

## Science Shows that Elderly Really Are More Susceptible to Scams - How to Protect Friends and Family

December 13, 2012 - All of my life I've been hearing that the elderly are more susceptible to scam artists. And there is actually a lot of empirical data to back that claim up. In fact, a 2011 study conducted by AARP found that the average age of fraud victims was 69. It also found that those over 50 year of age were less likely to take steps to protect themselves from fraud than younger people. But these are just statistics that confirm the claim. They don't address the reason for this at all. But now there is some scientific data that shows precisely what makes people more vulnerable as they get older.

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A psychologist at UCLA, Shelley Taylor, was curious about whether elderly people were actually more vulnerable to scams than the general public, and what made them so. So Taylor conducted a small study.

The study was based on recognizing the tell tail signs of deceit in facial expressions. 119 people over the age of 55 were used, along with another 24 people who were in their 20's. Both groups were shown pictures of people and asked if the person in the picture looked trustworthy.

The pictures were broken down into three groups. One group as of people with expressions that were neutral. Another was of people with trustworthy expressions. And the third group was of people with untrustworthy expressions. There are things that people do unconsciously when they are trying to deceive someone. Things like cross their arms, look away, lean back, etc... Likewise, there are things that we do unconsciously when we are telling the truth.

Both age groups were actually equal in rating the pictures that were neutral or trustworthy. But there was a wide disparity between both age groups when it came to the pictures of people with untrustworthy expressions. Older adults were significantly more likely to say that the person in the picture was trustworthy when, in fact, they had an untrustworthy expression. So now Taylor had proof of the problem but still didn't know why.

So a small follow-up study was conducted that used Magnetic Resonance Imaging to study the brains of people in both age groups as they looked at pictures. What Taylor found was evidence that there is less brain activity in older people in the area of the brain responsible for assessing risk. Now we know the answer to "why".

As interesting as the study is, it doesn't do the average person any good if they don't know about it. Yesterday, we published an article on holiday shopping scams making the rounds. The study mentioned above clearly shows that the older you are, the more vulnerable you will be to these scams. This means that as we all age, the more cognizant we need to be that we're no longer processing information the way we did as younger adults.

With all of this in mind, if you are more than 50 years of age or if you have friends or relatives that fit into this age group, then it might be a very good idea to talk about this issue. Forewarned is forearmed. In this case, knowing that there may be an issue in the way information is processed could be enough to make you or a loved one a little more skeptical when approached. And that could prevent a wide variety of crimes including fraud and identity theft.

byJim Malmberg

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