

Are older people more likely to fall for COVID-19 scams than younger people?

December 15 2021



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Are older people more likely to fall for COVID-19 scams than younger generations? Despite a prevailing mentality that older people are less up to speed on the latest technology and 21st century scams, new research suggests that cautiousness concerning scams does not vary between age

groups.

In our highly interconnected age, the opportunities to try and exploit people into handing over large sums of money through various falsehoods are now widespread. Unsurprisingly, the arrival of the COVID-19 pandemic also coincided with the start of a new wave of scams.

By October of this year, the US Federal Trade Commission reported more than 270,000 COVID-19 fraud cases that cost their victims a total of more than \$580m.

But according to research published in *Frontiers in Psychology*, [older people](#) are not more likely to respond to these scams than younger or middle-aged people, despite being the target of scammers. Instead, older people are significantly more wary of the claims the [scam](#) messages are making than [younger generations](#).

The findings were made by researchers from Cornell University, Scripps College, and Claremont Graduate University in the US; and the University of Southampton in the UK. This study involved 210 participants, of which 68 were between the ages of 18 and 40, 79 aged between 41 and 64, and 63 aged between 65 and 84.

Each participant was presented with COVID-19 messages based on real-life scams including an email claiming to be from the World Health Organization, a text message warning that they've been exposed to COVID-19, and an announcement claiming that a new vaccine could cure the disease in hours. They were also presented with a legitimate face mask ad.

The 'bullshit receptivity scale'

One of the measurement tools used in this study is the so-called 'bullshit receptivity scale' put forward by Gordon Pennycook and other scientists in 2015. It asks participants to rate the 'profoundness' of impressive-sounding statements such as 'good health imparts reality to subtle creativity'.

Unbeknownst to the participants, the statements were randomly created to have an intact syntax, but be meaningless in content. In a later study, Pennycook and David Rand found that [people](#) who ascribe more profoundness to such random statements are also more likely to perceive 'fake news' as accurate. In this latest study, corresponding author Julia Nolte of Cornell University said she and her team found that a higher receptivity to 'bullshit' is associated with a greater willingness to respond to COVID-19 solicitations.

Yet the study's older participants were less likely to perceive 'bullshit' statements as valid. This might prevent older adults from becoming fraud victims, as age differences in susceptibility to bogus statements were associated with older adults being more wary of the alleged benefits of COVID-19 scams.

"There is a common perception that older adults are at higher risk of falling victim to fraud, or are more likely to be targeted directly by scammers," Nolte said. "As a result, warnings about COVID-19 scams might be specifically addressed at this demographic. Our study reveals that it is important that these warnings also reach younger and middle-aged adults, as they are more likely to perceive COVID-19 solicitations as beneficial than older adults are."

Helping to educate people

Prior to COVID-19, she added, research into age differences in susceptibility to fraud was already yielding mixed findings. Whereas

some studies found that older adults are more likely to be victimized, other studies report heightened vulnerability in middle-aged adults.

"These differences in findings could stem from the various types of scams or frauds used and from the fact that many consumers fail to report incidents of fraud victimization, especially older adults," Nolte said.

"To illustrate, [older adults](#) are less likely to report COVID-19 fraud complaints complaint, but that does not mean that they are less affected by COVID-19 scams than other demographics are. In fact, adults over 80 lose a much higher median amount of money (\$1,000) to COVID-19 scams than younger [age groups](#) do (\$244 - \$590)."

Looking to the future, Nolte and her fellow researchers recommend testing a wider variety of COVID-19 scams to provide better data to help tackle this problem in the years ahead.

"It is possible that some types of COVID-19 [scams] are more likely to trick consumers, or certain consumer demographics, than others. More research is needed to understand what makes specific COVID-19 scams 'work' and how we can protect and educate consumers accordingly."

More information: Susceptibility to COVID-19 Scams: Does Age Matter? *Frontiers in Psychology* (2021). [DOI: 10.3389/fpsyg.2021.789883](#) , [www.frontiersin.org/articles/10.3389/fpsyg.2021.789883/full](#)

Provided by Frontiers

Citation: Are older people more likely to fall for COVID-19 scams than younger people? (2021,

December 15) retrieved 27 April 2024 from <https://medicalxpress.com/news/2021-12-older-people-fall-covid-scams.html>

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