% aged 65 to 74. Those aged over 50 are more likely to meet scammers on traditional dating websites such as Plenty of Fish and Match.com, as well as on Facebook and Instagram.

How much money are victims losing?

While younger adults recorded the fastest increase in reports, older victims lost the most money.

More than half (55%) of all money lost to romance scams came from victims aged over 65. Victims aged 75 to 84 lost an average of £9,051, the highest average of any age group, and 19% more than the previous year.

However, the average loss across all victims fell by 20% to £4,078, although the emotional impact of a romance scam can continue long after the financial loss.

How do romance scammers trick people into giving them money?

Romance scammers build relationships with victims, generally online, using false identities and photos to gain victims' trust.

They eventually invent a reason why they urgently need money, with common reasons including medical emergencies, travel costs, living expenses, legal fees, tax payments and customs charges.

While most romance scams begin through dating apps, social media or other online platforms, Lloyds has also seen cases where fraudsters first approach victims in person. This shows romance scams aren't limited to the online world and can begin anywhere fraudsters are able to build trust.

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Case Study

This is a real-life example of a romance scam reported to Lloyds. The names have been changed to protect the identity of the victim.

Taylor's story, aged 27
Taylor met a woman called Evie on the bus. They chatted and exchanged numbers before parting ways.

Taylor and Evie kept in touch via text and phone calls. As their conversations progressed and the relationship developed into something more romantic, Evie told Taylor she was a student struggling financially and needed help to pay her rent.

Over the space of a few months, Taylor sent Evie money on three occasions to help with the rent, under the agreement that the funds were a loan that she would pay back.

A month after the last payment, and still not having managed to meet with Evie again in person, Taylor asked for the money back. Evie blocked his number and ceased all contact with him. It was at this point Taylor realised he'd been the victim of a scam.

Taylor's total loss was £600.

Liz Ziegler, Fraud Prevention Director at Lloyds, said "Romance scammers don't care how old someone is. They look for opportunities to build trust, create an emotional connection, then turn that relationship into a request for money.

"We speak to customers every day who believed they had found a genuine relationship, only to discover that the person they trusted was only interested in money. Victims can be left dealing not only with a financial loss, but also the distress of learning that the relationship and future they had imagined were never real.

"The rise in reports from younger adults shows anyone building friendships or relationships needs to recognise the warning signs. Many people assume younger adults are less likely to fall victim because they are confident online, but being digitally savvy does not make someone immune to fraud.

"If someone you've recently met starts asking for money, take a step back and speak to someone you trust. A genuine relationship should never depend on money."

Top tips from Liz to avoid a romance scam

- **Be suspicious if feelings develop very quickly.** Romance scammers often use intense messages and declarations of love to create a strong emotional connection before asking for money.
- **Never send money to someone you don't really know.** Do not transfer money, buy gift cards, pay bills or make investments for someone you've met online, or recently met in person, regardless of how convincing or urgent their story appears.
- **Protect personal and financial information.** Do not share banking details, passwords, copies of identity documents or intimate material.
- **Look out for red flags.** Be cautious of changing circumstances, inconsistencies and excuses that don't stand up to scrutiny. Be cautious if their online profile seems newly created, contains limited information, or appears too good to be true.

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- **Check whether their story adds up.** Search online to see whether their details appear elsewhere and, if you're unsure, use a reverse image search on Google. This can show whether the photo appears elsewhere on the internet or is being used on another person's profile. Look for reports from others who may have raised concerns about the person.
- **Step back from urgency or guilt.** Fraudsters often create pressure, emergencies or emotional ultimatums to encourage quick payments.
- **Talk to someone you trust.** Tell a friend or family member about the relationship, particularly before sending money. An outside perspective can help identify pressure or inconsistencies that are harder to recognise when emotions are involved.

Case Study

This is a real-life example of a romance scam reported to Lloyds. The names have been changed to protect the identity of the victim.

Eddy's story, aged 20
Eddy met someone calling herself Emma on the dating app Tinder. After chatting for a few days, they agreed to meet in person.

Emma told Eddy she could not afford fuel for the journey and asked him to transfer £20 to a friend's account.

She then made excuses about why she could no longer meet him. Emma continued asking for money for other reasons, promising they would be able to meet once the payments had been made.

She later asked Eddy to send £50 to a different person's account, claiming this person was her stepfather and that her own bank account was not working.

When Emma began asking for larger sums, Eddy refused to send any more money and realised he had been scammed.

He made two payments, with a total loss of £70.

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Notes to Eds

Methodology: All figures based on analysis of relevant scams reported by Lloyds Banking Group customers between 1st September 2025 and 31st August 2026, compared with 1st September 2024 and 31st August 2025.

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