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Rockland County TRIAD Program

Reducing Crimes Against Seniors

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“THE SWEETHEART SWINDLE”



This scam has gained momentum in recent years and is rated as one of the most profitable current crimes affecting senior victims. Unfortunately, it may be one of the least reported to law enforcement.

Transient male and female players, in the 30 to 50 year old age range, normally commit these crimes. Generally, the victims are elderly males and females – either unmarried, widowed or divorced and living alone. These victims are usually in their late 60 to 90 years of age. At these ages, some victims can be extremely vulnerable, manipulated, intimidated, and forgetful. The unsuspecting victim might have the ability for easier access to cash, possibly through savings or retirement accounts and credit availability.

The perpetrator knows that the elderly, living alone, are sometimes lonely. Usually, the victims have been widowed and may have lived alone for many years. The victim's children are generally grown and middle aged. This could mean that their children might spend very little time with the victim, or at the very least, communication with children might be limited.

The whole scenario will start with a “*chance meeting*” between the player and the intended victim. This will probably take place in a supermarket; bank; shopping mall store, an Atlantic City or Connecticut casino, or any public place known to be generally frequented by our elder population. The player will lead the victim into a casual conversation, possibly flirting with him or her, or flattering them. During this initial contact, the player will attempt to find out the victim's name, living arrangements, and marital status. This is of course is done by clever conversation and in a way that is non-invasive. The player may offer to help the elderly victim in the future by taking them to the store or cleaning and repairing their house. He or she will try to exchange telephone numbers with the victim. Usually the elderly victim might be so starved for attention and conversation that they will easily provide their phone number. The player or one of their family members will then follow the victim to see where he or she lives.

If you're living alone and lonely, don't get caught up in this situation. No good will ever come from this type of relationship!!!!



The player will then start calling the victim and/or show up unexpectedly at the victim's house. They will deliberately work on the victim's forgetfulness. At some point in the early stages, the player will then try to reel in the victim through a sympathetic story referencing the player's lack of finances. This might be done with idle comments about not being able to get a job and their inability to feed their children. There may come a point where the player will ask to borrow some money. The elderly victim usually gives the player grocery money, either out of sympathy or feeling pressured. The player continues the sympathetic routine, continually escalating the finances needed. The player may claim he or she cannot afford to buy furniture and will take the elderly victim to a furniture store. Next, they will have the victim charge thousands of dollars in furniture. All charges are usually in the victim's name. This is sometimes followed by claims that the player's trying to get a job, but needs a car to secure employment. The player will then take the elderly victim to a car dealer. In many instances, the victim walks away after purchasing an extravagant vehicle in the price range of \$30,000.00 to \$60,000.00 dollars.

At some stage of the sympathy routine, the player will claim to express love for the victim. They may make overtures of a possible future marriage to the victim. Vary rarely, if ever, will the player allow the victim to have a sexual relationship. The player will tell the elderly victim it's against his or her religion to allow such a thing unless they are married.

He or she will ultimately induce the victim into signing a Power of Attorney form, providing the player with the opportunity to drain all of the victim's financial accounts or even sell the victim's house right out from under them. In many of these cases, the player will also take out a very large life insurance policy on the victim, naming himself or herself or an associate as the beneficiary.

The sweetheart scam will continue until either the victim dies and/or the perpetrator fears that the police might become involved.

Very rarely will the victim call the police. Usually it's the victim's family that eventually discovers the scam and reports it against the victim's wishes. If family members discover the scam, it's usually been operating for many months. When confronted by police, the victim may or may not remember every incident in which they have been scammed for money during this relationship. However, the victim will generally remember that the perpetrator promised to pay him back. The victim will also be reluctant to cooperate because they're in love, scared, or embarrassed. The victim's memory may also be poor, making them a poor witness in a future prosecution.

If the transient criminal believes they are going to get caught, they will flee the jurisdiction, changing their identities in different states. However, if the player is caught, he or she will offer the victim "most" of the property or money back. The players will then tell law enforcement it wasn't their intent to steal from the victim and they promised to pay everything back. They will justify any items they wrongfully obtained as being "gifts".

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