Are the Elderly More Trusting of Strangers?

The Federal Trade Commission and the FBI have both concluded that elderly individuals are seen as easy targets for fraud due to their tendency to trust complete strangers. While this conclusion has been generally accepted as true, a recent study from the UCLA Department of Psychology and Division of Geriatrics set out to prove it scientifically¹. The study shows that elderly individuals may be more susceptible to financial fraud than younger people because our perceptions of trust, and who is trustworthy, may change as we age.

The study found that older adults show a positivity bias, meaning that they generally report being more happy and satisfied with life, they experience negative emotions less strongly than younger people, and they retain positive information better than negative information. The researchers argue that this positivity bias means that the elderly are more likely to trust an untrustworthy person, whereas younger adults are more likely to be skeptical and more receptive to negative social cues, like body language.

The researchers explain that this difference between younger and older adults may be due to changes in the human brain that occur while we age. Individuals in the study were shown photographs and asked whether they would trust the person in the photograph. The study showed that younger adults exhibited increased brain activity when confronted with signs of untrustworthiness, such as shifty eyes or a smug smile. However, older adults exhibited little or no brain activity when they viewed the same photographs.

Researchers have concluded that the brain’s built-in red flags or alarms do not seem to work as effectively in older adults, making them more susceptible to fraudsters or unscrupulous businesses. They argue that older adults are less likely to use intuition or a “gut feeling” when making the decision of whether to trust a stranger.

However, this does not mean that we are doomed to becoming victims of fraud and scams as we age. The good news is that we can practice becoming more cautious with strangers, and we can continue to train our brains to become familiar with the signs of untrustworthiness.

For more information on consumer fraud and scams, including helpful preventative tips and contact information for other community resources, contact Stetson University College of Law’s Elder Consumer Protection Program by e-mail at elderconsumers@law.stetson.edu, or by telephone at (727) 562-7888.


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