**Article Review 1:**

**Fraud Victimization for Young and Older Age Groups**

Josh R. Beasley

School of Cybersecurity, Old Dominion University

CYSE201S, Cybersecurity as a Social Science

Dr. Leigh Armistead, CISSP

February 5, 2023

An experimental analysis was done by Katalin Parti, PhD in the article “[Elder Scam] Risk Profiles: Individual and Situational Factors of Younger and Older Age Groups’ Fraud Victimization”. This article summarizes an experiment done with a sample group of young and older individuals to determine what factors of each age group contribute to victimization by fraud. I found this article important for cybersecurity because it details the criminal behavior of frauding individuals in an effort to gain information or money maliciously. This study specifically set out to uncover whether certain variables contribute to fraud vulnerability in young and older age groups. This article also touches on sociological and psychological topics for criminology.

The topic of this study relates to the social sciences of Criminology, Sociology, and Psychology. The discussion in the article regarding what factors might motivate criminals to prey on certain victims is based in Criminology and discussing this deviant behavior. This study was completed on a sample of individuals and divided into two age groups. The young age group was comprised of individuals between the ages of 18-54 and the older age group included people over the age of 55 (Parti, 2022). The discussions of the findings of the experiment were further divided into the demographics of sex, race, education, living arrangement, and employment status (2022). Dividing the group in this way uses methods of Sociology to study the demographic group and how the results affect people using these particular categories. In the final results of the experiment, Dr. Parti discusses how the demographics of the group might have affected the outcome of the final data. In detail, Dr. Parti discusses behavior patterns of these groups and how self control might play a factor in becoming a victim of fraud, which dives into the psychological aspects of this study.

The general understanding within the public eye is that most scammers target the elderly, particularly over the age of 60 (Parti, 2022). “According to the FBI’s Elder Fraud Report 2020, approximately 28% of total fraud losses were sustained by victims over the age of 60…” (Parti, 2022). In this particular study done by Dr. Parti, previous research was taken into account that described scammer and fraud behavior utilizing the General Theory of Crime and the Routine Activities Theory (2022). These models explain that people who have low self control and make decisions based on impulsive actions are more likely to become victims of fraud and scammers (2022). Dr. Parti’s hypothesis is that situational factors, low levels of self control, and demographic variables affect the vulnerability of becoming a victim of online frauding (2022). Dr. Parti uses the Lifestyle Routine Activities Theory (LRAT) to make a basis for the experiment and to discuss the findings. This theory is based partly as part of the Routine Activity Theory by Cohen and Felson (Wilcox, 2015). This theory discusses three variables that must be present in order for an action to be considered criminal activity (2015). These three variables are potential offender, suitable target, and absence of a capable guardian (2015). Lifestyle Routine Activities Theory is part of this larger theory and discusses how a person’s social role and social class affect their lifestyle, particularly their risky decisions (Parti, 2022). Parti summarizes a 2003 research study done by Newman and Clarke which states that cyber space is a perfect environment for fraud due to the increase in this activity across all age groups (Parti, 2022).

Another theory based in Criminology in this study is the General Theory of Crime by Gottfredson and Hirschi, 1990. This theory states that a major determinant of criminal behavior and deviance is self control (Stewart et al, 2004). “Self-control is defined as the ability of the individual to exercise personal restraint in the face of tempting, immediate, and easy gratification both in the short and long term,” (Parti, 2022). Research discussed in this article indicates that self-control is a factor in cybercrime (2022). In addition, Dr. Parti discusses that the elderly are more likely to be able to detect scamming behavior due to their routine lifestyles (2022). So the hypothesis for this study answers this question: “By applying LRAT and the general theory of crime, what are the differences (risk and protective factors), if any, between the situational and individual characteristic of younger and older victims when it comes to online fraud/scan victimization?” (Parti, 2022).

This study was performed using a national sample of 2672 participants found using the Dynata research panel in October of 2020 (Parti, 2022). A small monetary fee was provided to survey participants upon completion of the telephone survey (2022). The group was divided among sex, age group, education, living arrangement, and employment (2022). The goal was to determine a level of victimization to cyber crime compared between young and old age groups using logistic regression (2022). The questionnaire revealed levels of low self-control on each age group. Then, the data was analyzed based on using the LRAT to determine victimization tendency (2022). There were six dependent variables in the experiment which included private information scam, IT support scam, grandparent scam, company impersonation scam, advance fee fraud, and romance scam (2022). Participants had to answer questions about whether they had been approached with these types of fraud, which type of fraud, and if they had become a victim of the scam (2022). They also had to answer a series of questions to determine their level of self-control based on their thoughts and behaviors (2022).

The analysis found that low self-control was a variable reliable to predict the possibility that a person could become the victim of fraud (Parti, 2022). Low self-control was present for the older age group for all variables, except for the grandparent scam (2022). Young males were found to have lower self-control and to have a higher probability to become victims of fraud (2022). Higher education levels were shown to have higher victimization rates in the younger generation, and living arrangement had no effect on victimization rates (2022). In relation to the LRAT, the results found that time spent online was not relative to having more exposure to motivated offenders, which did not support earlier research discussed in the article (Parti, 2022). The younger age group was more susceptible to online fraud in the IT support scam, romance scam, and grandparent scam. The older age group had no predictors of victimization by motivated offenders based on amount of time online (2022). In the target sustainability measure, there was a strong connection between online presence and giving money to scammers, which proved the hypothesis true (2022). In the private information scam, the results showed that older people are able to protect their data better than the younger age group (2022). Having a capable guardian was significant in predicting victim status for both age groups, meaning the more presence of antivirus software, firewall protection, and a person to report the incident to made people less likely to become victims (2022).

My critique of this study is that it completed the task of generally determining if certain individuals might become prone to scamming crimes, as a whole. I feel the sample was not well represented with many demographic groups. The majority of the young participants were white, college educated, employed individuals. The non-white, lesser educated segment of the population was not well represented, and so, I feel like the results are somewhat skewed and the results are not indicative of society as a whole. I also feel as if the survey questions were general in nature and I am not convinced that a survey is the best scientific approach for this type of data. Some people might be ashamed to admit they have been a victim of a scam, they may not trust the survey if they were victims of a scam and may not participate as the study intended. I also found it surprising that the more individuals reached out for help or to report a scam that they were likely to be more victimized. If I am a victim of a scam, I feel like I would be more likely to be more aware of scams in the future and be more careful about my behavior.

This study found that scammers determine how to use people’s emotions to get them to open up to becoming their victims (Parti, 2022). This plays on the psychological aspect of these types of crimes. The grandparent scam is an imposter pretending to be a grandchild or relative of the person called and asking for money to get them out of financial trouble (Parti, 2022). Romance scams often attack those looking for relationships online (2022). All of these manipulations play on the emotions of people and their behaviors. This makes it more difficult for those living alone because they have no one to discuss these communications with. People with higher education levels have more to lose and so they become more of a target than those who are unemployed, retired, or have less money. In this way, it seems like groups that are non-white, less educated, single, and without a job were not represented in this study because they were considered to be less likely to be a victim of a crime due to the lack of resources. What can be taken away from this study is for society to be proactive in making sure computers are safe with antivirus software, having a reliable person to go to for help, and educated not to give any personal information out to anyone who is a stranger. Steps must be taken to double check the emails, texts, or phone calls we receive by asking that company or person directly if they made contact with us. In this case, I feel more intense study should be done with these sample individuals to determine their future behavior and if they fell victim to scams again.

References

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.* <https://vc.bridgew.edu/ijcic/vol5/iss3/3>

Stewart, E. A., Elifson, K. W., & Sterk, C. E. (2004). Integrating the General Theory of Crime into an Explanation of Violent Victimization Among Female Offenders. *Justice Quarterly, 21(1), 159–181.* <https://www.ojp.gov/ncjrs/virtual-library/abstracts/integrating-general-theory-crime-explanation-violent-victimization>

Wilcox, P. (2015), “Routine Activities, Criminal Opportunities, Crime and Crime Prevention”.  *International Encyclopedia of the Social & Behavioral Sciences, 2015 pg. 772-779*

*[https://doi.org/10.1016/B978-0-08-097086-8.45080-4](https://doi.org/10.1016/B978-0-08-097086-8.45080-4                      )*