

Young people among scam victims seeking counselling after falling for ruses



Figures police released earlier in 2023 showed that most victims of scams in 2022 were in their 20s and 30s. PHOTO ILLUSTRATION: ST FILE

[Christine Siow](#) and [BNB Diviyadhaarshini](#)

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SINGAPORE - Young people are seeking help for mental health issues after falling for scams, amid a spike in ruses that have seen victims [lose \\$660.7 million in 2022](#), up from \$632 million in 2021.

Singapore Counselling Centre (SCC) said it has counselled more young scam victims in recent years, to help them through the pain of losing money in various ruses.

“Having their money and pride taken away from them against their will, victims may begin to believe they have no control over their life and future,” said SCC chief well-being officer John Shepherd Lim.

A police spokesman said young people, who are more confident in their abilities to navigate the digital space, may not think they could fall for scams.

“Many of them are more open to risk-taking and may underestimate the possibility of becoming a scam victim,” added the spokesman.

Figures police released earlier in 2023 showed that most victims of scams in 2022 were in their 20s and 30s.

Of the victims in 2022, 53.5 per cent were between 20 and 39 years old. More than one in four (26.7 per cent) were between 20 and 29 years old.

The scam types with the most number of reports in 2022 were phishing scams, job scams, e-commerce scams, investment scams and fake-friend-call scams. There were also 868 cases of Internet love scams in 2022.

Mr Lim said young victims feel shame, which leads to low self-esteem and isolating behaviours, and helplessness. They also fear being blamed for being gullible, which worsens their feelings of guilt or shame.

With Internet love scams, he said, victims could develop distrust, withdraw from society or face mental health issues.

Mental health advocacy organisation Silver Ribbon (Singapore) said that in the past two months, it observed a 20 per cent increase in youth being scammed due to online gaming and online purchases.

“After being scammed, they will lose trust in humans, become paranoid and tend to keep to themselves,” said a spokesman for the organisation.

They might also normalise scammers' behaviour, said Ms Kristine Lam, senior manager of Care Corner Youth Services.

“They might think that such behaviour is common or even acceptable because to them, it seems like everyone is taking advantage of the trust of others.

“Facing these experiences for the first time may be shocking for youth. They may not know who to turn to, or what to do about the situation.

“Some may also feel a sense of shame at being cheated and not seek help,” she added.

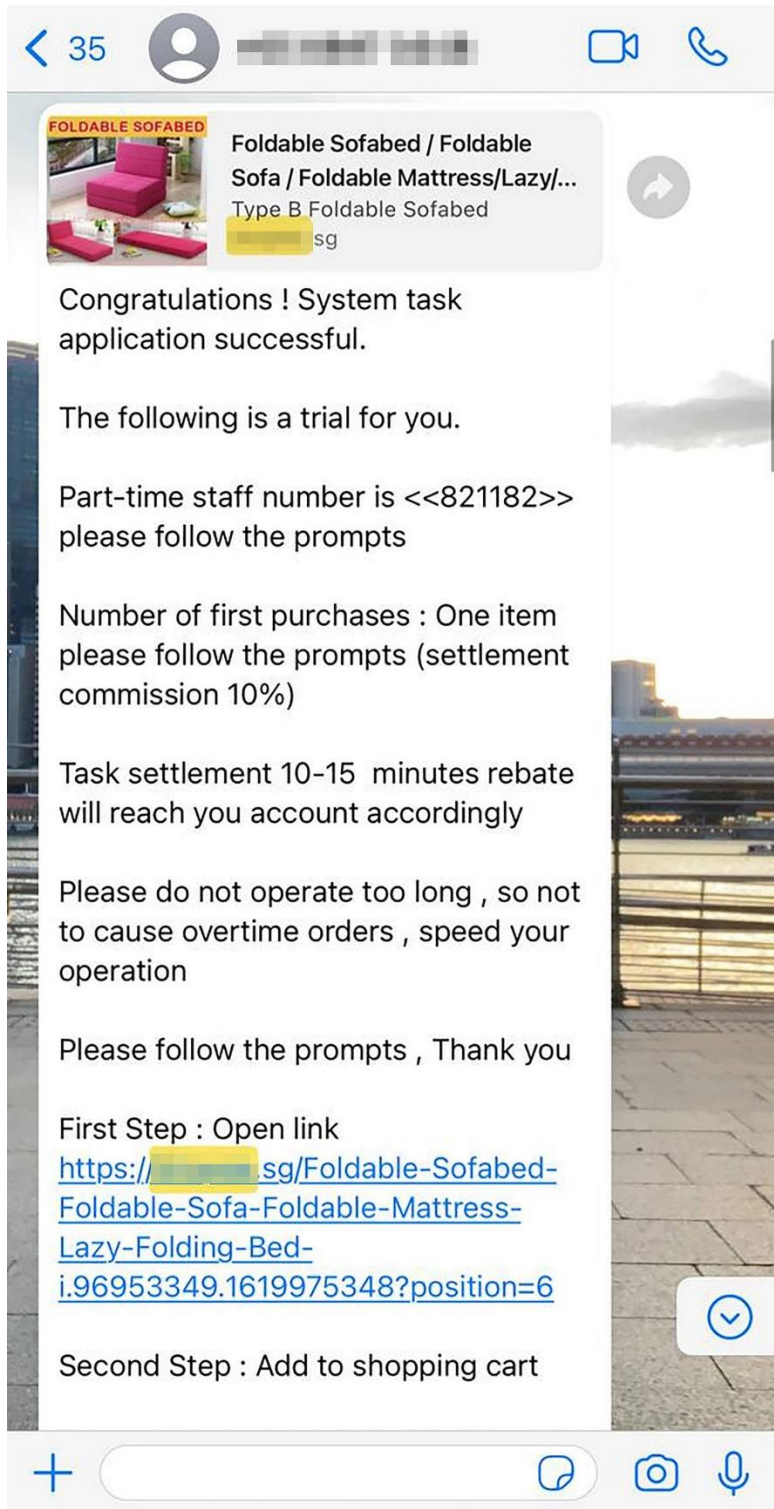
The Straits Times spoke to three young people who fell victim to various scams. They did not want their full names used.

Ms Ong fell victim to a job scam in 2021, when she was 21 and an undergraduate at the Singapore Institute of Management.

It happened after she responded to a job advertisement on a website that promised a 10 per cent commission for completing online tasks. She needed the money to cover her fees.

Ms Ong said the job required her to take a screenshot of a household item in her shopping cart on an e-commerce platform.

She had to send the photo via WhatsApp to a “recruiter” she had never met, and transfer \$120, which was the cost of the product, to a bank account.



Ms Ong received her first task as pictured, and followed the scammer's instructions. PHOTO: MS ONG

After reviewing the product on the e-commerce platform, her deposit was returned within minutes with an additional \$12. She was

immediately given another task, which required her to deposit \$396. It earned her \$39.60.

Two hours after she was recruited, she deposited \$20,000. She did not get her money back.

“I panicked and was heartbroken that my money was gone. I felt stupid,” she said after realising it was a scam. She made a police report the same day.

“I cried myself to sleep every night for a whole week. Some people said I was so dumb to fall for it, but this wasn’t what I wanted to hear from them.

“When I tried to tell others about the whole ordeal, I could see their expressions of pity and judgment. So I stopped sharing my pain with others because it was embarrassing for me,” she said.

She eventually switched to studying part-time, adding: “I now work full time as well to sustain myself financially.”

Another victim, Mr Chin, said he was scammed after finding an app on a social media platform that offered cash for every video liked on a streaming platform.

After receiving \$4 for giving likes to online videos, he paid \$568 for the most expensive membership tier, which offered higher payouts.

The full-time national serviceman, who is now 23, said: “I thought it was really easy money. I did the calculations to maximise profits.”

Eventually, Mr Chin earned \$200. He was then prompted to deposit \$1,000 by linking his bank account to the app to double his money. Soon after transferring the sum, the app stopped working.

He lost \$1,364 in 1½ months. As a student then, he said the sum was significant.

Love scam

Ivan (not his real name) did not lose any money. But he said he became anxious and developed trust issues after falling for a love scam in January 2022.

The 25-year-old said: “I was emotionally invested, but my feelings were cheated.”

The scammer took on the online persona of a 23-year-old girl, and pretended to be interested in Ivan.

The scammer sent flirtatious texts and shared personal experiences, but the marketing executive did not sense anything amiss.

He said: “After all, the app is infamous for hook-ups.”

It took him only a week to be reeled in. One day, he had a video call with the scammer, who used a voice manipulator to hide his real identity.

Ivan saw a grainy video of the girl performing sexual acts, and was pressured to reciprocate.

When he was caught in a compromising situation, the scammer turned off the voice manipulator and demanded several hundred dollars from him to keep footage of the video call a secret.

Ivan said: “It’s scary how someone can blackmail you just after days of building trust.”

But he took a risk and refused to pay, hoping that his friends would not open a video sent by a stranger.

Ivan considered hiring a private cybercrime investigator, but did not tell anyone about the scam or report it to the police.

He said: “It’s pretty embarrassing. I was worried that I’d be judged for falling for it.”

Despite falling for scams, none of the three victims spoke to counsellors to deal with their mental health issues.

Mr Lim of SCC said some people might feel there is a stigma in seeking help, but he added that victims of scams, including young people, should get the support they need.

“When feelings of helplessness, anxiety and embarrassment are not addressed, they may manifest into physical symptoms such as loss of sleep, fatigue, loss of concentration and low mood, which can interfere with daily life.

“Furthermore, victims of scams may form unconstructive beliefs about trust for others and self-esteem that can affect self-image and relationship with others in the long run,” he said.

Young people may also experience denial in hopes that they would eventually recover their money, but Mr Lim added that they are particularly vulnerable as they lack the experience to deal with complex issues.

Among other things, they should report scams to the authorities.

The police said the faster scams are reported, the quicker the authorities can take action to prevent more people from falling prey to them.

Silver Ribbon (Singapore) said parents should work closely with school counsellors if their children are victims of scams, and if they do not know how to support them at their end.

“In addition, we would like to seek the kind understanding and patience of their parents and their family members during this period.

“By scolding them and making negative comments, it might deter them from speaking up about their challenges in future,” a spokesman for the organisation added.

Mr Lim said there is no need for unsolicited advice when listening to a scam victim.

“We should be non-judgmental, offer them resources to help report a scam, and accompany them through the process,” he added.