



# FIND A PARTNER IN COLOMBIA, SAFELY

*How to meet the right woman, and how to avoid the traps. A free guide for single foreign men of retirement age who live in Colombia.*

A FREE EBOOK FROM COLOMBIA UNFILTERED  
LOREN DAVID LOWE • CHECKED OCTOBER 2026

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# The short version

The best way to find a partner in Colombia is the slow way. Live here, learn some Spanish, and meet women where people already gather: church, classes, language exchanges, volunteer groups, and through friends. Dating apps can work, but most of the killings of foreign men in this book started with a contact on an app or social media, and the crime happened once the man left public view: in a hotel room, a car, or a place the gang chose. So early meetings stay public, and nobody new comes into your building without signing in at the front desk with a cédula, the Colombian national ID card. Keep money out of the early months. Keep your home, car and bank accounts in your own name until the relationship has proven itself. See a Colombian lawyer before you move in together, because after 2 years of living as a couple in Colombia, the law presumes you and your partner share what you've acquired. With anyone who might be under 18 there's no gray area: Colombian law punishes paying, asking and arranging, and "I didn't know" is no defense. The violent crimes in this book came from fast contacts: an app or social-media match, a meeting, then a private place. The big money losses came from online contacts who asked for money before anyone met. The long marriages that men describe in expat forums came after years of knowing her family.

## Best tips at a glance

The 24 tips below come from the chapters. The chapter number after each one is where you'll find the details and the sources.

### Meeting people

1. Learn some Spanish, in a class. You learn and meet people at the same time. (Chapter 1)
2. Join a parish or church group and 1 or 2 other regular activities, and keep showing up. (Chapter 1)
3. Be outgoing. Tell people you live here and that you want a relationship. (Chapter 1)
4. Women are often out in friend groups. Don't interrupt: get introduced, join the activity, or wait for an opening. (Chapter 1)
5. Read warmth as warmth, and let romantic interest show itself over time. (Chapter 3)
6. Favor daytime and neighborhood settings over party districts. (Chapter 1)
7. Before you pay any agency or romance tour, ask in writing whether it follows IMBRA. (Chapter 1)

### Dating apps

8. Video-call and reverse-search her photos before you meet. (Chapter 2)
9. Send a friend her profile, and where and when you're meeting. (Chapter 2)
10. Meet in public, in daylight, with a ride you booked. Keep your eyes on your drink. (Chapter 2)
11. Never go from an app chat to a hotel room, rental or car with someone new. (Chapter 2)
12. Every visitor signs in at your building's front desk with a physical cédula. (Chapter 4)

## **Her family and the culture**

- 13.** When her family invites you, go. Bring something, and learn their names. (Chapter 3)
- 14.** Judge behavior, not her age, her background or her nationality. (Chapter 3)

## **Money**

- 15.** Never send money to someone you haven't met in person. (Chapter 5)
- 16.** Treat any investment pitch from a romantic interest as a scam. (Chapter 5)
- 17.** Decide what help you'll give her family, say it early, and keep to it. Pay bills directly. (Chapter 5)
- 18.** Keep your home, car and accounts in your own name. Don't sign a broad power of attorney. (Chapter 5)
- 19.** Lower your bank transfer limits, carry 1 low-limit card, and don't resist a robbery. (Chapter 4)

## **The law**

- 20.** See a Colombian family lawyer before you move in. After 2 years of living together, what you acquire is presumed shared. (Chapter 6)
- 21.** Want property kept separate? Sign capitulaciones by public deed before you move in or marry. (Chapter 6)
- 22.** Write a Colombian will, and plan her support: US Social Security usually won't pay a Colombian wife who lives here. (Chapter 6)
- 23.** Hold your own visa if you can. (Chapter 6)

## **The line you never cross**

- 24.** See a physical ID before anything romantic and before any gift, and check the number online. Any doubt: stop. (Chapter 7)

# About this book

## About this book

Colombia Unfiltered is a show hosted by Loren David Lowe, a retired American who lives in Colombia. This book is for men in his position: single, mostly American, of retirement age, and living here or planning to. It covers how to meet someone, how to stay safe while you do, and what Colombian law does once you live together or marry.

The meeting chapters come first, because finding the right person is the goal. The safety, money and law chapters support that goal. They're long because the record is long.

## How to read the labels

- A statement with a source link and a date has been checked against that source.
- **From Loren's experience:** the host's own observation from living in Colombia.
- **Opinion:** a view from a guide, a forum, a company or a person. It hasn't been checked as fact.
- **Anecdote:** one person's story.
- **Unverified:** a claim we couldn't confirm, or a figure where sources conflict.
- **Our reading:** the conclusion this book draws from the sources. It's a judgment, labeled so you can weigh it.

## Before you rely on anything here

Laws and figures change. Everything in this book was checked in October 2026. Check current official sources before you act. This is general information, not legal advice. For a real case, see a Colombian lawyer.

## What the evidence can and can't tell you

No study measures what works for foreign men over 60 who are looking for a partner in Colombia. We found no survey of how Colombian women see older foreign men and no count of how these marriages turn out. The meeting advice comes from relocation guides, expat forums and Loren's own experience, and it's labeled that way. The safety, money and law chapters rest on embassy alerts, police and court records, government data and the text of the law.

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# Where and how to meet people

This chapter covers where to meet women in Colombia, how to approach them, and what dating agencies and romance tours offer. No study tells us what works for men over 60 here. The advice comes from guides, forums and Loren's own experience, and each piece is labeled.

## Sources agree: meet in person, through ordinary social life

Every source that addresses the question favors meeting in person, through ordinary social life, over apps and paid tours. **Opinion:** A relocation guide updated in April 2026 calls meeting in person the strongest option. It suggests language exchanges, dance classes and group fitness. It also advises saying early that you want something long-term, because your foreign status shows ([Colombia Move, April 26, 2026](#)).

Living here counts for a lot. **Anecdote:** On an expat forum, a man over 60 asked how to meet women. One reply said many women won't date a foreigner unless he lives here, because they assume a visitor is a player or a sex tourist. Another reply said age isn't much of a factor ([Expatriate Exchange forum, undated](#)).

**Our reading:** A resident has an advantage over a tourist. The advantage grows when people see you in the same group week after week.

## Spanish opens the local circles

***From Loren's experience:** Learning some basic Spanish helps.*

**Opinion:** The same relocation guide says Spanish matters more than anything else for building real relationships here, and that most Colombians don't speak English ([Colombia Move, April 26, 2026](#)). Its Medellín retirement guide says Spanish is essential outside the expat bubble ([Colombia Move retirement guide, undated; from a search summary](#)). **Anecdote:** On expat forums, 2 men who describe long marriages to Colombian women, one married since 2000 and one for more than 20 years, both point to shared language as part of why it worked ([expat.com, July 2025](#)).

Spanish protects you, too. Romance scammers work in chat, and the FTC lists mismatched details as a sign of a scam ([FTC, February 2023](#)). You can only catch mismatched details in a language you read. **Our reading:** A man who needs his partner to translate with her family, a landlord, a notary or a bank can't check what's being said.

A Spanish class does 2 jobs. You learn, and you meet people. Language exchanges, called intercambios, seat Spanish and English speakers at tables by level. Gringo Tuesdays meets weekly at the Vintrash bar in Provenza, Medellín, and at Vintrash on Calle 85 in Bogotá's Zona Rosa, from about 4 to 9 PM, with a party afterward. The listings we found were dated September 29, 2026 ([Colombia Move events, Medellín](#); [Colombia Move events, Bogotá](#)). Meetup lists others, such as the Medellín Spanish and English Language Exchange and the Wandering Paisa Language Exchange ([Meetup](#); [Meetup](#)).

## Church and faith communities

**From Loren's experience:** *Church events are a good place to meet people.*

Faith is part of daily life for most Colombians. In Pew's 2024 survey, released in January 2026, 97% of Colombian adults said they believe in God and 71% said they pray daily. 60% identified as Catholic, down from 79% in 2013–14, and 40% of Catholics said they attend services weekly. We read these figures as reported by Catholic news outlets, not on Pew's own site ([Catholic World Report, January 21, 2026](#); [Crux, January 2026](#)). **Opinion:** A Medellín retirement guide says the city has several English-language church services ([Colombia Move retirement guide, undated](#); [from a search summary](#)).

**Our reading:** A parish or congregation gives you the same faces every week, activities beyond the service, and a community that knows who you are. You meet women with their friends and family nearby. That fits the family-centered courtship described in Chapter 3.

## Classes, volunteering and clubs

**Opinion:** The relocation guide suggests dance, climbing and CrossFit classes, and salsa classes in Cali ([Colombia Move, April 26, 2026](#)). A Medellín retirement guide lists volunteering with Fundación Pies Descalzos and TECHO Colombia, plus expat and retiree social clubs. One retiree quoted in it said they have many more friends than they had in the US ([Expatriate Exchange, undated](#); [from a search summary](#); [Expatriate Exchange retiree Q&A](#)). Another guide reports weekly English-language expat meetups in El Poblado, Laureles and Envigado, and active Facebook, WhatsApp and Meetup groups ([Colombia Move retirement guide, undated](#); [from a search summary](#)). Medellín Guru, an English-language expat site launched in 2017, says it runs monthly meetups for foreigners ([Medellin Guru, 2019](#)).

Expat meetups are mostly foreigners. They still lead to friends, and friends lead to introductions. We couldn't confirm that most of these events still run in October 2026, so check before you go. We found no reliable information on InterNations events in Colombia or on dating sites for people over 50. Only marketing pages came up.

## Daytime and neighborhood settings beat party districts

**Opinion:** The relocation guide names El Poblado's Parque Lleras as a place to meet people in Medellín, with Laureles and Envigado for a more local feel. In Bogotá it names Chapinero, Zona Rosa and Usaquén ([Colombia Move, April 26, 2026](#)).

Those same streets are where Medellín's sex-trade and drugging problems concentrate. AFP reported in June 2024 that the city's tourism boom was linked to rising prostitution and child sexual exploitation, especially around El Poblado ([France 24/AFP, June 20, 2024](#)). In February 2024, Medellín's mayor said the area had gotten out of control ([WLRN/AP, February 28, 2024](#)). In 2026, El Poblado and Laureles-Estadio had the most thefts by drugging in the city ([El Colombiano, August 6, 2026](#)).

**Our reading:** A retiree who wants a real relationship does better in daytime and community settings: Spanish schools, parish activities, volunteer work, dance schools, residential neighborhoods and smaller cities. A woman seen with an older foreigner in a party district also risks being judged by other Colombians, as Chapter 3 explains.

## Approach with warmth and respect

**From Loren's experience:** *Being outgoing helps.*

Warmth is common here, and it's often misread. A Colombian woman living in Mexico said on TikTok that many people confuse Colombian kindness with flirting. She changed how she acted after Mexican women thought she was flirting with their boyfriends ([Infobae, January 8, 2026](#)). **Opinion:** The relocation guide warns foreign men not to assume warmth means romantic interest ([Colombia Move, April 26, 2026](#)). So be outgoing, talk to people, and let romantic interest show itself over time.

**From Loren's experience:** *Women here tend to be out in friend groups, and interrupting a group can be seen as rude. Approach with respect. Get introduced, join a group activity, or wait for a natural opening.*

One young Medellín woman's viral video in March 2024 called foreigners in the city's nightclubs invaders, and she said she felt like a tourist in her own city ([Infobae, March 2024](#)). The US Embassy advises against going to bars or nightclubs alone and leaving with strangers ([US Embassy Bogotá, June 9, 2023](#)). **Our reading:** Introductions through friends, and group activities where you meet her friends at the same time, fit both the courtesy Loren describes and the safety advice.

## Agencies, matchmakers and romance tours

Romance tours are a US-based business. In 2012, ABC News described organizers flying 10 to 20 American men to Colombia, booking their hotel, and holding parties where they met 150 to 200 Colombian women. The reported cost was \$20,000 per man, and most tours were in Medellín and Cartagena ([ABC News, December 25, 2012](#)). A Foreign Affair, founded in 1995 in Phoenix, is one of the best-known tour companies. When ABC's Nightline attended one of its events in Ukraine, it found many women genuinely looking for a match and others pressuring men to buy expensive gifts. The owner called scams rare. Documentaries raised questions about how genuine many participants were ([Wikipedia, summarizing ABC and other coverage](#))).

**Unverified:** Current vendor listings for one-week Medellín tours run about \$2,400 to \$3,395, and one vendor claims more than 7 women for every man. These are vendors' own claims, seen in search summaries ([A Foreign Affair](#); [Doves of Love](#); [Latin-Wife](#)). **Opinion:** Customer reviews are mixed. One reviewer credits a Barranquilla trip with an engagement, and others call tours a waste of money ([Trustpilot](#); [reviews.io](#)).

## What IMBRA requires

US law covers these businesses. The International Marriage Broker Regulation Act of 2005, known as IMBRA, applies to any for-profit business, based in the US or not, that charges fees to introduce US citizens or residents to foreign nationals for dating or marriage. Nonprofit religious or cultural matchmakers are excluded. So are general dating services that charge everyone the same rates ([8 U.S.C. § 1375a](#)).

A covered broker can't market anyone under 18, and it must keep government proof of age for 7 years. It must search the National Sex Offender Public Website for the American client and collect his signed background certification. That covers protection orders, arrests or convictions for violent and sexual crimes, domestic violence and stalking, drug and alcohol offenses, his full marriage history and past fiancée or spouse sponsorships, and every state and country he's lived in since age 18. Before it releases a woman's contact details, the broker must give her those results, his certification and a government information pamphlet, in her language where possible, and get her written consent. Civil fines run \$5,000 to \$25,000 per violation. Knowing violations can bring up to 5 years in prison, and a client who lies in his disclosures to defraud a woman faces up to 1 year ([8 U.S.C. § 1375a](#)). The US government has been slow on its own side. In 2014, the Government Accountability Office found consular officers hadn't documented giving women the pamphlet in about half the interview notes it reviewed ([GAO-15-3, 2014](#)).

**Our reading:** IMBRA protects the woman, who learns your background. It does nothing for your wallet. It sets no rules on tour prices or refunds, or on whether participants are genuine. A for-profit Colombian agency that charges American men appears to fall under the law. Ask any agency, in writing, whether it follows IMBRA. If it can't answer, don't use it.

If a relationship leads to a US fiancée visa, IMBRA generally limits a man to 2 approved fiancé(e) petitions in a lifetime and blocks approval within 2 years of an earlier one, unless USCIS grants a waiver.

**Unverified:** That comes from a non-government explainer, and the USCIS page had moved when we checked ([CitizenPath, undated](#)). Confirm it with USCIS.

We found no reliable source on reputable local Colombian matchmakers. We also found no data on how Colombia tours turn out, and no government action against a tour company over its Colombia tours.

**Our reading:** The tour model, with many women, few men, a short trip and paid parties, runs against what builds trust here: time, her family, and a man who lives here.

## What to do

- Start Spanish classes in person. You'll learn and meet people at the same time.
- Pick 2 or 3 regular activities, such as a parish group, a class, volunteer work or a language exchange, and keep showing up.
- Tell people you live here and that you want a relationship.
- Let friends introduce you. With a group of women, join the activity or wait for an opening.
- Favor daytime and neighborhood settings over party districts.
- Before you pay any agency, ask in writing whether it follows IMBRA.
- Confirm that an event still runs before you go.

# Dating apps: useful, but a minefield

This chapter covers which apps people use in Colombia, the 2 dangers apps carry, and how to use them safely.

**From Loren's experience:** *Tinder is useful, but it's like a minefield.*

## The apps people use

**Opinion:** A relocation guide says Tinder is the most widely used app in Colombia. It says Bumble is smaller but active in Bogotá and Medellín, Hinge is growing, and Badoo is popular with older users and in smaller cities ([Colombia Move, April 26, 2026](#)). That's the only source we found on which app suits older men. We found no reliable data on the ages of users on paid Latin dating sites.

Tinder itself has warned users here. In January 2024, after the deaths described in Chapter 4, it pushed an in-app message to users in Colombia. The message told them to research their matches, meet in public, share their plans with people they trust, and end a date if anything seems wrong. Match Group, Tinder's owner, said it was cooperating with local authorities ([Forbes Colombia, January 25, 2024](#)). In April 2026, Medellín police broke up a ring they called "Las Tinderianas" that met foreign men through dating apps and drugged them ([El Tiempo, April 30, 2026](#)).

## The first danger: a date that's a setup

The US Embassy's June 2023 alert said: "Foreigners are routinely targeted through online dating applications or in bars and nightclubs." It said the meeting can start in a public place or at the victim's home or hotel, and that a sedative is then given so the victim is easily robbed ([US Embassy Bogotá, June 9, 2023](#)). Its January 2024 alert said criminals use dating apps to lure victims to public places such as hotels, restaurants and bars, and then later assault and rob them ([US Embassy Bogotá, January 10, 2024](#)).

The setup can take several dates. Canada's travel advice, updated October 14, 2026, says: "Victims often build virtual relationships and attend multiple dates with the same person, often in public places." Once trust is built, the victim is drugged and robbed or kidnapped ([Government of Canada, October 14, 2026](#)). The UK says criminals use dating apps and websites to find foreigners traveling alone, and that they work in teams ([GOV.UK, checked October 17, 2026](#)).

**Our reading:** The danger point is the move from a public place to a private one: a hotel room, a rental, an apartment or a car. A safe first date doesn't mean the next one is safe.

Officials rarely name the app. Tinder appears in the 2022 death of Paul Nguyen ([Vice, November 17, 2022](#)), and Grindr in a 2025 Bogotá case ([Infobae, September 15, 2025](#)). Most police reports say only "dating apps and social media."

## The second danger: a romance that asks for money

The second danger happens online. The FTC says romance scammers often move the conversation to WhatsApp, Google Chat or Telegram, and that anyone who asks for cryptocurrency, gift card numbers or a wire transfer is a scammer (FTC, February 2023). The FBI says scammers now use AI chat tools to write fake profiles and scripts (FBI IC3 2025 Internet Crime Report). Chapter 5 covers these scams.

## How to use an app safely

### Your profile and early chats

Keep wealth out of your profile and your first conversations. The US Embassy says to keep a low profile, to skip jewelry, luxury watches and designer clothes, and not to talk about your finances or travel plans with people you've just met (US Embassy Bogotá, July 22, 2026). Say that you live here and want a relationship (Colombia Move, April 26, 2026).

Before you meet, run her photos through a reverse image search, as the FTC advises (FTC, February 2023). Ask for a video call. AARP lists excuses not to video chat or meet as a sign of a scam (AARP Vermont). Notice whether her details stay the same from one chat to the next.

### The first meetings

The US Embassy's July 2026 advice for dates reads: "Meet in public locations. Tell a trusted friend about your plans. Take screen shots of your date's profile information, photos, and identification to share with your friend." (US Embassy Bogotá, July 22, 2026). Its 2024 alert adds that the friend should know where you're going, who you're meeting and which app you used (US Embassy Bogotá, January 10, 2024).

Arrive and leave in a ride you booked yourself. US government employees in Colombia are barred from hailing taxis on the street (US Travel Advisory, March 31, 2026), and the UK says to use only pre-booked taxis (GOV.UK). In 2023, a Medellín gang called ride-hailing cars to move its victims across the city to be robbed (El Colombiano, September 28, 2023).

Watch your drink. "Never leave food or drink unattended and don't accept drinks from strangers or people you don't know well," the Embassy says (US Embassy Bogotá, July 22, 2026). Canada adds snacks, gum and cigarettes from new acquaintances to that list (Government of Canada). Drink little. The Embassy says the drugs used are especially dangerous mixed with alcohol and can kill.

Stay in public places for several dates, since the gangs Canada describes build trust over several.

### Bringing someone home

The Embassy's 2026 rule is the strictest yet: "Make sure any visitors register with building security or hotel reception using their physical Colombian National ID card (cédula) – not a photo." (US Embassy Bogotá, July 22, 2026). Its 2024 alert had accepted a photo of an ID (US Embassy Bogotá, January 10, 2024). **Our reading:** Live in a building with a front desk, and make the cédula rule your own. It removes the anonymity the hotel-room crimes depend on, and it's also your age check (Chapter 7).

## Your phone and your bank

The gangs in Chapter 4 emptied accounts through victims' phones and cards. Las Tinderianas took phones, passwords and bank details, and the alleged leader withdrew the money at ATMs and through digital platforms ([El Tiempo, April 30, 2026](#)). A Cartagena ring held victims while a card terminal drained their accounts ([El Tiempo, May 5, 2026](#)). **Our reading:** Set a low daily transfer limit, keep passwords off your phone, lock your banking apps, and carry 1 card with a low limit on dates. The official advice covers only the aftermath: contact your bank as soon as possible ([US Embassy Bogotá, July 22, 2026](#)).

If you're robbed, hand it over. In the Embassy's words: "Victims of crime who resist robbery are more likely to be killed." ([US Embassy Bogotá, January 10, 2024](#)).

## Profiles that signal a different deal

**Opinion:** One long-time expat on a forum said that when a much younger woman's profile asks for men aged 60 to 99, she's likely looking for a sugar daddy ([Expat Exchange forum, undated](#)). Sugar-dating platforms advertise openly in Colombia ([Publimetro, July 10, 2022](#)). An allowance arrangement between adults is legal. The trouble comes when one side thinks it's a romance (Chapter 5). If there's any chance the person is under 18, Chapter 7 applies.

## Danger runs both ways

In February 2024, Laura Lopera, 20, was found dead in a suitcase in Medellín. Authorities believed her ex-boyfriend, a middle-aged Canadian she'd met on a dating app, was responsible, and the mayor called it a femicide ([WLRN/AP, February 28, 2024](#)). A woman who insists on meeting in public, brings a friend, or wants you to meet her family is taking the same care you are. Treat it as a good sign.

## What to do

- Reverse-search her photos and video-call before you meet.
- Send a friend screenshots of her profile, plus where and when you're meeting.
- Meet in public, in daylight, using rides you booked. Keep your eyes on your drink.
- Stay in public places for several dates.
- Never go from an app chat to a hotel room, rental or car with someone new.
- Have every visitor sign in at your building's reception with a physical cédula.
- Lower your bank transfer limits and carry 1 low-limit card.
- If you're robbed, don't resist.

# Understanding the culture, fairly

This chapter covers family, gender roles, friendliness, the judgment Colombian women face for dating foreigners, age gaps, what research says about couples like these, and everyday etiquette. One limit applies to all of it. We found no survey of how Colombian women see older foreign men. The Colombian voices here are individuals speaking for themselves.

## Family is part of the relationship

**Opinion:** A relocation guide calls family extremely important in Colombia. It says you may meet her relatives sooner than you expect, that her family is part of the relationship, that ignoring them can end it quickly, and that her mother's opinion matters. It advises bringing something when you visit and asking about her parents and siblings by name ([Colombia Move, April 26, 2026](#)).

**Anecdote:** Men married to Colombian women for decades say much the same. One, married since 2000, says his wife is one of 9 siblings and that the more than 100 Colombians he knows through her family are honest and hard-working. In his view, foreigners without good Spanish tend to meet the few bad actors and miss everyone else. Another poster in the same thread said that bringing a partner into the family is itself a form of closeness in Colombian culture ([expat.com, June 2024](#)). A third man, married more than 20 years, says the wider family may see a foreign husband as a source of money. He describes small loans that don't come back and requests to fund a relative's business or schooling, some of them worthwhile. He set limits early, and one brother-in-law stopped speaking to them. His advice is to make sure you share more than a bank account ([expat.com, July 31, 2025](#)).

**Our reading:** Family closeness is a real norm, and a welcoming family is a good sign. A "family emergency" is also one of the oldest scripts for getting money, and the FTC lists stories of sickness and injury among romance scammers' common lies ([FTC, February 2023](#)). The norm doesn't make money requests normal. Decide your limits before anyone asks.

## Gender roles vary by age, class and city

**Opinion:** The relocation guide says machismo varies a lot by age, class and city. It says younger, educated people in Medellín and Bogotá tend to be more egalitarian, and older or more traditional people hold stronger views on gender roles ([Colombia Move, April 26, 2026](#)). We found no reliable source on who pays on dates. **Anecdote:** A local reply on Reddit said it's normal for the man to pay for a date he arranged and to offer her a ride home, but unusual to be asked for ride money in advance ([r/medellin, June 7, 2023](#)).

## Friendliness is common and often misread

A Colombian woman living in Mexico said many people confuse Colombian kindness with flirting, and that Colombian friendliness can come across as flirtatious by nature. She changed her own behavior after Mexican women thought she was flirting with their boyfriends ([Infobae, January 8, 2026](#)). The relocation guide adds that consent works here the same as anywhere ([Colombia Move, April 26, 2026](#)).

## Women who date foreigners face judgment

Colombian women describe being judged from 2 sides. Eliana Valencia, a Medellín-born psychologist who moved to Spain with a Spanish partner, said many people there assume a Colombian woman came to find a man to support her, and some assume prostitution. She said the problem is people who rely on stereotypes ([Málaga Acoge, July 22, 2013](#)). A Spanish man married 12 years to a Colombian woman said that when he married, many people told him she wanted his money. He said it hurts when people call her "la interesada," the gold digger, because they don't know what she's lived through ([Infobae, December 1, 2025](#)).

At home, the judgment comes from other Colombians. The young Medellín woman whose video is described in Chapter 1 said some foreigners spend more and buy drinks, and told women who can't pay for their own drinks to stay home ([Infobae, March 2024](#)).

That judgment has a background. Medellín has a documented sex-tourism problem, including the sexual exploitation of children ([France 24/AFP, June 20, 2024](#)). Migración Colombia once turned away 10 foreigners in a single day at Medellín's airport over suspected sex tourism ([The City Paper Bogotá, date not captured](#)). Chapter 7 covers enforcement.

**Our reading:** A Colombian woman seen with a much older foreigner in a tourist district risks being taken for a sex worker or a gold digger, by Colombians and by foreigners. You can lower that cost for her. Meet in ordinary places, meet her family, and don't flash money.

## Age gaps draw criticism here, too

When the Colombian actress Alina Lozano and Jim Velásquez, more than 25 years apart, went public, they got a wave of criticism, and he publicly defended her ([Publimetro, June 20, 2023](#); [from a search summary](#)). The idea that age gaps don't matter in Colombia comes from foreign men. **Opinion:** Older foreigners interviewed by Colombia Reports said dating much younger women is seen less negatively here than at home ([Colombia Reports, undated](#); [from a search summary](#)). **Anecdote:** The man married since 2000 says that as a rule, the bigger the age gap, the likelier the problems, though not always ([expat.com, July 25, 2025](#)).

## What research says about couples like these

Academic work on cross-border marriage describes a mix of romance, money and migration on both sides. In *Love and Empire* (NYU Press), Felicity Amaya Schaeffer studied romance tours, chat rooms and married couples. She argues the industry gives some Latin American women and US men new opportunities and is more than a trafficking story. She also examines how its marketing uses Colombian and Mexican women as erotic national icons ([Project MUSE](#)). Spanish researchers who interviewed more than 70 couples of Spanish men and Latin American or Slavic women found a risk that the women become dependent on their partners ([Roca i Girona, Soronellas and Bodoque, \*Papers\*, 2012](#)). We found no study of foreign retirees married to Colombians and living in Colombia.

## Claims that are prejudice, not evidence

Expat forums carry sweeping claims about Colombian women with no data behind them. Among them: that most young women are sex workers, that any attractive woman dating a foreigner has bad motives, that Colombian culture rewards dishonesty, and that meeting her family early means she sees you as a source of money. The men making the strongest claims mostly describe women they met through apps and nightlife in Barranquilla and Medellín. Men married for decades dispute them in the same threads ([expat.com, December 2023 to January 2024](#); [expat.com, June 2024](#); [expat.com, July 2025](#)). An age gap alone isn't evidence of a scam, and neither is a woman who expects you to pay for a date you arranged. The scam warnings from the FTC and AARP describe behaviors, especially requests for money. Chapter 8 lists them.

## Everyday etiquette

**Opinion:** The relocation guide says "I'll be there at 7" often means 7:30, sometimes 8. It says a delay of 30 to 45 minutes is normal, but more than an hour with no message is a different situation. It advises bringing something when you visit her family, asking after her parents and siblings by name, stating your intentions early, and setting expectations before the relationship becomes physical. It warns about ghosting after intimacy ([Colombia Move, April 26, 2026](#)). Loren's advice on approaching groups of women is in Chapter 1.

## What to do

- When her family invites you, go. Bring something, and learn their names.
- Decide in advance what help you'll give her family, and say it early.
- Read warmth as warmth. Let romantic interest show itself over time.
- Expect some lateness. More than an hour with no message is something else.
- Pay for the dates you plan. Don't flash money.
- Judge behavior, not her age, her background or her nationality.

# Safety first

This chapter covers how the setups work, the drugs used, the named cases, what the numbers show, the gangs police have arrested, extortion and kidnapping, the official warnings, and the precautions that block each step. Nearly all the cases come from Medellín, Cartagena and Bogotá.

## How the setups work

Colombian police and prosecutors describe the same steps the embassies do. Contact comes through a dating app or social media. Trust builds over chats or dates. Then the victim is drugged or handed to armed accomplices, and his phone, cards and bank apps are emptied.

Las Tinderianas, broken up in Medellín on April 30, 2026, met men through dating apps and built their trust. They met them in El Poblado, Laureles and Envigado and drugged them. They took phones, passwords and bank details, and the alleged leader withdrew the money at ATMs and through digital platforms ([El Tiempo, April 30, 2026](#)). The gang behind the 2023 killing of Kyle Mackenzie used dating apps and social media to find victims. Medellín's police commander said its bait was attractive women or minors, chosen to fit each foreigner's preferences. The gang called ride-hailing cars to drive victims to other parts of the city, where they were robbed, some after being drugged ([El Colombiano, September 28, 2023](#)). In Cartagena, a ring used fake women's profiles that promised company. It held victims under threat of death and drained their accounts on the spot with a card terminal ([El Tiempo, May 5, 2026](#)).

The crews are mixed. In the police reports, the person who makes contact is often a woman, and others, often men, do the robbing, driving and moving of money. In Bogotá in 2025, one man police called "El Grindr" did it all himself. He set up dates on Grindr, offered victims drugs, and is accused of robbing at least 40 people, mainly US and French tourists ([Infobae, September 15, 2025](#)). A Medellín gang called Los Goteros targeted mainly LGBTIQ+ foreigners ([Semana, August 1, 2026](#)). **Our reading:** This is organized crime that picks its bait to match the target.

## The drugs: scopolamine is real, but the name is often a guess

The US Embassy says scopolamine, called burundanga in Colombia, has historically been used in these crimes. It describes the drug as odorless, tasteless and memory-blocking, able to leave a victim unconscious for 24 hours or more and, in large doses, to cause respiratory failure and death. It says other drugs are used, too, including benzodiazepines, a class of sedatives, and in one case zolpidem, sold in the US as Ambien ([US Embassy Bogotá, June 9, 2023](#)).

Lab data point more often to those other drugs. Colombia's national health institute, the INS, logged 1,662 suspected criminal poisonings through late August 2024. In more than half, nobody identified the substance. Where a medicine was named, it was mainly a benzodiazepine. 74.2% of the victims were men, 11.3% were older adults, and 108 were foreigners, 19.4% of them Americans ([INS weekly bulletin, week 35, 2024](#)). A Bogotá clinical study found benzodiazepines in 43.7% of criminal-poisoning patients

and scopolamine in 12.5% ([Cárdenas, Orjuela and Téllez, Revista de la Facultad de Medicina, 2012](#)). When police broke up Las Tinderianas, they seized 4 droppers of clonazepam, a benzodiazepine. The newspaper's headline said scopolamine, but the article itself named clonazepam ([El Tiempo, April 30, 2026](#)).

Mixtures make it worse. A Colombian clinical toxicologist says scopolamine is usually mixed with other sedatives, that the dose is unpredictable and can kill, and that lab tests can miss it because samples are taken late ([Epicrisis, May 23, 2022](#)). Medellín's lead prosecutor said investigators found "cocktails" at some 2024 death scenes, naming Viagra, tusi and cocaine ([El Tiempo, March 1, 2024](#)).

**Unverified:** The popular story that scopolamine soaks through the skin from a business card or flyer is disputed. A 2014 letter in the journal *Science & Justice* called skin absorption from cards a myth. We read only an extract ([Science & Justice letter, 2014, via MAPS bibliography](#)). Government advice still lists wider routes. The UK mentions cigarettes, aerosols and flyers ([GOV.UK](#)). Canada mentions hand sanitizer ([Government of Canada](#)). A US Embassy alert in November 2025 said drugs are sometimes put directly on the skin ([US Embassy Bogotá, November 2025](#)). **Our reading:** The documented route is food and drink.

Warning signs listed in the Medellín press include sudden drowsiness, dry mouth, blurred vision, dilated pupils and memory loss, which can last up to 36 hours ([El Colombiano, August 6, 2026](#)). **Our reading:** Alcohol plus a sedative is the mix both the Embassy and the prosecutor point to. No source says so directly, but a man with heart or breathing problems likely faces more risk from that mix.

### The named cases

These are the cases of foreign men killed, found dead, or seriously harmed after a date or a night out, 2022 to 2026. Where sources conflict, both versions are shown.

| Who                                           | When and where               | What happened                                                                                                                 | Outcome                                                                                                                                                                                                                                                                      |
|-----------------------------------------------|------------------------------|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Paul Nguyen, 27, California                   | November 2022, Medellín      | Met a Tinder match in El Poblado and didn't come back. His card was used at ATMs, and he was found dead on November 10, 2022. | No arrests as of November 17, 2022 ( <a href="#">Vice</a> )                                                                                                                                                                                                                  |
| Kyle Alexander Mackenzie, 34, Swedish-British | Late February 2023, Medellín | Beaten by a gang that found victims on dating apps and social media. He died in the hospital.                                 | 14 arrested, 10 adults and 4 teenagers. Police said the gang took about 2 billion pesos from its victims ( <a href="#">El Colombiano, September 28, 2023</a> )                                                                                                               |
| Johny Jerome, 45, US                          | October 31, 2023, Medellín   | Found dead in a hotel bathtub in Provenza after reportedly coming back with 2 women in the early hours. No app was mentioned. | Cause under investigation ( <a href="#">Noticias Caracol, November 1, 2023</a> )                                                                                                                                                                                             |
| Jeffrey Hutson Hewett, 55, US                 | November 11, 2023, Medellín  | Met a woman through a dating platform and was stabbed more than 20 times in an El Poblado hotel.                              | An 18-year-old woman took a plea deal: 21 years per Publimetro, 20 per Vanguardia ( <a href="#">Publimetro, March 13, 2024</a> ; <a href="#">Vanguardia</a> )                                                                                                                |
| Tou Ger Xiong, Minnesota                      | December 10, 2023, Medellín  | Went to meet a woman he'd met on social media. He was kidnapped and found dead the next day.                                  | 4 sentenced: 28 years and 9 months each per the family's attorney, 29 years per FOX 9. AP says the ransom was paid; NBC San Diego says it never was ( <a href="#">KSTP</a> ; <a href="#">FOX 9</a> ; <a href="#">AP, February 22, 2024</a> ; <a href="#">NBC San Diego</a> ) |

| Who                                                        | When and where              | What happened                                                                                                                                                                                                                                                                                                                                              | Outcome                                                                                                                                               |
|------------------------------------------------------------|-----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| Kenneth Defares, 57, Dutch                                 | February 9, 2024, Medellín  | Found dead in temporary lodging in El Poblado after going in with 2 women. No signs of violence or theft.                                                                                                                                                                                                                                                  | None reported ( <a href="#">El Tiempo, March 1, 2024</a> )                                                                                            |
| Anthony López, 29, US                                      | February 2024, Medellín     | Found dead in a Laureles hotel after arriving with a woman. No signs of violence.                                                                                                                                                                                                                                                                          | None reported (same source)                                                                                                                           |
| A Russian tourist, name withheld                           | October 2, 2025, Cartagena  | Meeting set up on social media or a dating app. He got into a car with a young woman. Men hidden in it beat him for his bank passwords, then stabbed and strangled him, and his body was burned at a farm in Turbaco.                                                                                                                                      | 8 prosecuted for homicide, kidnapping for extortion and criminal conspiracy, in December 2025 and May 2026 ( <a href="#">El Tiempo, May 5, 2026</a> ) |
| "James," British                                           | November 16, 2025, Medellín | Left a party in El Poblado and lost contact. 73,407,150 pesos, about £15,000, were withdrawn from his account. He turned up a day later at a clinic with no phone or wallet. How he met his attackers wasn't shown.                                                                                                                                        | None reported ( <a href="#">El Espectador, April 6, 2026</a> )                                                                                        |
| Eric Fernando Gutiérrez Molina, 32, US, a flight attendant | March 2026, Medellín area   | Last seen at an El Poblado club with a man and a woman, then at a motel in Itagüí. Per Semana, he was contacted through a dating app and drugged at a hotel, his accounts were drained and a gold chain taken, about 30 million pesos in all, and he was killed on March 23. His body was found March 27: near Fredonia per Infobae, in Jericó per Semana. | 3 arrests tied to the Los Gotos gang, 2 of them located in Peru ( <a href="#">Semana, August 1, 2026</a> ; <a href="#">Infobae, March 31, 2026</a> )  |
| Charles William Morris, preliminary identification, US     | August 2026, Medellín       | Found dead in a hotel in El Poblado. Authorities were looking at a poisoning. Nothing was reported on whether he was with anyone or used an app.                                                                                                                                                                                                           | No arrests reported ( <a href="#">El Colombiano, August 14, 2026</a> )                                                                                |

**Our reading:** The cases fall into 2 groups. In the first, the man is taken in a car or held for his bank access and then killed: Mackenzie, Xiong, the Russian tourist and Gutiérrez. In the second, a man is found dead in a hotel or rental after bringing in people he'd just met, and investigators can't quickly tell drugging from an overdose of his own drugs or natural causes: Jerome, Defares, López and Morris. Known ages run from 27 to 57. No source says older men are singled out.

## What the numbers show

The US Embassy counted 8 suspicious deaths of US citizens in Medellín between November 1 and December 31, 2023. It said the deaths appeared to involve either involuntary drug overdoses or suspected homicides, weren't believed to be linked, and that several involved dating apps ([US Embassy Bogotá, January 10, 2024](#)). AP later wrote that 8 American men were killed in that period ([AP, February 22, 2024](#)). The Embassy's wording, "suspicious deaths," is the accurate one. The Embassy has never published the names.

Colombian counts for 2023 differ by what they measure. The prosecutor's office counted 6 homicides of foreign tourists in Medellín, most in November and December. The city's oversight office, the Personería, counted more than 40 violent deaths of foreign tourists, a preliminary figure that includes accidents, suicides, killings and overdoses ([El Tiempo, March 1, 2024](#)). Medellín's tourism observatory reported that

thefts from foreign visitors, not counting Venezuelans, rose 200% in the third quarter of 2023 from a year earlier, and that violent deaths of foreign visitors rose 29%. The Embassy said most of 2023's violent-death victims were US citizens ([US Embassy Bogotá, January 10, 2024](#)).

The trend in 2026 is up. Medellín's official crime-data system recorded 428 thefts by drugging in 2026, against 227 at the same point in 2025, a rise of 89%. El Poblado had 108 and Laureles-Estadio 106, the most of any districts. The article gave no cut-off date and no count of foreign victims ([El Colombiano, August 6, 2026](#)). By early May 2026, the city had counted 173 foreign victims of theft of all kinds ([El Tiempo, May 7, 2026](#)). **Unverified:** In March 2026, the same data system was reported at 133 thefts involving drugs ([Infobae, March 31, 2026](#)). That can't be the same measure as the August figure, so each number should be quoted with its date.

All these numbers run low. The Embassy says these crimes routinely go unreported, because victims are embarrassed and don't want to go through the courts ([US Embassy Bogotá, January 10, 2024](#)).

**Unverified:** A commercial Medellín website said the Embassy's July 2026 alert cited 13 recent drugging reports. The alert itself gives no numbers ([US Embassy Bogotá, July 22, 2026](#)). A forum poster claimed about 30 overdose deaths, mostly of foreign men, in Medellín in a single year ([expat.com, June 2025](#)). No source supports that number, and it doesn't match the Embassy's count.

## The gangs police have broken up

| Gang, as police named it | Where and when                           | How it worked                                                                                                                | Arrests and scale                                                                                                                                                                                                                                                                     |
|--------------------------|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Las Tinderianas          | Medellín, April 30, 2026                 | Met men on dating apps, drugged them, took phones, passwords and bank details                                                | 4 arrested per El Tiempo, 5 per the mayor's count reported by Pulzo. 24 documented cases and more than 400 million pesos stolen, from victims from Spain, the US, Italy, Argentina, Mexico, Norway and Colombia ( <a href="#">El Tiempo, April 30, 2026</a> ; <a href="#">Pulzo</a> ) |
| Los Goteros              | Medellín, 2026                           | Dating apps, mainly LGBTQ+ foreigners; drugs at nightlife venues or lodgings                                                 | 3 arrests in the Gutiérrez killing ( <a href="#">Semana, August 1, 2026</a> )                                                                                                                                                                                                         |
| Las Barbies              | Medellín, March 2025                     | Mostly women; seduction and drugs in drinks or food                                                                          | More than 47 victims in El Poblado ( <a href="#">El Tiempo, May 7, 2026</a> )                                                                                                                                                                                                         |
| The Ghetto               | Medellín, May 2025                       | Kidnapping, extortion and theft of tourists in El Poblado and Parque Lleras clubs                                            | 10 captured for kidnapping (same source)                                                                                                                                                                                                                                              |
| Los Calvos               | Medellín, 2025                           | Picked up foreigners leaving clubs around Parque Lleras and Provenza and drove them around until they gave up cards and PINs | Charged with kidnapping for extortion (same source)                                                                                                                                                                                                                                   |
| Mackenzie case gang      | Medellín, September 2023                 | Apps and social media; women or minors as bait; ride-hailing cars                                                            | 14 arrested ( <a href="#">El Colombiano, September 28, 2023</a> )                                                                                                                                                                                                                     |
| A crew from Bogotá       | Medellín, July 2023                      | Picked victims in bars, clubs, restaurants and on social media; scopolamine or another restricted drug in drinks             | 9 arrested, 6 women and 3 men ( <a href="#">Alcaldía de Medellín, July 13, 2023</a> )                                                                                                                                                                                                 |
| "El Grindr"              | Bogotá and Villavicencio, September 2025 | One man; Grindr dates; offered drugs                                                                                         | At least 40 victims, mainly US and French tourists, and more than 500 million pesos in a month ( <a href="#">Infobae, September 15, 2025</a> )                                                                                                                                        |
| Los Selectivos           | Bogotá, June 16, 2026                    | Picked victims in the Zona T nightlife district and offered them rides                                                       | 8 charged ( <a href="#">Alcaldía de Bogotá, June 16, 2026</a> )                                                                                                                                                                                                                       |
| Cartagena ring           | Cartagena, December 2025 and May 2026    | Fake women's profiles; victims held while a card terminal drained accounts                                                   | 8 prosecuted. At least 7 major crimes against foreigners from Canada, Mexico, Brazil and El Salvador in 2024–2025 ( <a href="#">El Tiempo, May 5, 2026</a> )                                                                                                                          |

Medellín police also arrested 2 women in March 2026 accused of robbing foreigners with scopolamine in at least 7 cases ([Infobae, March 26, 2026](#)), and a gang called Las Mamacitas that found victims through apps and social media ([Noticias Caracol, date not confirmed](#)). In Bogotá, 8 people, 3 Colombians and 5 foreigners, were captured in a ring that found its kidnapping victims through dating apps ([Alerta Bogotá, date not confirmed](#)).

## Extortion, kidnapping and sextortion

Some setups end in a kidnapping. Colombians call the quick version a "paseo millonario," a millionaire's ride. The victim is held and driven from ATM to ATM, or forced to make transfers. The UK says these criminals often pose as taxi drivers and pick targets near ATMs at night ([GOV.UK](#)). Canada says victims are sometimes held overnight so a second withdrawal can be made the next day ([Government of Canada](#)). In one Bogotá case from May 2025, Los Selectivos held a man about 18 hours. He lost 145 million pesos in transfers and a vehicle worth 190 million pesos ([Alcaldía de Bogotá, June 16, 2026](#)). Tou Ger Xiong called a friend to say he'd been kidnapped and that his captors wanted \$2,000. That detail comes from a search summary of US coverage ([KSTP](#)).

Extortion reaches older Americans outside dating, too. On May 22, 2026, in Cartagena's Bocagrande neighborhood, men claiming to be from the Clan del Golfo threatened a 67-year-old US citizen and his partner with knives. They demanded \$750 plus 1 million pesos in cash. Police arrested 2 men at the handover, and a judge jailed them on June 3, 2026 ([Infobae, June 3, 2026](#)). Cartagena's anti-kidnapping police, the Gaula, say arrests for extortion and kidnapping are up almost 200% over 2025 ([El Universal, October 14, 2026](#)).

Sextortion is documented in Colombia. In April 2025, 2 foreign nationals were arrested in Bogotá for using fake social-media profiles to get intimate images and then threatening to send them to victims' families unless paid, up to 2.5 million pesos. Authorities alleged ties to the Tren de Aragua gang ([El Tiempo, April 15, 2025](#)). A Bogotá-based ring found men on dating sites and threatened to publish intimate material, and one account involved a supposed 16-year-old ([La Patria, date not confirmed](#)). We found no case of sextortion aimed at a foreign man after an in-person date.

**Unverified:** We found no confirmed case in Colombia of the shakedown where a "minor" shows up with a fake father or a fake police officer who demands money from a foreigner. The confirmed cases involve real minors, sometimes carrying forged IDs, and real arrests (Chapter 7).

## What governments say

The US travel advisory for Colombia is Level 3, "Reconsider travel," issued March 31, 2026. It says violent crime, including murder, assault and robbery, is common in many areas. It says drugging, extortion, kidnapping and armed break-ins, including at hotels and other places tourists stay, occur frequently in some regions. It also says: "If you are targeted by criminals, do not resist," and that crimes against tourists aren't always prosecuted. Arauca, Cauca except Popayán, Valle del Cauca except Cali, Norte de Santander, and the area within 10 km of the Venezuelan border are Level 4, "Do not travel" ([US Embassy copy of the Travel Advisory, March 31, 2026](#)).

The specific dating-app warnings come from US Embassy alerts. The June 9, 2023, alert covers sedatives. The January 10, 2024, alert covers dating apps and the 8 deaths. The July 22, 2026, alert, "Straight Talk About Crime in Colombia," says criminals use dating apps to target victims for robbery, sexual assault and other violent crimes, and that both men and women, alone or in groups, have been victims ([US Embassy Bogotá, July 22, 2026](#)). Canada says deaths related to dating apps have increased ([Government of Canada, October 14, 2026](#)).

## Precautions that block each step

| Step in the crime                                       | What blocks it                                                                                 | Source                                                                                   |
|---------------------------------------------------------|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| A stranger makes contact through an app or social media | Screenshots of her profile, and your plans, sent to a friend                                   | <a href="#">US Embassy, July 22, 2026</a>                                                |
| Trust builds over chats and dates                       | Video calls, reverse image search, staying public for several dates                            | <a href="#">FTC</a> ; <a href="#">AARP</a> ; <a href="#">Canada</a>                      |
| A drink is spiked                                       | Never leave food or drink unattended; accept nothing from new acquaintances                    | <a href="#">US Embassy</a> ; <a href="#">Canada</a> ; <a href="#">GOV.UK</a>             |
| The victim moves to a hotel, rental or car              | Don't bring new acquaintances home; visitors sign in with a physical cédula; booked rides only | <a href="#">US Embassy</a> ; <a href="#">Canada</a> ; <a href="#">US Travel Advisory</a> |
| The phone and bank are emptied                          | Low transfer limits, locked apps and 1 low-limit card (our reading); call your bank at once    | <a href="#">US Embassy</a>                                                               |
| An armed robbery                                        | Don't resist                                                                                   | <a href="#">US Embassy, January 10, 2024</a>                                             |

## If it happens

If you're in danger, call 123, Colombia's emergency line ([US Embassy Bogotá, June 9, 2023](#)). If you think you've been drugged, get medical care right away ([GOV.UK](#)), and don't accept help from strangers ([El Colombiano, August 6, 2026](#)). Contact your bank as soon as you can, and file a police report ([US Embassy Bogotá, July 22, 2026](#)). For kidnapping or extortion, call the Gaula at 165 ([El Universal, October 14, 2026](#)) or the free 24-hour anti-extortion line at 147 ([El Tiempo, April 15, 2025](#)). The US Embassy in Bogotá is at +57 601-275-2000. State Department Consular Affairs is at 1-888-407-4747 from the US and Canada, and +1-202-501-4444 from abroad ([US Embassy Bogotá, July 22, 2026](#)). The Embassy notes that Colombian medical facilities require payment up front, and it advises travel insurance.

## What to do

- Enroll in STEP, the State Department's traveler enrollment program, and save the Embassy numbers in your phone.
- Treat every drink, snack or cigarette from a new acquaintance as a risk.
- Keep dates public until you know her and her family.
- Use rides you book yourself, every time.
- Have every visitor sign in at your building's front desk with a physical cédula.
- Keep low limits on transfers and cards.
- Don't resist a robbery.
- If you suddenly feel drowsy or confused, get to a doctor and call someone you trust.

# Money traps and romance scams

This chapter covers how much older Americans lose to romance scams, what's documented about Colombia, the scripts scammers use, money pressure inside real relationships, paid arrangements, and where the stereotypes go past the evidence.

## Older Americans lose the most

The FBI's Internet Crime Complaint Center, the IC3, recorded **\$584,032,745** in romance and confidence-fraud losses reported by people 60 and older in 2025, from 10,188 complaints. That's up about 50% from \$389,312,356 in 2024 ([FBI IC3 2025 Internet Crime Report](#)). Some syndicated senior columns printed the 2025 figure as \$548 million ([Agri News, June 24, 2026](#)). The FBI's own table says \$584,032,745.

Across all ages, reported romance losses in 2025 were \$929,287,469, from 23,159 complaints ([FBI IC3 2025](#)). **Our reading:** By our math, people 60 and older filed 44% of the complaints and lost 63% of the money. Their average reported loss was about \$57,300, against about \$26,600 for people under 60. Investment fraud (\$3.52 billion) and tech-support scams (\$1.04 billion) still took more from people 60 and older than romance scams did. The IC3 also counted more than \$19 million in 2025 romance losses with a likely link to AI tools ([FBI IC3 2025](#)).

The FTC sees the same pattern. People 60 and older were 39% more likely than younger adults to report losing money to a romance scam, and gift cards were the payment method older adults reported most often in those scams. Total fraud losses reported by older adults rose from about \$600 million in 2020 to \$2.4 billion in 2024, driven by losses over \$100,000, often to investment scams, romance scams or impersonators ([FTC, Protecting Older Consumers 2024–2025, December 2025](#)). Most fraud is never reported. The FTC estimates that only 2% of losses under \$1,000, and 6.7% of larger losses, ever reach its database (same report).

## What's documented about Colombia, and what isn't

Neither the FBI nor the FTC publishes where romance scammers are located, so no official figure exists for scammers based in Colombia. Colombia appears in IC3 data only as a place where victims live. 2,222 complaints were filed from Colombia in 2025, 9th among foreign countries ([FBI IC3 2025](#)). Those complaints come from people living here, expats included. We found no US Justice Department case against a Colombia-based romance ring that targeted Americans. The cases we found involved Nigerian and US-based defendants ([US Department of Justice](#)). **Our reading:** Any claim that Colombian women run most romance scams against American men has no data behind it.

Two different threats get lumped together as "Colombian scams." The first is the online romance scam, in which a profile, which may claim to be Colombian, asks for money before any meeting. The FBI and FTC document that pattern, but not where the scammers sit. The second is the in-person setup in

Chapter 4, documented by the US Embassy and Colombian prosecutors. Advice for one doesn't cover the other.

Individual cases exist. In 2019, an American living in Miami said he sent about 6 million pesos to a fitness model in Barranquilla he'd met on Instagram. She asked for money for medicine, furniture, an apartment and her father's illness. He flew down to meet her, she didn't show up, and she deleted her accounts. He said police did nothing ([Occidente, October 16, 2019](#)). In Spain, a Colombian woman told a married 70-year-old Spanish man she was pregnant by him. She asked him for money for an abortion, then for complications, then for a clinic debt, and threatened to tell his wife. She took about €8,000. A Spanish court convicted her of fraud, ordered her to repay it, and ordered her expelled from Spain ([Semana, July 18, 2022](#)). **Unverified:** A Spaniard said he lost 54 million pesos to a Tinder match from Bucaramanga who wanted money for a business. We saw only a search snippet ([Las2orillas](#)).

## The scripts

The FTC's most detailed breakdown of romance scams covers 2022: nearly 70,000 reports, \$1.3 billion lost, and a median loss of \$4,400. The common lies were a posting on a faraway military base or an offshore oil rig, an offer to teach crypto investing, a package held at customs that needs a fee, and being sick, hurt or in jail and needing money. 40% of people who lost money said contact started on social media, and 19% on a website or app. Crypto and bank wires made up more than 60% of the money lost ([FTC, February 2023](#)).

AARP says any request for money from someone you've never met in person is most likely a scam, whatever the reason: travel to meet you, a medical emergency, car repairs or an investment. Other signs are declarations of love before meeting, excuses not to meet or video chat, pressure to move off the dating site, and photos that look like stock or AI images ([AARP Alaska](#); [AARP Vermont](#)). Denmark's government warns of forged passports, visas and plane tickets, and of a new crisis after the first payment, such as jail fines or hospital bills ([Embassy of Denmark](#)). **Opinion:** A private investigation firm that sells dating background checks says Colombia-themed scams lean on medical emergencies, family crises and sudden travel costs, including offers to visit if you pay the fare ([Wymoo, undated](#)).

## Money pressure inside a real relationship

Expat forums describe a different set of problems, inside relationships that are real. They include steady requests for money for family emergencies, small loans never repaid, requests to fund a relative's business or schooling, property put in the partner's name, pregnancy claims, and a long-term partner, fully supported, who later claims a share of the man's assets.

The evidence for these patterns is thin. We found about 9 or 10 distinct first- or second-hand reports online, plus 3 or 4 media cases. The same few posters appear across several expat.com threads, so the number of threads overstates the number of voices. The most negative posters describe women they met through apps and nightlife. **Our reading:** Happily married men rarely post in "is it a scam?" threads, so the forums lean negative.

**Anecdote, second-hand:** A man wrote that his father moved to South America at 65 and, at 87, lives in a small town with a woman in her 50s and has cut off his children. He said her family took his father to the embassy to sign a check that was deposited into her sister's account, that local authorities didn't act,

and that a relative threatened him. He also said his father likes to take advantage of people ([expat.com, September 2025](#)). **Our reading:** The most serious harm to older men in these reports is slow financial abuse inside an established household. It rarely shows up in FBI or FTC romance data, which mostly capture scams that happen online.

**Opinion:** A Medellín law firm that markets its services lists patterns it sees. Money sent for medical bills, rent or tuition gets spent elsewhere. Relatives' "business investments" turn out to be gifts. Credit cards get handed over and maxed out. Furniture disappears while the foreigner is away. Broad powers of attorney get abused. In one case it describes, a woman bought a home in her own name against the couple's agreement, and a judge forced the sale and paid the foreigner from it ([Colombia Legal and Associates, undated](#)).

**Anecdote:** In May 2026, an American asked on Reddit about a Colombian girlfriend whose apartment and living costs he had paid for 5 years. She told him he'd owe her support and a split of his assets. He said he'd never lived with her for more than a month at a time, and the lease was in her name ([r/Colombia, May 31, 2026](#)). Chapter 6 explains when Colombian law treats a couple as a union.

## **Paid companionship and "sugar" arrangements**

Adult prostitution isn't a crime in Colombia, and the Constitutional Court has recognized labor rights for a sex worker ([Vice en Español](#)). Profiting from someone else's prostitution is a crime. Inducing a person into prostitution carries 10 to 22 years in prison ([Ley 1236 de 2008](#)), and forcing a person into it carries 9 to 13 years. Anything involving a person under 18 carries far more (Chapter 7).

Sugar-dating platforms advertise openly in Colombia. One claimed in 2022 that Antioquia, the department that includes Medellín, had the highest share of "sugar baby" sign-ups ([Publimetro, July 10, 2022](#)). That's a company's marketing data. It counts sign-ups, and it tells you nothing about the women of Antioquia. **Anecdote:** Some Reddit complaints that "she asked for money" describe paid encounters, or a man who had promised money himself. One older man admitted he'd implied he would help young women financially if they dated him ([r/medellin, December 7, 2023](#)).

**Our reading:** An allowance between consenting adults is legal. It turns into a trap when the man believes it's a romance and commits his assets on that basis: a house in her name, a business, years of support. Some "she was only after money" stories are fraud. Many are about 2 people who wanted different things and never said so. Paid encounters also carry the robbery risk in Chapter 4. A foreigner found dead in a Medellín hotel had ordered a sexual service online ([Noticias Caracol, undated](#)).

## Documented versus stereotype

| What people say                                        | What the record shows                                                                                                                                                                                                 |
|--------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Colombian women run the romance scams.                 | No official data shows where romance scammers are. The FBI's Colombia figure counts victims who live here.                                                                                                            |
| The main danger is a gold digger.                      | The deadliest documented danger is the dating-app setup in Chapter 4. For people 60 and older, investment scams cost the most money. The gold-digger story is the loudest one in the forums and the least documented. |
| If she brings you to her family, she wants your money. | Men married for decades describe family introductions as normal courtship.                                                                                                                                            |
| A big age gap means it's a scam.                       | The scam warnings from the FTC and AARP describe behaviors, not ages.                                                                                                                                                 |
| A request for money before you meet means it's a scam. | The FTC and AARP agree on this one.                                                                                                                                                                                   |

## What to do

- Never send money, gift cards, crypto or wires to someone you haven't met in person.
- Treat any investment pitch from a romantic interest as a scam.
- Decide your limit for helping her family, say it early, and keep to it.
- Help with things you can see. Pay a bill directly instead of sending cash for an emergency you can't check.
- Keep accounts, cards and property titles in your name. Don't sign a broad power of attorney.
- Tell a friend or family member about the relationship, and listen if they're worried, as the FTC advises.
- Report losses to the FTC at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov) and to the FBI at [ic3.gov](https://www.ic3.gov), and file a report with Colombian police.

# What the law says when you live together or marry

This chapter covers the common-law union and its 2-year property rule, civil marriage, prenuptial agreements, inheritance, pensions including US Social Security, property in a partner's name, and spouse and partner visas. It explains the law in plain terms. It's general information, checked in October 2026, and it isn't legal advice. Before you move in with someone or marry here, see a Colombian family lawyer.

A few terms come up again and again. A **cédula** is the Colombian national ID card. An **escritura pública** is a public deed signed before a notary. **Capitulaciones** are a prenuptial or partnership agreement about property.

## A common-law union forms from how you live

Colombian law calls it a *unión marital de hecho*, a *de facto* marital union. This book calls it a common-law union. Two people over 18 who aren't married to each other and who share a "comunidad de vida permanente y singular," a permanent and exclusive life together, are in one ([Ley 54 de 1990, art. 1, as reworded by Ley 2447 de 2025; Ley 2447 de 2025](#)). The union itself needs no ceremony, no signature and no minimum time.

Courts decide from how the couple lived. The Supreme Court's civil chamber looks for a shared will to form a family and a life together that lasts and is exclusive ([Tribunal Superior de Medellín, November 9, 2023, quoting the Supreme Court](#)). Living under one roof is strong evidence. Courts don't treat it as strictly required, and 2023 Medellín rulings disagree on how much its absence matters, so treat that point as contested ([Tribunal Superior de Medellín, 2023; Tribunal Superior de Medellín, 2023](#)). In the November 2023 case, a couple who began living together on August 19, 2015, were declared a single union until his death on June 8, 2019, even though his heirs argued there had been breakups ([Tribunal Superior de Medellín, November 9, 2023](#)).

**Our reading:** You can't avoid a union by never signing anything. Photos, messages, shared bills, witnesses, and how you introduce each other all count as evidence.

## After 2 years, what you acquire is presumed shared

Once a union has lasted 2 years, the law presumes a *sociedad patrimonial*, a property partnership in which each partner owns half of what was acquired during the union ([Ley 54 de 1990, art. 2, as amended by Ley 979 de 2005](#)). The presumption applies when neither partner is married to someone else, or when any earlier marriage's property community has been dissolved ([Ley 979 de 2005; Corte Constitucional, C-193 de 2016](#)). Whether an American who's still legally married in the US blocks the presumption is a cross-border question we couldn't answer. Ask a lawyer.

For a foreigner, the 2 years must be lived in Colombia, and migration records can be used to prove the time here. That's how news reports describe Supreme Court ruling SC1226-2022, a case between a Colombian woman and a French man ([Publimetro, February 2, 2026](#); [Portafolio, undated](#)). We didn't read the full ruling.

The pool covers property produced by the partners' work and mutual support during the union, owned in equal parts. Gifts, inheritances and property owned before the union stay out. The income, rent and increase in value that your separate property produces during the union go in ([Ley 54 de 1990, art. 3, as reworded by Ley 2447 de 2025](#)).

**Our reading:** If you spend your US pension or Social Security on a car or an apartment during a union of 2 years or more, expect it to be treated as shared. The marriage-property rules that apply to these partnerships include pensions earned during the marriage ([Código Civil, art. 1781](#)), but we found no ruling that applies this to a foreign pension. Treat it as a likely risk.

A union can be formally declared 3 ways: by a notarial deed signed by both partners, by a signed record at an authorized conciliation center, or by a family-court judgment based on ordinary evidence ([Ley 979 de 2005](#)). The property partnership ends by deed, by conciliation, by judgment or by death. Claims to dissolve and divide it expire 1 year after the couple separates for good, one partner marries someone else, or one dies ([Ley 54 de 1990, art. 8](#)). If the union ends with your death, her claim can be handled inside the probate of your estate ([Ley 54 de 1990, art. 6](#)).

## Marriage creates shared property on the wedding day

A civil marriage takes place before a notary. Either partner, both, or a lawyer files a written request with each person's birth record and proof that any earlier marriage or union has ended. The notary posts a public notice for 5 business days, then performs the marriage, which is recorded in a public deed and in each person's civil registry ([Decreto 2668 de 1988](#); [Decreto 1556 de 1989](#); [Notaría 19 de Bogotá](#)). Under Constitutional Court ruling C-112 de 2000, the notary where either partner lives can do it ([Decreto 2668 de 1988, with court notes](#)).

A foreigner who doesn't live in Colombia brings a birth certificate and a certificate of single status, or their equivalents, issued within the last 3 months ([Decreto 1556 de 1989](#)). Foreign public documents need an apostille and an official Spanish translation ([Código General del Proceso, art. 251](#)). We didn't find an official checklist for foreigners, so ask your notary what it wants before you gather papers. Since February 13, 2025, both partners must be 18 or older, with no exceptions ([Ley 2447 de 2025](#); [Código Civil, art. 116](#)). The Notaría 19 page still describes rules for minors that this law abolished.

On the wedding day, a *sociedad conyugal*, a marital property community, begins automatically. The Civil Code says that by the fact of marriage, a partnership of property forms between the spouses. Without a written agreement, it exists from the wedding itself ([Código Civil, art. 180](#); [art. 1774](#)). It includes salaries, pensions, interest and income from either spouse's property earned during the marriage, and everything either spouse acquires for value during the marriage. Money you bring into the marriage goes into the community, which then owes you the same sum back ([Código Civil, art. 1781](#)). Gifts, inheritances, and property you owned before the wedding stay yours ([Código Civil, arts. 1782, 1792](#)). A home you buy during the marriage with your own savings stays yours only if the purchase deed says you invested your own funds and intend the home to replace them, or if a prenuptial agreement covers it ([Código Civil,](#)

arts. 1783, 1789).

Couples married abroad who then live in Colombia are presumed to have separate property, unless the law where they married sets a different regime ([Código Civil, art. 180](#)). How a Colombian judge applies that to Americans from community-property states is a question for a lawyer.

|                             | Common-law union                                                                | Civil marriage                                                                    |
|-----------------------------|---------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| How it starts               | From how you live; no paperwork needed                                          | Before a notary, after a 5-business-day notice                                    |
| When shared property starts | Presumed after 2 years of union, lived in Colombia for a foreigner              | On the wedding day                                                                |
| What's shared               | What's acquired during the union, plus income from separate property during it  | Salaries, pensions, income, and everything acquired for value during the marriage |
| Prenuptial agreement        | Allowed, before the 2-year mark                                                 | Must be signed before the wedding                                                 |
| Visa it can support for you | M visa as permanent partner, union formalized more than 1 year before you apply | M visa as spouse                                                                  |
| Her inheritance rights      | Same as a spouse's                                                              | A spouse's                                                                        |

## A prenuptial agreement has to come early

Capitulaciones must be signed before the wedding, by public deed ([Código Civil, arts. 1771, 1772](#)). They can keep specific assets separate, or keep everything separate so that nothing becomes shared ([Supreme Court SC093-2023, as quoted by the Tribunal Superior de Medellín](#)). They can't cut the legal duties spouses owe each other or their common children ([Código Civil, art. 1773](#)). They can't waive inheritance rights either, because Colombian law voids contracts over a living person's future estate ([Código Civil, art. 1520](#)). The Civil Code makes them irrevocable once the marriage takes place ([Código Civil, art. 1778](#)). A 2023 Supreme Court decision suggested spouses could change their property terms after the wedding. That point is contested ([SC093-2023, as quoted](#)).

Partners in a common-law union can sign capitulaciones too. The Supreme Court held in January 2021 that partnership capitulaciones are valid if they're signed after the union begins but before the property partnership arises, which means before the 2-year mark ([SC005-2021, as quoted](#)). A Bogotá notary describes a stricter rule: sign before the union is declared before a notary or judge ([Notaría 19 de Bogotá](#)). **Our reading:** Earlier is safer, because the date a union started is a question of fact your partner could dispute.

A Medellín case shows both the protection and the risk. A couple signed capitulaciones by public deed after their union began, keeping everything separate. After the man died, the woman said she'd signed under economic and psychological pressure, because he'd told her the relationship and a planned trip to the US would end if she didn't. The court found no violence and no defect in her consent. It upheld the agreement and declared the union, with no shared property ([Tribunal Superior de Medellín, November 9, 2023](#)). In another case, the Supreme Court upheld a tribunal that refused to apply capitulaciones because they were being used as a tool of economic violence against an ex-partner. That line of rulings is contested ([STC12233-2022, as quoted](#)).

**Our reading:** Sign well before moving in or marrying. Give her time and her own lawyer. Attach no "sign or else" conditions.

## Inheritance: a will can't take her share

If you die while living in Colombia, Colombian law governs your estate ([Código Civil, art. 1012](#)). First, your spouse or partner takes her half of the shared property. That half belongs to her and isn't part of your estate, so no will can touch it. Then your estate is divided.

With a will: if you have children, or no children but a living parent, half your estate is reserved for them, and you control the other half ([Código Civil, arts. 1240, 1242](#)). A spouse or partner isn't one of those reserved heirs. But if she lacks what she needs to live suitably, she's entitled to the *porción conyugal*, a share the law assigns even against your will ([Código Civil, arts. 1226, 1230](#)). It's a quarter of the estate if you have no children, and one child's reserved share if you do. Her own half of the shared property counts against it ([Código Civil, arts. 1234, 1236](#)). No prenuptial agreement can waive it ([Código Civil, art. 1520](#)).

Without a will: your children take everything, subject to the *porción conyugal*. With no children, your parents and your spouse share equally. With no children or parents, your siblings take half and your spouse half, and with no siblings, your spouse takes all ([Código Civil, arts. 1045–1047](#)). A permanent partner has the same inheritance rights as a spouse ([Corte Constitucional, C-238 de 2012; C-283 de 2011](#)). Colombian relatives keep these rights in a foreigner's estate ([Código Civil, art. 1054](#)).

We didn't research how Colombian courts treat US assets, US wills, trusts or payable-on-death accounts. Ask lawyers in both countries.

## US Social Security usually won't pay a Colombian wife living here

US Social Security pays spouse and survivor benefits, with conditions. A spouse can get up to half your benefit if you've been married at least 1 year, or have a child together, and she's 62 or older or caring for your child who is under 16 or disabled ([20 CFR 404.330](#); [SSA, Family benefits](#)). A widow can get up to 100% of your benefit amount, before any reduction for her age, if you were married at least 9 months before your death. There are exceptions, such as an accidental death or a child together ([20 CFR 404.335](#); [20 CFR 404.338](#)). A divorced spouse needs 10 years of marriage ([20 CFR 404.331](#)).

A residence rule changes the picture for most Colombian wives. A spouse or widow who isn't a US citizen, who first became eligible after 1984, and who lives outside the US must have lived in the US for at least 5 years while married to you to be paid abroad. Short visits don't count ([SSA POMS RS 02610.025](#); [20 CFR 404.460](#)). Colombia gets no exemption. On SSA's country chart, Colombia meets the "social insurance" exception, but SSA says citizens of those countries must still meet the 5-year residence rule. Colombia doesn't meet the treaty exception, and it has no totalization agreement with the US ([SSA POMS RS 02610.015](#); [SSA POMS GN 01701.005, list current September 17, 2026](#)). If she becomes a US citizen, the non-citizen rule stops applying ([20 CFR 404.460](#)).

**Our reading:** A Colombian wife who never lived 5 years in the US with you generally can't collect spouse or widow benefits while she lives in Colombia, even after 10 years of marriage. Claims online that your Colombian wife will get your Social Security are usually wrong. If you want her provided for, plan it another way, and tell her early.

Colombia's own survivor pension matters mainly if you have a Colombian pension, or she does. Under Ley 100 de 1993, a spouse or permanent partner aged 30 or older at the death gets a lifetime survivor pension. If the person who died was already a pensioner, the survivor must show she lived with him until his death and for at least 5 continuous years before it ([Ley 100 de 1993, art. 47](#)). Colombia's Supreme Court and Constitutional Court disagree on whether the 5-year rule applies when the person who died hadn't retired yet, and Medellín judges have ruled both ways ([Tribunal Superior de Medellín, 2023](#); [Tribunal Superior de Medellín, 2023](#)). The 2024 pension reform takes effect April 1, 2027, under Constitutional Court ruling C-264 de 2026. Until then, Ley 100 applies ([Gerencie, 2026](#); [Asuntos Legales, 2026](#)).

### Property in her name belongs to her

Foreigners in Colombia have the same civil rights as Colombians ([Constitución Política, art. 100](#)), so there's no legal need to put a home or car in a Colombian partner's name. If you do, she's the legal owner. To get it back, you'd have to sue and prove she was only a front for your purchase, mostly with circumstantial evidence: who paid, the bank trail and the timing ([Tribunal Superior de Medellín, 2023](#); [Tribunal Superior de Medellín, 2023](#)). During a marriage, or a union of 2 years or more, a home bought for value is shared no matter whose name is on the deed ([Código Civil, art. 1781](#); [Ley 54 de 1990, art. 3](#)).

We found no reliably reported case of a named foreigner losing a home this way, so treat it as a legal risk and not a documented trend. **Anecdote:** A man married 19 years in Colombia says the home, car and other property are in his wife's name on purpose, to avoid problems when he dies ([r/expats, February 20, 2026](#)). He made that choice after a long marriage, which is a different decision from titling property to a new partner.

### Spouse and partner visas: her letter controls them

Colombia's visa rules are in Resolución 5477 de 2022. A Cancillería table dated May 28, 2026, lists it as the resolution in force, with amendments made in 2023 and 2024 ([Cancillería, 2026](#); [Resolución 5477 de 2022](#)).

|                                           | M visa, spouse                                                   | M visa, permanent partner                                                                             |
|-------------------------------------------|------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|
| Proof                                     | Colombian marriage record issued within the last 3 months        | Union declared by deed, conciliation record or judgment, formalized more than 1 year before you apply |
| Her role                                  | Signs a letter requesting the visa and stating you live together | Signs a letter stating a single, steady and stable life together                                      |
| Length                                    | Up to 3 years                                                    | Up to 1 year                                                                                          |
| Time as holder before a resident (R) visa | 3 years                                                          | 5 years                                                                                               |

Officials can ask for more proof or call either of you for an interview, and a spouse application includes Migración Colombia travel histories for both of you ([Resolución 5477, arts. 67, 68](#)). Your spouse or partner signs another letter when you apply for the R visa, and meeting the time requirement doesn't guarantee approval ([Resolución 5477, art. 90](#)). **Unverified:** The Cancillería's public spouse-visa page still says 5 years to an R visa, while the amended resolution says 3. The page appears outdated ([Cancillería, Visa M Cónyuge](#)).

Her signature carries real power. Divorce or separation, in court or in fact, ends the M visa early. She can ask the Cancillería to end it for domestic violence, abandonment, separation or unmet obligations, and you then have 30 days to leave or get another visa ([Resolución 5477, art. 109](#)). If officials find misleading statements or false documents, they can cancel a visa with no appeal. You then have 30 days to leave and can be barred from applying again for 1 to 10 years ([Resolución 5477, arts. 114–117](#)). We found no Colombian law that makes a sham marriage a crime by itself, but false documents are a crime. A former Cancillería official got 5 years and 9 months in prison over a network that used fake marriage certificates to get visas ([Blu Radio, undated](#)).

**Our reading:** A residency that depends on a partner's letter puts your legal status in her hands. A retiree with a pension can usually hold a visa of his own, such as the pensioner M visa under the same resolution, which needs no one's letter. We couldn't confirm 2026 visa fees, so check with the Cancillería.

## What to do

- See a Colombian family lawyer before you move in together.
- To keep property separate, sign capitulaciones by public deed before you move in or marry. Give her time and her own lawyer.
- Keep homes, cars and accounts in your name, and pay from your own account by bank transfer.
- If you buy property while married, have the deed state that you used your own funds.
- Write a Colombian will, knowing it can't take her half of shared property or her *porción conyugal*.
- Don't count on US Social Security for her. Plan her support another way.
- Hold your own visa if you can.

# The line you never cross: minors

This chapter covers Colombian and US law on sex with minors, enforcement against foreigners, how minors get used in crimes against foreign men, and how to check age. This book's standard is simple: 18 or older, verified with a document, every time.

## Colombian law punishes paying, asking and arranging

| Penal Code article | What it covers                                                                                                                                                 | Prison                                                                                                           |
|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| Art. 208           | Sexual intercourse with a child under 14                                                                                                                       | 12 to 20 years                                                                                                   |
| Art. 209           | Sexual acts with a child under 14                                                                                                                              | 9 to 13 years                                                                                                    |
| Art. 217-A         | Asking for or demanding sex with a person under 18 in exchange for money, goods or any kind of payment, or the promise of it, directly or through someone else | 14 to 25 years, plus one-third to one-half more when the offender is a tourist or traveler, Colombian or foreign |
| Art. 213-A         | Organizing, facilitating or taking part in the sexual exploitation of a person under 18                                                                        | 14 to 25 years and a fine                                                                                        |
| Art. 219-A         | Using the internet, a phone or any other medium to seek sexual contact with a person under 18                                                                  | 10 to 14 years and a fine                                                                                        |
| Art. 218           | Photographing, filming, possessing or buying sexual images of a person under 18                                                                                | 10 to 20 years and a fine                                                                                        |
| Art. 219           | Organizing or promoting tourism that includes the sexual use of minors                                                                                         | 4 to 8 years                                                                                                     |

Sources: [Ley 599 de 2000, arts. 190–213-A; arts. 214–236](#); [Ley 1329 de 2009](#); [Ley 1336 de 2009](#).

Under art. 217-A, the asking alone is the crime, and the minor's consent is no defense. Since February 13, 2025, nobody under 18 can marry or form a legal union in Colombia, and a union involving a minor triggers child-protection measures ([Ley 2447 de 2025](#)).

**Our reading:** Colombian law protects children under 14 absolutely, and some foreigners read that as "the age of consent is 14." That reading can put a man in prison for decades. Any payment, gift or "help" tied to sex with someone under 18 falls under art. 217-A. If you buy gifts or pay bills for a partner who is under 18, the law can treat the relationship as paid sex with a minor, whatever she tells you.

## US law follows you here

Under 18 U.S.C. § 2423(c), an American who engages in illicit sexual conduct abroad faces up to 30 years in federal prison. Illicit sexual conduct includes any commercial sex act with a person under 18. Attempts and conspiracies are punished the same as the completed crime. A defense that you reasonably believed she was 18 exists only for commercial-sex charges, and you must prove it by clear and convincing evidence ([18 U.S.C. § 2423](#)). The Justice Department says any US citizen or resident who engages in sexual conduct with a minor in a foreign country is subject to federal prosecution, and that the reason for the trip makes no difference ([US Department of Justice, CEOS](#)).

## "I didn't know" won't protect you

The US Embassy's July 2026 alert has a section titled "Verify the Age of Your Date." It says: "Even soliciting sex from a minor is a criminal offense. Claiming you did not know someone was a minor is not a legal defense." ([US Embassy Bogotá, July 22, 2026](#)).

## Enforcement against foreigners is active

Colombia turns away foreigners with records. On February 14, 2026, Migración Colombia refused entry to 4 US citizens in a single day, at the Armenia, Barranquilla, Cartagena and Bogotá airports, after "Angel Watch" alerts for child sexual exploitation or abuse. Angel Watch is a US program, run by ICE, that alerts more than 120 countries. Migración said 15 foreigners had been refused so far in 2026, and at least 110 at the Medellín, Bogotá and Cartagena airports in 2025 ([Publimetro, February 14, 2026](#)). Another outlet reported more than 70 refused at Medellín's airport in 2025 on suspicion of sex tourism, plus 23 at Cartagena between late 2024 and early 2025 ([Vanguardia, December 13, 2025](#)). **Unverified:** El Tiempo described Cartagena's 23 as expelled, not refused entry, so the sources conflict on that point ([El Tiempo, undated; from a search summary](#)).

Arrests follow. More than 35 foreign tourists have been arrested for child sexual exploitation in Medellín, according to a September 2026 headline ([Infobae, September 7, 2026](#)). In late March 2024, a 36-year-old American from Ohio was found in an El Poblado hotel with 2 girls reported to be 12 and 13. Police let him go, and he flew to Fort Lauderdale. A judge later ordered his arrest, and in March 2025 Colombia's inspector general's office charged police officers over his release ([Vanguardia, March 31, 2024](#); [La FM; Noticias Caracol](#)). In April 2024, a 50-year-old American was found with a 15-year-old in a rental for foreigners ([Publimetro, April 27, 2024](#)). An Israeli man, 42, found in a downtown Medellín hotel with a 16-year-old, was expelled ([El Espectador, 2024](#)). In July 2025, prosecutors broke up a Cartagena group called "Titán 24," arresting 14 people accused of promoting sex tourism with foreigners that involved minors ([Publimetro, July 22, 2025](#)). A canceled visa or an expulsion also brings a ban on new Colombian visas of 1 to 10 years, or longer ([Resolución 5477 de 2022, art. 116](#)).

## How minors reach foreign men

Minors turn up in crimes against foreigners in 3 ways. Gangs use them as bait. Medellín's police commander said the gang in the Mackenzie case used attractive women or minors, according to each foreigner's preferences ([El Colombiano, September 28, 2023](#)), and another report said teenagers were used to lure foreigners who were then kidnapped in Medellín and Cartagena ([Infobae, September 28, 2023](#)). Networks sell them. In April 2024, Medellín outlets reported a network that connected foreign men with underage girls ([Publimetro, April 24, 2024](#)). And minors carry false IDs. In El Poblado, a 45-year-old American was arrested after a citizen called police, and one of the girls, 16, was carrying an altered cédula and was charged with using a false document ([El Tiempo, undated](#)). In the 2024 hotel case above, one report says the girls first claimed to be adults ([Noticias RCN](#)).

**Our reading:** A minor may say she's an adult, may carry a forged ID, and may have been sent by a gang. The law puts the burden on you.

## How to check age

Only Colombian citizens 18 and older hold a cédula de ciudadanía, the adult national ID card, because citizenship begins at 18 ([Constitución Política, art. 98](#)). Minors carry a different card, the tarjeta de identidad. Ask to see the physical cédula. Compare the photo and the birth date with the person in front of you. You can check whether a cédula number is valid, free, on the Registraduría's website ([Alcaldía de Bogotá guide](#); [Portafolio](#)). That check confirms the number. It can't confirm the card belongs to the person holding it, and altered cards exist. If she isn't Colombian, ask to see her passport.

Don't rely on her word, her dating profile, or the door policy of a club or hotel. Colombian law requires hotels and other tourism businesses to adopt and post codes of conduct against child sexual exploitation ([Ley 1336 de 2009, art. 1](#)). If a hotel refuses to let your companion in, take it as a warning. If anything doesn't fit, leave.

## What to do

- See a physical cédula de ciudadanía, or a passport, before anything romantic and before any gift.
- Compare the photo and birth date with the person, and check the number online.
- Never give money or gifts to someone whose age you haven't verified.
- If a hotel turns her away, or the ID looks wrong, end it there.
- If anyone offers you someone young, leave, and call the police at 123.

# Red flags and green flags

This chapter is a checklist. Every red flag in it is a behavior, not a trait of who she is. The chapter noted after each item has the sources.

## Red flags before you meet

- She asks for money, gift cards, crypto or a wire before you've met in person, for any reason. (Chapter 5: FTC, AARP)
- She declares love fast, or keeps finding reasons not to video-call or meet. (Chapter 5: AARP)
- She pushes to move the chat off the app right away. (Chapter 2: FTC)
- Her photos turn up under other names in a reverse image search, or her details change from chat to chat. (Chapter 2: FTC)
- She brings up crypto or any other investment. (Chapter 5: FBI IC3, AARP)
- She shows unusual interest in your nationality, your residency, or your ability to sponsor a visa. (Opinion: Colombia Move, April 26, 2026)

## Red flags at early meetings

- She wants an early meeting at your hotel or apartment, at a friend's place, or in a car. (Chapter 2: US Embassy)
- Someone hands you a drink, snack or cigarette you didn't watch being made, or pushes you to drink a lot. (Chapter 4: US Embassy, Canada)
- She steers you to a second location, especially by a ride she arranged. (Chapter 4: El Colombiano, September 28, 2023)
- She won't show a cédula at your building's front desk. (Chapter 2: US Embassy, July 22, 2026)
- Her stories don't match, or she's vague about where she lives or works. (Opinion: Colombia Move, April 26, 2026)

## Red flags as the relationship grows

- A run of emergencies, each needing cash, that you can't check. (Chapter 5: FTC, Embassy of Denmark)
- Pressure to put a home, car, business or bank account in her name, or to sign a broad power of attorney. (Chapters 5 and 6)
- Requests for your cards, PINs or passwords.
- Open-ended support with no agreement after you've moved in together. (Chapter 6: Ley 54 de 1990)
- **Our reading:** Pressure to cut off your own family and friends. The FTC advises talking to them about a new romance and taking their concerns seriously. (Chapter 5)

## Age red flags: stop on any of these

- She can't or won't show a cédula de ciudadanía or a passport.
- The ID looks altered, or the photo or birth date doesn't fit.
- A hotel refuses to let her in.
- Anyone offers to introduce you to someone young.

## Green flags

**Our reading:** No source we found lists green flags for a relationship like this. This list comes from the sources' red flags turned around, from the cultural guide, and from men married for decades.

- She introduces you to her family and friends, in their homes.
- She has her own work and her own routine.
- She doesn't ask you for money. When you offer help, she declines it or gives back in her own way.
- She's glad to meet in daylight and in public, and to video-call.
- Her stories stay the same over time.
- She's patient with your Spanish.
- She asks about your life and your family more than your passport or your bank.
- She's careful about her own safety. She meets in public, brings a friend, or wants you to meet her family first.

## Not red flags by themselves

- She's a lot younger than you. Men married for decades say a bigger gap brings more problems, but not always, and the scam warnings describe behavior, not age. (Chapter 3)
- She wants you to meet her family early. (Chapter 3)
- She expects you to pay for a date you invited her to. (Chapter 3)
- She's Colombian, or comes from a modest background. (Chapter 3)

## Red flags in your own behavior

- You're offering money or help to get dates. **Anecdote:** One older man on Reddit admitted implying financial help to young women, and then complained they asked for money. (Chapter 5)
- You're hiding your past. Under IMBRA, and in US fiancée-visa cases, your criminal and marriage history is disclosed to her. (Chapter 1: 8 U.S.C. § 1375a)
- You're keeping the relationship secret from the people who know you. (Chapter 5: FTC)

## What to do

- Go through the "before you meet" list before every first date.
- Treat any age flag as a stop, not a question.
- Show this checklist to a friend who knows about the relationship, and ask what they see.

# Closing

This last chapter turns the research into a plan.

The research turned up 2 dangers that need different defenses. The fast one is a setup. A contact from an app or social media leads to a drink, then a private room or a car, sometimes at the first meeting and sometimes after several dates. Public meetings, booked rides and a cédula at the front desk block it. The slow one is money: an online contact who asks for cash before meeting, or a household where money flows one way with no agreement. No money before meeting, limits set early, titles in your name and a lawyer before you move in block that. The gold-digger story, the loudest one in the expat forums, is the least documented of all.

The law also runs a clock. After 2 years of living as a couple in Colombia, what you acquire is presumed shared, and a partnership agreement has to be signed before that point. US Social Security usually won't pay a Colombian wife who lives here. **Our reading:** Both facts put the money conversation early in a relationship, and an honest one protects her as much as it protects you.

No study measures what works for men over 60 here. What Loren has seen living in Colombia, and what long-married men report, point the same way: Spanish, a community, her family, and time.

## What to do

- **In your first month:** Start a Spanish class. Join a parish or congregation and 1 other regular activity, such as a class, volunteer group or language exchange.
- **Before any first date:** Video-call, reverse-search her photos, and send a friend her profile and your plans. Meet in public, in daylight, with a ride you booked.
- **In the first months:** Meet her family and friends, and let her see your life. Say no to requests for money.
- **Before she comes to your home:** She signs in at the front desk with her physical cédula, which also confirms she's an adult.
- **Before you move in together:** See a Colombian family lawyer, sign capitulaciones if you want property kept separate, keep titles in your own name, and hold your own visa.
- **Before you marry:** Sign capitulaciones by public deed before the wedding, write a Colombian will, and plan her support knowing the Social Security rules.

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## Chapter 9: Closing

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