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PRIME

TIME

940 London Avenue, Suite 1800
Marysville, OH
Voice: 937-644-1010 Option 5
Fax: 937-644-8700

<https://www.unioncountyohio.gov/senior-services-home>

ROMANCE SCAMS: EXPLOITING HEARTS AND FINANCES OF SENIORS

By Kristyn Vander Zouwen, Coordinator Kent County Elder Abuse Coalition. Area Agency on Aging of Western Michigan

Romance scams represent a disturbing blend of emotional manipulation and financial exploitation, specifically targeting seniors who may be seeking companionship, connection, and intimacy in their later years.

The Intricacies of Romance Scams:

1. **Building Trust and Rapport:** Scammers create fictitious online profiles on dating websites, social media platforms, or even specialized senior dating sites. They often use stolen photos of attractive individuals and craft elaborate backstories. These stories can involve frequent travel or portrayals of hardship that engender sympathy.
2. **Manipulating Emotions:** Scammers capitalize on the emotions of love, companionship, and loneliness among seniors. They share personal stories, express affection, and even use endearing terms to forge a deep emotional connection.
3. **Financial Appeal:** After establishing trust and emotional intimacy, scammers introduce financial crises. These crises can range from medical emergencies and unexpected travel needs to unforeseen legal troubles. The scammer then asks for money, often framed as loans or gifts, and creates a sense of urgency and emotional obligation.
4. **Ongoing Requests:** Even after the initial financial request is met, scammers continue to ask for money to maintain control over the victims and exploit their emotional investment.

Why Seniors are Particularly Vulnerable:

1. **Loneliness:** Seniors who have lost spouses or are living alone may experience a deep sense of loneliness, leading them to seek companionship and emotional connection online.
2. **Isolation:** Seniors who are socially isolated due to factors like physical limitations, geographic location, or lack of social activities may be more receptive to forming connections online.
3. **Limited Online Familiarity:** Many seniors may have limited experience with online platforms.
4. **Desire for Companionship:** Seniors may be more inclined to overlook red flags or suspicions in the pursuit of companionship and emotional support.

Preventing Romance Scams:

1. **Be Skeptical:** Approach online relationships with skepticism, especially if the other person rushes into declarations of love or financial requests early in the connection.
2. **Verify Identity:** Use reverse image searches to determine if the photos used in profiles are stolen from other sources.
3. **Guard Personal Information:** Refrain from sharing personal details, financial information, or contact details with individuals you haven't met in person.
4. **Beware of Financial Requests:** Never send money to someone you've only interacted with online, regardless of the emotional pleas or promises they make.

Romance scams are a dark and unfortunate reality of the digital age, targeting seniors' desires for connection and companionship. By staying vigilant, seeking guidance from trusted sources, and being cautious about forming deep online relationships, seniors can protect themselves from these emotionally devastating and financially harmful scams.



Adult Protective Services

Do you have concerns that a senior, 60 or over, is being maltreated? Examples include physical harm/injury, neglect, self-neglect, financial exploitation, verbal/emotional abuse, sexual abuse. Contact the Abuse Hotline at 937-644-1010 Option 1

HEALTHY AGING GRANT

Established through House Bill 33 of the 135th General Assembly and administered by the Ohio Department of Aging (ODA), the Healthy Aging Grants program is providing \$40 million in support of local aging services focused on helping Ohioans ages 60 and older stay healthy, live longer, and maintain their independence. Healthy Aging Grant funds will be utilized to address social determinants of health, enhancing the quality of life for older Ohioans. This support enables older Ohioans to stay in their homes, maintain connections with their communities, preserve personal assets, and foster a healthy, independent, and active lifestyle.

Union County Senior Services received \$14,945 from the Healthy Aging Grant to specifically support social connectedness and the preservation of independence for Union County seniors. Senior Services has partnered with Marysville Public Library and Neighbor to Neighbor to support internet access and digital literacy services.

Neighbor to Neighbor will be launching a "Tech Café" as part of social connectivity programming to allow members to meet at a designated location with their device to ask technology questions about their own devices and internet as a whole. The goal of the "Tech Cafe" is to help members with on-the-spot technology issues as well as pre-planned topics while encouraging them to problem-solve as a group. Pre-planned topics could include password management systems, two-factor authentication methods (physical vs digital), digital legacy planning, cyber security such as checking credit reports, freeze and unfreeze credit, and checking for "leaked" information. Neighbor to Neighbor will also be hosting a senior scam presentation in 2024 by the office of the Ohio Attorney General which will be open to the public.

Marysville Public Library offers seniors internet connectivity by offering Wi-Fi hotspots to any Union County resident age 60 and over. Seniors often have limited resources for Internet connectivity. Many methods of social communication and day-to-day life interactions are increasingly available through online means only. Wi-Fi hotspots available through library circulation help address this technology gap by providing circulating Wi-Fi Hotspots to those in the community who do not have reliable Internet connectivity in their homes.



To our senior and elderly friends, we hope this Valentine's Day reminds you of all the wonderful memories you've created and the excitement of new experiences yet to come.

Why did the astronaut couple break up?

They needed space.

Affordable Connectivity Program (ACP)

Affordable Connectivity Program (ACP) is a government program that reduces the customer's broadband internet access service bill. The benefit provides a discount of up to \$30 per month toward internet service.

The Affordable Connectivity Program is limited to one monthly service discount and one device discount per household. An eligible household may obtain ACP-supported broadband service from any participating provider of its choosing.

Who is Eligible:

A household is eligible for ACP if you participate in one of these assistance programs: SNAP, Medicaid, Federal Housing Assistance, including: Housing Choice Voucher (HCV) Program (Section 8 Vouchers), Project-Based Rental Assistance (PBRA)/Section 202/ Section 811, Public Housing, Supplemental Security Income (SSI), Veterans Pension or Survivor Benefits, or Lifeline.

Two Steps to Enroll:

1. Go to GetInternet.gov to submit an application or print out a mail-in application.
2. Contact your preferred participating provider to select a plan and have the discount applied to your bill.

Some providers may have an alternative application that they will ask you to complete.

Eligible households must both apply for the program and contact a participating provider to select a service plan.

Which Internet Service Providers Are Participating in the Affordable Connectivity Program?

Go to cnm.universalservices.org to find ACP providers in the Union County area.

For further questions or assistance, contact Union County Senior Services 937.644.101 option 5.

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is published monthly and mailed to Union County seniors and community members. If you would like to be added to the mailing list please contact Union County Senior Services at 937-644-1010 **Option 5**. If you would like to receive an electronic copy via email contact janell.alexander@jfs.ohio.gov.