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In the article “*Elder Scam*” *Risk Profiles: Individual and Situational Factors of Younger and Older Age Groups’ Fraud Victimization*, the topic refers to several principles of social sciences such as psychology, the science of understanding human behavior, sociology which looks at a social life and behavior, and criminology, with the types of victims of scammers. The article’s research question is: “By applying Lifestyle Routine Activity Theory and the general theory of crime, what are the differences (risk and protective factors), if any, between the situational and individual characteristics of younger and older victims when it comes to online fraud/scam victimization?” Surveys were the research method that was used. A national sample of US citizens 18 and older, representative by age, sex, and race, was collected using a Dynata research panel. Dynata provided 2,672 individuals for the survey, and 2,558 participants remained in the final sample. The objective of the study is to identify patterns of online victimization among younger and older generations with the methods of logistic regression.

Several concepts in the article were discussed in class, like the Psychological Role of Victims and Cyber Victimization, and Psychologically, several factors increase our risk of cyber victimization. One of the psychological/individual variables was self-control, where victims of cybercrime have been shown to have lower levels of self-control. The article mentioned the low/self-control of the victims at least 35 times. There are other items in the report related to class discussions about the victims, like some victims live alone and have no family to support or guide the older victims. There was another class discussion of the theories suggesting that individuals' lifestyles and routines will determine the risk level. Additionally, the Hacker subculture was a concept discussed in class that relates to the article with the Fraud Subculture, the basis of the report identifying the risk of elder scams. The topic relates because it shows that 48% of the study were victims of scams. Older individuals are more vulnerable to scams than younger individuals, and low self-control is a predictor of most victimization. The challenges and concerns are identifying those like the individual group in the article and determining how to better protect them from being victims of scams. Another class-related topic, Psychology and Awareness of Cybersecurity, where increasing awareness about cybersecurity are essential, training must occur and be ongoing. It should be grounded in the fundamental psychological principle of human behavior. Cybersecurity awareness can reduce the risk of victimization.

Reference

Parti, K. (2022). “Elder Scam” Risk Profiles: Individual and Situational Factors of Younger and Older Age Groups’ Fraud Victimization. *International Journal of Cybersecurity Intelligence & Cybercrime*: 5(3), 20-40. Available at: <https://vc.bridgew.edu/ijcic/vol5/iss3/3>