

UK Romance Fraud Losses Reach £106 Million as New Independent Report Maps Scale of Dating App Safety Challenge

DatingIndustryInsights.com publishes comprehensive independent analysis aggregating data from 15+ sources revealing the full scale of romance fraud affecting UK



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/EINPresswire.com/ -- In the 2024/25 financial year, UK victims of romance fraud reported losses exceeding £106 million across 9,449 cases, according to data published by the National Fraud Intelligence Bureau. Barclays data shows romance scam reports rose 20% in early 2025, while the FCA estimates only 60% of victims come forward - suggesting real annual losses may exceed £170 million.

Today, DatingIndustryInsights.com publishes what it believes to be the most comprehensive independent analysis of dating app user safety ever assembled in a single report. Drawing on data from 15 sources - including the National Fraud Intelligence Bureau, FCA, Barclays, TSB, UK Finance, the University of Edinburgh, Brigham Young University, McAfee, Norton, GBG, Ofcom and company SEC filings - the report examines the full scope of romance fraud, the role of emerging AI technology, and the evolving regulatory response.

Key findings from the analysis include:

- The average romance fraud victim loses £7,000, rising to £19,000 for victims aged 61 and over (TSB data)
- Victims typically make an average of 11 payments over 95 days before discovering the scam (TSB)
- 67% of reported romance scams originate on dating and social media platforms (Barclays)
- 34% of online daters across 14 countries report being targeted by a scam, with 64% of those targeted falling victim (Norton)
- 61% of UK dating app users have matched with a profile they later suspected was a bot, scammer or catfish (GBG)

The report details how AI-generated deepfakes and automated messaging tools are enabling fraud at increasing scale, citing McAfee's 2026 research and RedCompass Labs analysis of organised fraud operations across Southeast Asia.

Beyond financial fraud, the investigation examines broader safety concerns. Research from Brigham Young University found that 14% of sexual assaults in a study of nearly 2,000 cases occurred at the first in-person meeting after connecting on a dating app. UK data shows predatory offences linked to dating apps rose 175% between 2017 and 2021. Research from the University of Edinburgh's Childlight Institute found that dating platforms are disproportionately used by individuals who pose risks to children, recommending mandatory identity verification and AI-powered detection measures.

The report arrives as the UK's Online Safety Act enters its enforcement phase from July 2025, requiring dating apps to implement age verification and child safety measures. Platforms including Tinder, Bumble, Hinge, Feeld and Grindr have begun rolling out identity checks, with non-compliance carrying fines of up to £18 million or 10% of global turnover.

DII's analysis argues that while age verification is an important step, the regulatory framework does not yet address the romance fraud epidemic, the adequacy of in-app reporting systems, or the broader structural challenges the industry faces in balancing growth with user protection. A 2023 survey found almost half of people who reported safety concerns through a dating app were dissatisfied with the platform's response.

"The data we have aggregated paints a clear picture of the safety challenges facing dating app users today," says DII's co-founder. "Our goal is to provide the independent, evidence-based analysis that the industry, regulators and consumers need to understand the scale of the problem and what meaningful progress looks like."

DatingIndustryInsights.com was founded by [dating industry](#) veterans with more than two decades of experience building and operating platforms used by millions of users. DII operates with no advertising from the companies it covers and no commercial relationships that could compromise editorial independence.

The full report, including sourced data, methodology notes, victim impact analysis and regulatory recommendations, is available at <https://www.DatingIndustryInsights.com/reports>

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