

Article Review #2: A Critical Article Review of "Elder Scam" Risk Profiles Individual and Situational Factors of Younger and Older Age Groups Fraud Victimization

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Introduction

An overall overview of this article is Katalin Partifi's closer look into why online scams and frauds primarily affect the older population compared to the younger population. To investigate this topic, the Parti utilizes two well-known criminological frameworks, the Lifestyle-Routine Activities Theory (LRAT) and the General Theory of Crime (which focuses upon the concept of self-control), to investigate whether the same factors impact both populations as it comes to crimes and scams online. Parti examines a sample size of 2,558 Americans of all ages, sexes, and races. Through this data collection and analysis, she aims to determine the differences between the two populations in relation to scams and cybercrimes and to discover any factors that may either enhance or reduce the risk of falling victim to online fraud.

Relation to Social Science Principles/Concepts

When examining how this article relates to and incorporates principles of social sciences, I was able to identify three key principles that closely relate. The first being empiricism, since the study's findings are drawn entirely from real survey data collected from 2,588 Americans rather than from assumptions or hunches. Another clear principle identified throughout this article is determinism, since Parti claims that fraud victimization is not random but is instead shaped and influenced by many factors like low self-control, daily online habits, and the absence of proper guardianship. Lastly, the study reflects parsimony through its heavy reliance on self-control theory, which, as covered in this course, explains complex human behavior using just a small set of variables (Parti, 2022).

Research Question/Hypothesis/Independent Variable/Dependent Variable

Research Question: By applying LRAT and the general theory of crime, what differences, if any, exist between the situational and individual characteristics of younger and older fraud victims when it comes to online scam victimization (Parti, 2022)?

Hypothesis: The article does not directly state a formal hypothesis, but it is implied that low self-control and risky lifestyle-routine activities (such as extensive online presence and providing money to scammers) would predict fraud victimization and that these risk factors would operate differently depending on whether the victim belonged to a younger or older age group (Parti, 2022).

Independent Variables: The key independent variables identified throughout this article include self-control (measured via a five-item scale); lifestyle variables (such as the number of hours that the individual spends online and using online services); target suitability (whether they have previously given money to a scammer); capable guardianship of technology (such as using antivirus software, taking nontechnical measures to protect their computers and technology, and being willing to report scams to authorities); and then a variety of demographic variables (such as sex, race, education, employment, and living arrangement) (Parti, 2022).

Dependent Variables: The dependent variables were six binary victimization outcomes drawn from the FBI's elder fraud list: private information scam, IT support scam, grandparent scam, company impersonation scam, advance fee fraud, and romance scam (Parti, 2022).

Types of Research Methods used

The type of research method used in this article includes the quantitative survey research method. The sample of 2,558 individuals from across the USA was collected through the surveying company Dynata, which samples individuals at random and through permission-based

recruitment. This sample is representative of the USA in terms of age, sex, and race. Online, these individuals completed a survey in October of 2020 to provide information regarding their self-control, online lifestyle, victimization experiences, and their demographics. This kind of research method was discussed within the course in both Module 1 and Module 3, where it was described as a survey research method, one of the most common methods that social scientists use to study human behavior. Specifically, Module 3 described how the survey research method is often used to gather information about victimization experiences in ways that would be very difficult for individuals to report in any other manner.

Types of Data Analysis used

The primary analysis method used logistic regression as the primary statistical method, running two separate models using SPSS 26 software. The first model used self-control and demographic variables to determine the effect on scam victimization. The second model used the variables related to the LRAT theory along with the same demographic controls. These models were performed separately for younger and older individuals. The researchers used odds ratios, chi-square and pseudo R-square values to determine the results of these models. Overall the researchers utilized an advanced but common method of analyzing the data to determine if the theories proposed for scammy victims were supported by the data.

Connections to other Course Concepts

When looking at how this article relates to other course concepts, it connects to multiple concepts covered in this course so far. The first course topic that relates to this article is module 5, the psychological theories of cyber offending and victimization, including self-control. theory.

According to self-control theory, individuals with low amounts of self-control tend to act impulsively and commit crimes or displays of deviance. There exist numerous studies that use this theory in relation to the study of . This article indicates that individuals with low levels of self-control are indeed significantly more likely to suffer victimization from cyber scams across all scam categories, and the relationship between low self-control and scam victimization is even stronger among the older adult group of individuals.

Another course concept that relates to this article is Module 4. Module 4 introduced the concept of social engineering, describing it as the art of human hacking through manipulation. Hackers who exploit weaknesses in human psychology will always bypass antivirus software and other technical security solutions. The article emphasizes that older individuals fell victim to romance scams despite the presence of antivirus software. Furthermore, individuals with more knowledge of computers were more likely to recognize the scam calls made by grannies to younger victims. Thus, these findings support the idea that scammers can successfully find and exploit psychological weaknesses in victims with calls over the telephone rather than through cyberattack methods.

Connections to the Concerns or contributions of Marginalized Groups

This article has a very clear focus on the concerns of older adults, who are a marginalized group. The article highlights how Older adults are targeted by criminals and identity theft scams at a much higher rate than any other age group, receiving 28% of all fraud losses in the United States, according to the FBI's Elder Fraud Report 2020, and losing over \$1 billion of their resources in the United States that year alone (Parti, 2022). Despite these high rates of victimization, older adults are also the least likely to report these instances to the authorities. Reasons for this underreporting include the fear of being blamed for an instance of identity theft,

a desire for financial independence, and the stigma that may result from being caught in such a situation (Parti, 2022).

Conclusion

In conclusion, this article helps to better our understanding of how cybercrime victimization is shaped by human behavior, social context, and psychological vulnerability. As such, it aligns closely with the main principles of this course, which are that cybersecurity is not just a consideration of technical components of cybersecurity but also of the human elements involved with the performance of cybersecurity and cybercrime.

References

- Katalin Parti. (2022). “Elder Scam” Risk Profiles: Individual and Situational Factors of Younger and Older Age Groups’ Fraud Victimization. *International Journal of Cybersecurity Intelligence and Cybercrime*, 5(3). <https://doi.org/10.52306/liqs5025>