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### Teens Vulnerable to Online Shopping Scams, Studies Say

John R. Honan

*Craig Newmark Graduate School of Journalism*

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## Teens Vulnerable to Online Shopping Scams, Studies Say

Ava Close never thought twice about buying secondhand products online. Looking to buy some designer jewelry, she scoured the popular shopping app Depop and found a gold, heart-shaped Gucci necklace for a price that seemed too good to be true. After sending the seller \$105, she waited two months for it to arrive, until the seller finally stopped responding to her messages.

When Close realized that she had been scammed, she shared her story on TikTok. “This girl has the audacity to not respond to my messages,” said the blonde 19-year-old from Tasmania, Australia, in her viral post, entitled, “I got robbed.” “This is her username, this is her Depop account, and this is my necklace that I paid for,” Close said, showing screenshots of all the items. “Here’s the money that I sent to her two months ago...and here are all the messages she’s ignoring.... I just want my money back, or my necklace.”

Close’s post has received more than 1.1 million views and nearly 198,000 likes since it went up last year. Her story seems to have resonated with its more than a thousand commenters, many of them young people who say they have had similar experiences.

In fact, members of Gen Z—those born between the late 1990s and the early 2010s—are proving vulnerable to online scams. A 2021 study by Social Catfish, an online verification platform, reported a 156 percent increase in cyber-fraud among Gen Z since 2017.

“A lot of them didn’t think it could happen to them,” says Social Catfish founder David McClellan. One reason for this may be that Gen Z grew up feeling overconfident about talking to strangers online, McClellan says. “And so when someone reaches out to them online they’re not cautious about it. They’re actually excited to talk to people online.”

Close’s experience follows a familiar pattern: After she reached out to the seller of the Gucci necklace, the seller encouraged Close to move their business off the app. “She said she didn’t want to sell it through Depop because [the app] would take a percentage of it,” Close says. “I had never bought anything off Depop so I went along with it.”

Close ended up sending the money directly from the seller’s bank account, which meant that she couldn’t dispute the charge since it was a bank transfer she had initiated. When she realized that she had no other recourse, she decided to share her story on her TikTok account, @avaclosee.

Hundreds of people quickly responded to her post, using the hashtags #giveherthenecklace, #giveittoAva and #sendittoAva. The seller reacted by telling Close that she was upset about the exposure and Close removed the video. But the seller also gave Close her money back.

“It honestly worked like a charm,” Close says.

Close then started to receive messages from other TikTok users who said they had been scammed by this same person. “About 13 people messaged me saying, ‘This girl owes me money, this girl always lies to me, this girl owes me a skirt I bought two months ago,’ and that is not okay,” Close says in another TikTok post. “If you scam someone, then you need to expect them to be angry.”

Close decided to re-upload her video, which now has over 1,000 comments from people around the same age as she who have also been the victims of an online scam. “This happened to me too,” said a user named Meika. “@Depop, help a gal out”, said another user, Anneke. Some users tried to give Close advice on how to avoid getting scammed in the future. “Ooft always use PayPal if you don’t know the seller!!,” warned one user in the comments.

Taking users off an app is a common way for scammers to extract money from their victims, McClellan, the Social Catfish founder, says. Scammers will find users on social media platforms and dating apps and then take them onto platforms such as Google Hangouts. They do this in order to avoid losing the person they’re hoping to scam if their social media account gets reported by another victim and deleted.

In their State of Internet Scams 2021 study, Social Catfish found that Google Hangouts was second in the top 10 platforms users reported scams. Out of 726 responses, 99 Social Catfish users reported they had been scammed on Google Hangouts, second to

Facebook, which 152 users reported scams. Other platforms in the top five include Instagram, WhatsApp, and dating site Plenty of Fish.

Romance scams were the second scam with the largest amount of money lost, according to the Internet Crime Complaint Center (IC3). The total loss was \$600,249,821 with 23,751 victims. Online shopping scams were the fourth scam with the largest amount of money lost with a total of \$265,011,249 among 108,869 victims. On average, \$2,434 was lost per victim.

Online shopping scams come in many different forms including fake websites, fake emails, false advertising, and fake sellers, according to Social Catfish. Some scammers go as far as to create fake websites that resemble other retail platforms, in an attempt to steal users data or download malware.

Social Catfish notes that some of these websites have an official .com web address or rank highly on Google searches, which tricks users into trusting them. These sites trick users, for example, into buying a luxury product at a discount price and shipping a cheaply made product. Such scammers are mainly after victims' credit card information.

Scammers will also try to take advantage of young people through student loan scams, fake textbook downloads and student employment scams. Stacey Wright, Vice President of Cyber Resiliency Services at Cyber Crime Support, says that scammers

will target high schoolers through text, email and Instagram offering them chances to win scholarships or pay for their textbooks.

Some companies even prey on overwhelmed teens by offering to fill out their financial aid paperwork for them and charging a processing fee. The scammers will then falsify information about the teens financial records. The Federal Trade Commission warns that this could not only result in monetary loss for teens, but they could also be hit with up to \$20,000 in fines and/or jail time for any false information on their FAFSA forms.

Social Catfish also discovered losses by state, [according to data compiled from Internet Crime Complaint Center \(IC3\)](#). California saw the highest monetary loss \$621,452,320 across 69,541 victims. New York and Texas were not far behind reporting a loss of \$415,812,917 and \$313,565,225 respectively. The IC3 reported a record loss of \$4.2 billion during 2020, according to data collected by Social Catfish.

In 2017, there were 9,053 victims from the under 20 age group. That number increased to 23,186 victims in 2020. That number is expected to be much greater as many scams often go unreported, according to McClellan.

“Since May, we’ve seen a small incline every month in the 18-24 age group,” says Wright.

Cyber Crime Support helps offer support and resources for victims of cyber crimes. They deal with small businesses and individuals help them understand how to prevent being scammed and how to report online scams. Wright urges victims of scams to report their experiences because even if they can't catch the scammers it gives organizations like Cyber Crime Support and Social Catfish information and data that can help prevent future scams.

The top five countries where scammers are generally from are Nigeria, China, India, Romania, and Mexico, according to Social Catfish. This makes prosecuting scammers incredibly difficult for the FBI. "The amount of money that leaves our country is staggering," says McClellan. "And so all this stimulus money always had employment money, all the salaries, all the you know, people that work hard for money and, and make mistakes, that are losing this money, there's just no jurisdiction, no recourse that they have in most cases."

"I reported the account a couple of times but after my tiktok blew up everyone went and reported her and gave her bad reviews so she ended up deleting her account," says Close.

Close says she went through several different emotions after being scammed, ranging from confusion to sadness to even guilt. Her scammer gave her several excuses about why she couldn't send her the necklace, including that her sister broke it, someone stole

it, and that she had lost it. McClellan and Wright both say that many scams go unreported because victims are embarrassed over falling for it.

Scams across all age groups have seen an increase since the start of the pandemic. “I truly don’t believe we’ll know the full impact for a minimum of five years from now,” McClellan says. “When we’ve contacted states about stuff like this, they don’t even know what the numbers are.” A total of \$4.2 billion was lost across all age groups in 2020, according to an internet crime report done by the FBI.

Apps like Depop have led to a rise in secondhand buying among Gen Z. Piper Sandler, an independent investment bank, found that 51 percent of teens have made second hand purchases, while 62 percent have sold secondhand items, according to a survey that polled 10,000 teens in the United States. The survey also found that clothing is the number one priority in teen spending for the first time since 2014.

Many teens’ shopping habits are influenced by the products they see influencers on YouTube, Tik Tok, and Instagram wearing or promoting. Social media has made it easier for start-up brands to promote their products, and so teens are no longer exclusively buying clothing from popular brand names like Nike or Reebok. The internet still has a Wild West-like quality that other shopping venues don’t have. With teens watching less television and spending more time on social media, they are more susceptible to advertisements from smaller, and potentially untrustworthy, brands.

“They’re buying their products online because they see it on Instagram or seeing their favorite influencer wear it and they could be no name brands,” said McLellan. “We’re seeing, you know, billion dollar companies being built literally almost overnight through these social networks and we’re seeing similar things with scams.”

After being largely COVID-free since mid-2020, Australia recently went into lockdown after one case of the Delta variant entered the country in June. Close says that during lockdown online shopping has been more effective for her as malls have been closed. She still uses Depop and has purchased items off the app, but is more careful now. She hopes members of Gen Z can learn from her experience.

“Always pay through PayPal, read the reviews, and if the price seems too good to be true, it probably is,” says Close.