“Elder Scam’ Risk Profiles: Individual and Situational Factors of Younger and Older Age Groups’ Fraud Victimization” Article Review

Kyle D. Reinert

Old Dominion University

Author Note

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No one is truly safe in this booming era of technology. Whether you are older, younger, or even think you know everything there is to know about technology, everyone is a target to scams and fraud. This article relates to the social science principle of psychology as it focuses on whether “…scams work differently by age group” (Parti, 2022). They imply inductive research by surveying Americans to create a statistical analysis based on specific human behaviors and patterns of online victimization. As a result, the 2,558 Americans were divided by age group: the younger victims (18-54 years old) and the older victims (55+ years old) (Parti, 2022).

The study begins with a literature review of the lifestyle routine activities (LRAT) theory, lifestyle-based suitable targets and exposure, capable guardianship, self-control, and the vulnerability of the elderly in a theoretical context. It was evident that an individual’s daily activity, the intensity of online involvement, flawed security systems, low self-restraint, and the increase in cognitive impairment have taken part in causing a majority of these victimizations. They then create a demographics table comprising each sample’s characteristics, including sex, race, education, living arrangement, and employment. Each sample was then surveyed by answering “yes” or “no” to six different scenarios of scams (private information scam, IT support scam, grandparent scam, company impersonation scam, advance fee fraud, and the romance scam). A series of logistic regressions followed to analyze and calculate the result of their findings (Parti, 2022).

It was concluded that scams do work differently for different age groups. The older victims are more likely to show a higher risk for low self-restraint regarding techniques that manipulate emotions. For example, a “family” member or loved one who calls and is in need of money. They also had higher risks for IT support scams as they were not as cognitive in technology. The younger victims were at higher risk for romance scams and private information scams as they had more prolonged exposure to online activities. Uncapable guardianship and low basic computer knowledge resulted in many of their victimizations. For example, parents let their children gain access online and do not monitor their actions. These children are unaware of how to identify a scam properly and are then victimized.

This topic heavily contributes to one of the many challenges and concerns of marginalized groups, especially senior citizens, persons with cognitive impairments, etc. Even those who are not of those groups are faced with these issues. Anyone can leisurely click “accept…” on a website they google searched and be unaware of how much personal data they have just released to it. Scammers will use any type of information they can get their hands on to keep their scams going continuously. Even just one’s email is enough for them to successfully implant a fake message and have you click on their virus-infected links. For example, I received several emails stating that any veteran who was impacted by the Camp Lejeune water pollution should file under the Camp Lejeune Lawsuit and it will get you heavily compensated. Being in the military, lots of military-related emails were normal to receive, but because this specific email kept getting sent to me, I wanted to ‘unsubscribe.’ After clicking the blue ‘unsubscribe’ button, it sent me straight to my browser and loaded an entirely unrelated website from the email with no usual unsubscribe survey or confirmation. Then I realized the email was completely fake, and I had just fallen into their email chain scam. From then on, no matter if I blocked the sender or reported a scam, the emails never stopped coming. This situation can happen to anyone, especially if they are not careful. Overall, the study does contribute a great deal of awareness of online victimization in society. Technology plays a massive role in people's lives today, and the internet has become a significant part of that (i.e., shopping, communicating, earning a living, etc.); therefore, scams and frauds are also on the rise.

Bibliography

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