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**ALERT** **TOP STORY** **EDITOR'S PICK** **TOPICAL**

## 'She was trying to seduce him': Financial scams of elderly on the rise in Arizona

**Sierra Blaser**

Jul 27, 2025



**T**ucsonan David Wright drained his wife Mary's \$250,000 retirement account, sending tens of thousands of dollars to a woman he met on Facebook last year.

The couple, in their 70s, took out a loan on their Jeep, which had already been repossessed once for missing payments. They are also hoping they can take out a home equity loan.

The couple's example is one of the most extreme reported to the Pima Council on Aging, which offers resources to older adults daily who have been scammed via social media, emails or phone calls.



David Wright explains how scammer “Kathrine Charlotte” got \$250,000 out of him, as his wife Mary Wright listens.

Grace Trejo, Arizona Daily Star

From fake social media relationships to AI media cloning, financial scams targeting older adults are at an all-time high, and Arizona has the highest rate, the attorney general says.

David, 74, built an online relationship with “Katherine Charlotte” over the course of a couple months, typically chatting about her work and their daily lives. She is pictured in a photo she sent him as a blonde, hazel-eyed woman looking to be in her late 30s.

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After two months of talking online, the woman, who claimed to be a chef from the East Coast, said she needed to send a company \$30,000 to get a job as a chef on an oil rig in Mexico, David said. He sent her the money to “try to help her out,” he said.

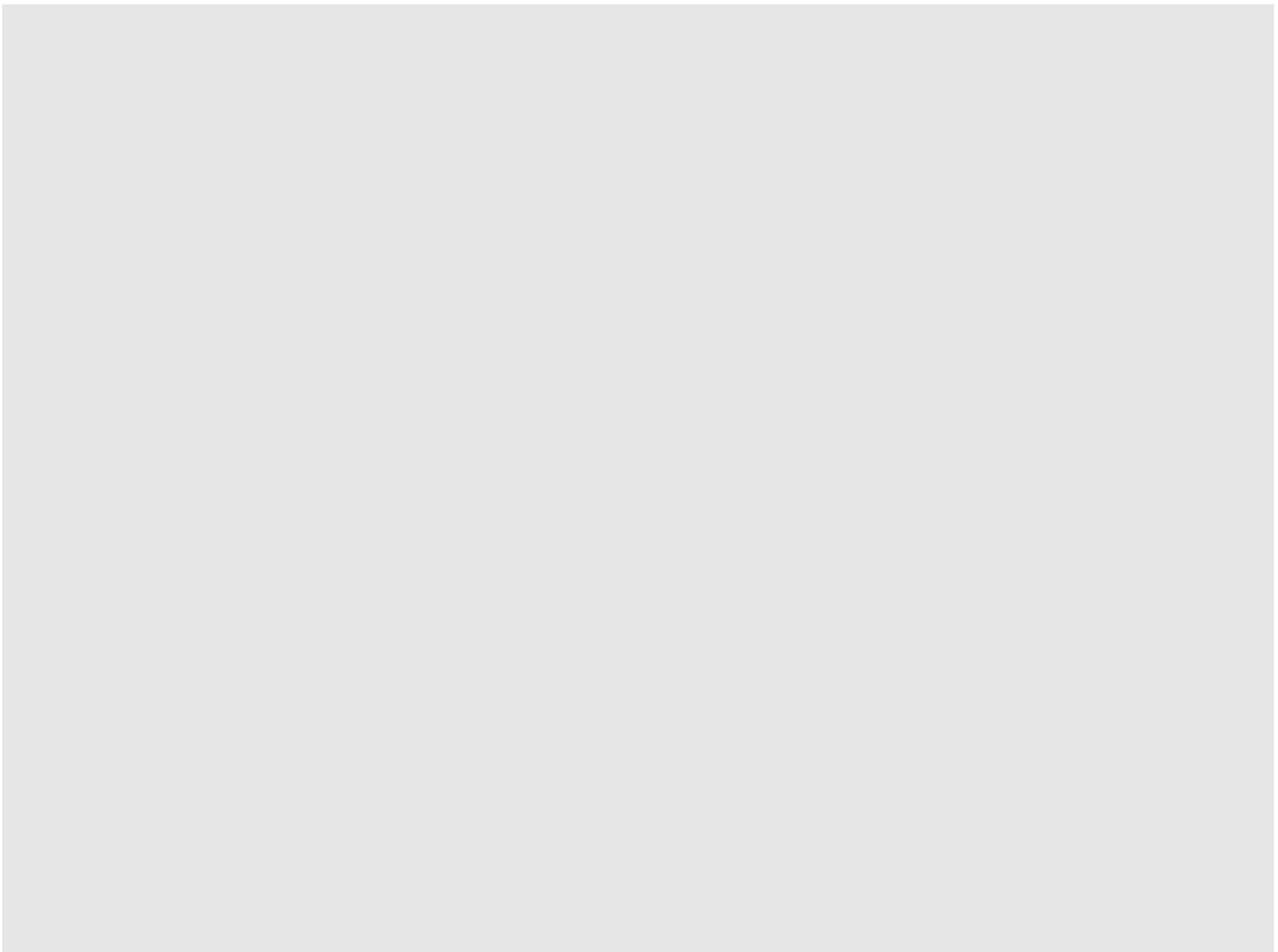
All of the funds he sent were from his wife’s 401K.

“He is not a thief, but he can take chivalry and heroic generosity too far,” said Mary, 75. “If I’d have known what he was doing, I would’ve said, ‘Oh no you don’t.’”

David said after he sent the first payment, “Charlotte” would request money for clothing costs or food, claiming her new job wasn’t paying her on time or fairly.

“She was supposedly going to get \$750,000 for working on a platform. I found out what chefs on platforms make, it’s about \$50,000 or \$60,000 a year,” Mary said.

“She was trying to seduce him.”



"I wanted to help her out," David Wright says of a scammer who talked him into draining his wife's retirement account.

Grace Trejo Photos, Arizona Daily Star

Charlotte's "contract on the platform" was up in August, David said, but when she tried to come back to the United States, "the Mexican tax administration, which is legitimate, I checked that out, had assessed her at \$50,000."

David said he was "dubious" about sending her the money, and even tried to speak with the Mexican consulate himself, but was unsuccessful, so he did as she requested and put the \$50,000 into her American bank account.

"It occurred to me at the time, 'Why am I putting it in an American bank if she doesn't have access to her funds?'" David said.

Mary said she found out about her husband's online friend last fall after he asked if they could lend her \$11,000, claiming she would pay them back.

"I said I'm not giving her \$11,000," Mary said. "But he had been giving her money before then that I didn't know about. So he had to fess up and even after I told him you're not doing this anymore, he kept sending her money from the Vanguard account."

The couple was receiving a monthly \$500 payment out of the retirement account until it ran dry.

The money dwindled early this year, the couple said, and "Charlotte" stopped messaging David shortly after he told her he couldn't send any more money.

"I wanted to help her out," David said.

## **Arizona has highest rate of elder fraud**

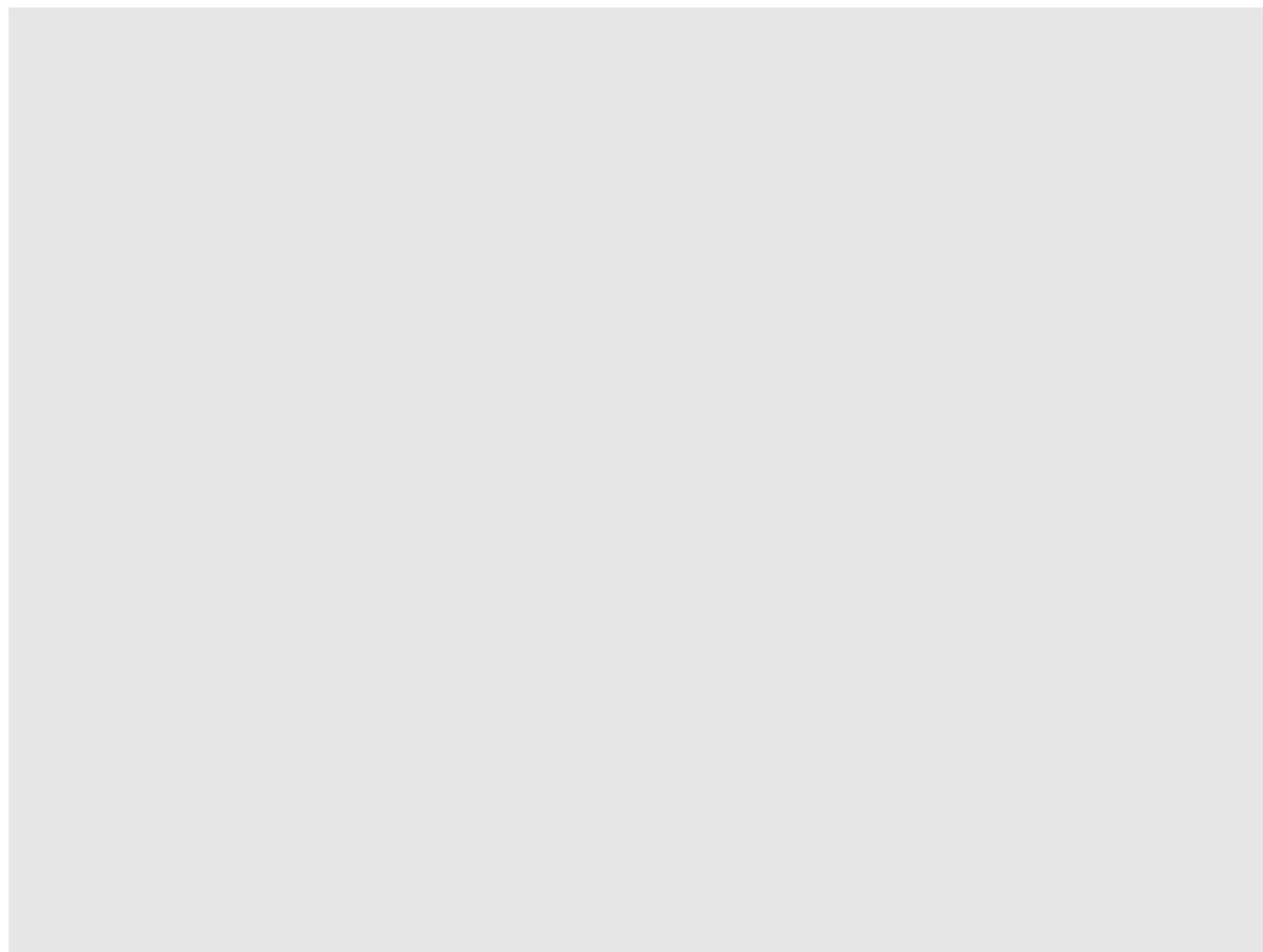
Cases of elder fraud are on the rise across the country, and Arizona has the highest rate at 289 cases per 100,000 seniors due to the aging population, according to Arizona Attorney General Kris Mayes.

“I think the rise and prevalence of technology is only making it worse in a lot of ways,” Mayes said.

She said her office is currently running a campaign to attend town halls across the state educating communities on the newest scams affecting Arizonans.

“I think the best way to stop a scam is to know what it looks like,” Mayes said.

In Southern Arizona, the Pima County Sheriff’s Department receives reports of financial scams daily, said fraud detective Michael Wilson, and most of them affect the elderly.



Mary Wright explains how "Kathrine Charlotte" would use sympathy to get money out of her husband, David Wright.

Grace Trejo, Arizona Daily Star

“They are a huge population in Pima County,” Wilson said. “They’re targets for scammers because they usually have a lot of assets and they have a lot of susceptibility when it comes to trusting other folks.”

Wilson said some of the most common types of fraud include romance scams, government impersonations and AI cloning.

Romance scams usually build up trust over the course of months or sometimes years before the scammer asks for sums of money, Wilson said.

“Folks in Pima County are often snowbirds, so they’re far away from family members, often living in isolation, sometimes widowed,” he said. “They’re usually seeking some companionship or just somebody to talk to on a regular basis. With that type of emotional state, we see scammers exploit them.”

It’s not uncommon for people to give money to those they care about as gifts or aid, he said, but oftentimes once the money is gone, the victim gets blocked.

“The second most common type of fraud is government impersonation. That can cover impersonations by the IRS for taxes or Social Security as well as law enforcement agencies,” Wilson said. “The thing that all these have in common is that (the elderly) often have a high level of respect for those groups, but they’re also entities that seem hard to verify information with.”

## **Increase in AI voice, face cloning**

Wilson said AI voice and face cloning have also become prevalent in the last year. Scammers will pretend to be a romantic partner through videos or sound like a family member over the phone who’s claiming to have been kidnapped or arrested.

“I just had a situation a couple weeks back in the Green Valley area where a gentleman had a romantic interest online,” the detective said. “He sent this person an undisclosed amount of money over time, and while he chose to not pursue an investigation, he did provide video of this woman speaking to him.”

To the man, the woman looked like she was holding a conversation, but the fraud unit found multiple signs of video manipulation.

“We were actually able to locate the original source of that video on social media, and when we compared the two you could see where the manipulations were made,” Wilson said. “Occurrences of that are increasing by the day at this point.”

Last year, the Pima County Sheriff’s Department recovered \$1.4 million for county residents, though it’s not always a guarantee the money can be found. Wilson said the sooner victims report the loss and potential scam, the better chances are for financial recovery.

“The length of time is what makes these investigations so difficult,” Wilson said. Scammers will usually move funds through different mediums, including Bitcoin, gift cards, checks and cash, sometimes to other countries.

“The best ability we have to actually make a difference for victims is to decrease the response time,” Wilson said.

The most common areas that see elderly victims of financial scams are the Green Valley and Catalina Foothills areas, but people of all ages can fall victim, said Fernando Flores, a Tucson community manager at Chase Bank.

He said business owners are often a big target as well because “they’re always on the go.”

“Business never sleeps, and some of these people work seven days a week,” Flores said. “So, if a phone call comes in saying they need to pay the internet bill and give their information to resolve the issue, sometimes they’ll do it without taking a step back because they need to get to the next thing.”

Flores advised that before sending money or giving any personal information out over the phone or through email, everyone take a step back and look for anything suspicious.

“If it’s something critically urgent. ... if it’s one of those urgency hook lines, that’s a key indicator it’s a scam,” Flores said. Those could include claims of fraud on a bank account, a warrant for arrest or an unpaid bill.

“Every literal minute that goes by, it gets harder for us to get money back,” Flores said. “We will do our best to try and help, but depending on the vessel they use to send it through, it may be gone.”

## David still in touch with “Katherine”

David and Mary Wright have had to take out a title loan on their Jeep and are struggling to get an equity loan on their home.

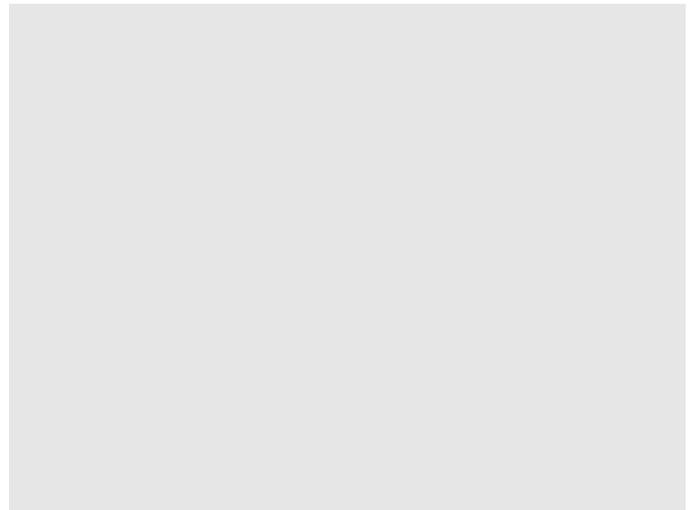
“Since January of this year, my wife and I have been in a distressed financial situation,” he said.

David is, however, back in contact on Whatsapp with “Katherine,” who continues to demand money, according to screenshots he sent the Star after an interview.

Rae Vermeal, Pima Council on Aging rights and benefits supervisor, explained that in many cases, victims still believe the scammer is the person they claim to be.

“They still think it’s real, and that’s just the horrible part of it,” Vermeal said.

While Pima Council on Aging advocates for older adults and provides resources to help them make informed choices, Adult Protective Services is the organization that investigates exploitation of vulnerable adults. The couple said they didn’t report the scam to authorities because they believed it was out of their jurisdiction.



The scammer continues to demand money from David Wright as of late July, this thread of messages shows.

Screenshot courtesy of David Wright

David and Mary are currently attending couples counseling and seeking resources from Pima Council on Aging to try to make sure their home doesn't get repossessed.

### Steps to take if you've been scammed

According to the Arizona Attorney General's Office, victims of financial fraud should:

- File a consumer complaint online at [azag.gov/consumer](http://azag.gov/consumer)
- Contact local law enforcement and make a report
- Contact their bank and fill out a report

Victims of fraud or those with questions can call the Pima County Sherriff's Department fraud hotline at (520)351-3000.

Pima Council on Aging offers emotional and financial resources for victims of scams as well.

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