

PROCEEDINGS OF THE 19TH INTERNATIONAL
CONFERENCE

WORK AND ORGANIZATIONAL PSYCHOLOGY 2020

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PSYCHOLÓGIA PRÁCE A ORGANIZÁCIE 2020

ZBORNÍK PRÍSPEVKOV Z 19. MEDZINÁRODNEJ
KONFERENCIE

**Ivana Piterová,
Denisa Fedáková,
Jozef Výrost (Eds.)**

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**ZBORNÍK PRÍSPEVKOV Z 19. MEDZINÁRODNEJ KONFERENCIE
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**Institute of Social Sciences, CSPS SAS
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Introduction

Due to the COVID-19 pandemic the 19th International Conference Work and Organizational Psychology 2020 took place online between 20 and 21 May 2020.

Despite the unprecedented situation, over 35 participants took part in the Conference with 11 online presentations and 19 posters. The online presentations were divided into three sections: Psychology in Organisations; Diagnostics in Work Psychology, and the Social Context of Work.

In this book of conference proceedings, following a now over 20-year tradition, we present 23 selected studies, which have been presented in the form of a lecture or a poster at the conference and later submitted as written papers and peer reviewed. We would like to thank our colleagues from Charles University in Prague, Palacký University in Olomouc, Tomas Bata University in Zlín, Masaryk University in Brno, Constantine the Philosopher University in Nitra, P. J. Šafárik University in Košice and from the Centre of Social and Psychological Sciences in Košice for their valuable help with the organization of the conference and for their cooperation in the review process. We wish that the readers of the proceedings will find interesting information and inspiration for their own work tasks and practice.

This conference, organized by the team of the Centre of Social and Psychological Sciences in Košice, was a special one due to the global pandemic and consequently a time of physical and social distancing. However, it is worth emphasising that the organizers succeeded in keeping the conference continuity, and despite the online distancing the conference climate still enabled valuable and inspiring discussions between participants.

*Ivana Piterová, Denisa Fedáková & Jozef Výrost
editors of the conference proceedings*

Úvodné slovo

Kvôli celosvetovej pandémie COVID-19 sa 19. ročník medzinárodnej konferencie Psychológia práce a organizácie 2020 konal online, v dňoch 20. – 21. mája 2020.

Navzdory okolnostiam a neobvyklej situácii sa konferencie zúčastnilo viac ako 35 ľudí, s 11-timi online prezentáciami a 19-timi posterami. Online prezentácie boli rozdelené do troch sekcií: 1. Psychológia v prostredí organizácie; 2. Psychologická analýza pracovnej činnosti a psychodiagnostika v psychológii práce; a 3. Práca a jej sociálny kontext, jednotlivec v práci.

V tomto konferenčnom zborníku z konferencie, ktorá má viac ako 20 ročnú tradíciu, prezentujeme 23 príspevkov, ktoré boli na konferencii prezentované formou prednášky alebo posteru a neskôr boli v písomnej podobe zaradené do recenzného procesu. Radi by sme sa poďakovali našim kolegom z Karlovej univerzity v Prahe, Univerzity Palackého v Olomouci, Univerzity Tomáše Bati v Zlíne, Masarykovej univerzity v Brne, Univerzity Konštantína Filozofa v Nitre, Univerzity Pavla Jozefa Šafárika v Košiciach a z Centra spoločenských a psychologických vied SAV v Košiciach, za ich pomoc s organizáciou konferencie a ich spoluprácu na recenznom procese. Želáme čitateľom tohto zborníka, aby našli zaujímavé informácie a inšpiráciu pre ich vlastnú vedeckú prácu, aj odbornú prax.

Tohtoročná konferencia PPaO 2020, organizovaná tímom Centra spoločenských a psychologických vied SAV, bola kvôli globálnej pandémie a z toho vyplývajúcich fyzických odstupov realizovaná v netradičnej online podobe. Napriek tomu, stojí za to zdôrazniť, že organizátori uspeli v udržaní kontinuity konferencie a napriek fyzickej vzdialenosti, online podmienky konferencie umožnili hodnotné a inšpirujúce diskusie medzi jej účastníkmi a účastníčkami.

Ivana Piterová, Denisa Fedáková & Jozef Výrost
editori konferenčného zborníka

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Older Adults' Vulnerability to Fraud: Narrative Review Study

Zraniteľnosť starších dospelých voči podvodom: Prehľadová štúdia

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Abstract

Objective. *Older adults are frequently victimized by various types of fraud, which, in addition to economic losses, leads to psychological distress. The amount of fraud is likely to increase as the population of older people constantly grows. The scientific interest in the fraud vulnerability of older adults has also increased over the past years. The aim of the study is to provide a brief overview of research findings on the subject matter.*

Method. *The research was conducted utilizing keywords such as 'fraud', 'scam', 'vulnerability', 'older adults' in relevant academic databases. 21 empirical studies published since 2015 were selected as the basis for this review paper.*

Results. *Fraud vulnerability of older adults rises partly from age and retirement transition - related changes, as well as other personal, psychological, social, and situational characteristics. Methods and suggestions for future research and practical interventions are also discussed.*

Conclusions. *A review study may help us in further research in the selection of the thematic focus and an appropriate research methodology in order to strengthen prevention and intervention programs aimed at a group of older adults.*

Limitations. *The limitations of this study lies in the disadvantages of the used narrative-method review, such as possible subjectivity or cognitive bias, no quantification of data, and possible omission of literature outside of selected databases or unpublished articles.*

Keywords. *Fraud; scam; financial exploitation; vulnerability; victimization; older adults*

Abstrakt

Cieľ. *Starší dospelí sa často stávajú obeťami rôznych druhov podvodov, čo okrem ekonomických strát vedie k psychologickému distresu. Rozsah podvodov sa pravdepodobne bude stupňovať s rastom populácie starších ľudí. Dôsledkom toho sa v priebehu posledných rokov rozrástol i vedecký záujem o zraniteľnosť starších ľudí voči podvodom. Štúdia má za cieľ poskytnúť stručný prehľad výskumných zistení týkajúcich sa tejto témy.*

Metóda. *Na základe elektronického vyhľadávania kľúčových pojmov ako „fraud“, „scam“ „vulnerability“, „older adults“ v relevantných akademických databázach bolo vybraných 21 empirických štúdií publikovaných od roku 2015 ako základ pre tento príspevok.*

Zistenia. *Zraniteľnosť starších ľudí voči podvodom je čiastočne ovplyvnená vekom podmienenými a s prechodom na dôchodok súvisiacimi zmenami, ako aj ďalšími osobnými, psychologickými, sociálnymi a situačnými charakteristikami. Používané metódy a odporúčania pre ďalší výskum a intervenciu sú taktiež diskutované.*

Záver. *Vytvorenie prehľadovej štúdie nám v budúcom výskume pomôže pri tematickom zameraní a voľbe vhodnej metodológie výskumu s cieľom posilnení preventívnych a intervenčných programov zameraných na skupinu starších dospelých.*

Limity. *Limity tejto štúdie spočívajú v nedostatkoch použitej metódy - naratívnej prehľadovej štúdie, ako sú možná subjektivita či kognitívne skreslenia, chýbajúca kvantifikácia dát a možné nezahrnutie štúdií mimo zvolených databáz či nepublikovaných dát.*

Kľúčové slová. *Podvod; finančné vykorisťovanie; zraniteľnosť; viktimizácia; starší dospelí*

Introduction

Fraud can be defined as 'an invitation, request, notification or offer, designed to obtain someone's personal information or money or otherwise obtain a financial benefit by deceptive means' (The Australian Bureau of Statistics, 2008, p. 5, in Cross et al., 2016). In accord with the taxonomy of fraud (Beals et al., 2015), this review study focuses on the literature on the seven sub-categories of fraud ; fraud against an individual, specifically targeted at elderly victims, conducted via all different methods, such as the internet/email, texting/direct message, mailed advertisement, TV and radio, telemarketing, and in person.

The consequences of fraud victimization are partly based on the amount of money lost, the financial situation of the victim, and resources available to recoup (Cross et al., 2016). This is probably why DeLiema et al. (2017) report no measurable impact of fraud victimization on cognitive, psychological, or physical health outcomes. However, many studies describe a strong emotional and psychological impact on the well-being of fraud victims. In Cross et al. (2016), participants described their emotional responses as a feeling of shame, embarrassment, distress, anger, sadness, but also worry, shock or loneliness. The psychological consequences, such as depression, anxiety, suicidal thoughts, lower self-efficacy, lack of confidence, and feeling of insecurity can lead to changes in behaviour, such as cautiousness, distrust and avoiding people, and physical impact, such as insomnia, nausea, and weight loss (Cross et al., 2016). Also according to the study of Zunzunegui et al. (2017) victims of financial fraud had poorer health, more mental health and sleeping problems, and a poorer quality of life. Furthermore, keeping such incidents as a secret from family and friends or not reporting the fraud to authorities can seriously affect the well-being of the victim.

The importance of research into the fraud vulnerability of older adults is linked to demographic ageing, which means that with the growing number of older people, the number of frauds targeting this particular group may increase in the future (Burnes et al., 2017). The aim of this paper is to bring together recent knowledge about the topic to prepare the ground for research in Slovakia. The search was conducted utilizing keywords: fraud, scam, financial exploitation, victimisation, vulnerability, older adults, and seniors in academic databases such as WOS Core Collection, Scopus, EBSCO, PubMed, MedLine, and PsycInfo. The terms were combined with “and” or “or” to narrow the results. As the basis for this review study, 21 empirical studies (conducted on a sample of older adults aged 50 and older, without cognitive impairment, neurological or mental illness, published in English since 2015) were identified.

Based on the analysis of selected papers, three basic questions will be answered. First, whether older adults are indeed more likely to be victims of fraud, and what kind of fraud, and therefore whether future research needs to focus only on older people only, or on a specific type of fraud. It also answers the question of what methods are used in a given research and what vulnerability factors have been revealed. Last but not least, the paper searches for gaps in research and, based on the information obtained, presents recommendations for future research and intervention programs targeted at the vulnerable group of people.

Prevalence and reporting issue

There is a difference in fraud victimization and fraud vulnerability. While prevalence is the proportion of people who have been victims, vulnerability refers to the higher possibility of being victimized based on lacking knowledge about fraud practices or deficiency in specific physical, cognitive, social or psychological characteristics.

Many academics seem to agree that frauds are often targeted at older people, but it is possible to find conflicting answers to the question whether older adults are more likely to be victimized than their younger counterparts (Burnes et al., 2017; Cross, 2016; Whitty, 2018). The prevalence of fraud has been measured mostly by complaint data, media reports or self-report items (Lichtenberg et al., 2015). The general problem regarding the prevalence is the under-reporting of fraud, which complicates the effort to quantify the actual situation making it difficult to answer the question about who the most risky group is and also the actual number of fraud committed on older adults. Another difficulty is the over-representation of older people or, conversely, the exclusion of older adults with cognitive impairment from research samples, or simply their unwillingness to participate. While there is no clear evidence that the risk of victimization increases with age, a longitudinal study by Lichtenberg et al. (2015) reports an increasing rate of fraud as support for the general perception that older adults are increasingly targeted by fraudsters.

There is a great variability in the prevalence across studies, depending on the research sample, reporting periods and wording of questions. In addition, there are certain types of fraud that could be predominantly targeted at older people. Research has already identified a higher vulnerability among older adults to: cyber-attacks associated with health, finances, and legal ideologies (Oliveira et al., 2017), phishing (Sarno et al., 2017), pension scams (AgeUK, 2015) or mass-marketing fraud (Shao, Yang et al., 2019), which is considered to be the outcome of specific circumstances and characteristics, such as social isolation, cognitive impairment or accessibility in case of doorstep crime. Official statistics about actual fraud occurrence in Slovakia were not found, although, there is a lot of anecdotal evidence about frauds being targeted at older adults in Slovakia. The media and also the Police in the Slovak Republic (MINV, 2020) alerts older citizens to reported cases of fraud or crime, including personal and telephone contact, where fraudsters introduce themselves as doctors, nurses or employees of power plants, waterworks, gasworks, social services, or as home sellers. However, financial frauds or financial exploitation on the elderly may be committed by a known person- family members or close relatives, many of which are not reported at all. To know a more exact

prevalence of different types of fraud targeted at older adults in Slovakia, there is a need for further research. This led to the second question, and therefore what methods are used in this area of research and what are the shortcomings in the methodological area.

Research methods

Firstly, this review study is oriented only on literature where older adults are potential victims of fraud. Regarding age, target participant must be in some studies aged 65+ (Kircanski, et al. 2018), 60+ (Judges et al., 2017; Shao, Yang et al., 2019) or even 50+ (Cross, 2016; DeLiema et al., 2020) depending on the accepted definition of elderly or an older person. 'With the increase of human life expectancy, age is becoming less and less a determinant of retirement' (Mao et al., 2017, p.4). In addition to that, Morrison et al. (2020) stressed the tendency of research to focus on chronological age as an individual characteristic instead of maybe more reliable variables that may better describe different life events, especially if we talk about older adults and the retirement transition process.

Secondly, there are studies that use semi-structured interviews (Cross, 2016; Morrison et al., 2020; Nicholson et al. 2019), which draw on the view of the older generation and fraud victims as well. Many self-report surveys are conducted on older adults, who are not diagnosed with cognitive impairment or a neurological disorder by their doctor, and also who look after their own finances. Just one of them has a longitudinal character (Lichtenberg et al., 2015) but many of them collect cross-sectional data (such as Judges et al., 2017; Shao, Yang et al., 2019). During the data processing, researchers usually compare victims and non-victims (e.g. Judges et al., 2017), but there is also an experimental study conducted in a controlled laboratory setting, focusing on persuasion and induction of emotional arousal in conditions under which individuals usually make a decision (Kircanski et al. 2018).

Lastly, meta-analysis conducted by Burnes et al. (2017) showed that types of scam-fraud activities in 14 empirical studies ranged from three to twenty-two. Research aiming attention at those types of fraud use also different scales for vulnerability or susceptibility of older adults, to measure, for example, 'how frequently older adults report feeling obligated to answer the phone, having trouble ending phone calls, or believing things that sound too good to be true.' (Bryan et al., 2014 in Lichtenberg et al., 2015, p.3) or measure whether 'they lack wariness regarding misleading business practices, their openness to marketing practices, their lack of

market knowledge, and susceptibility to being manipulated' (Vulnerability to Fraud Scale, Du, 2018 in Shao, Yang et al., 2019, p.7).

Once it is known what methods have been used to determine the level of vulnerability to fraud, it is important to determine whether the research provides consistent findings regarding the factors affecting vulnerability.

The possible factors explaining the older adults' vulnerability

Ageing and retirement transition-related characteristics

Retirement brings many changes to a person's life. Some of them are positive but there are many negative ones as well (Bačová, 2019; Morrison et al., 2020). Moreover, experiences of older adults vary greatly. Online fraud vulnerability of older people is associated with six themes or changes that occur during retirement transition: changes in social interaction, finances, day-to-day routine, feeling of competence, sense of purpose, and technology support structure (Morrison et al., 2020).

On the one hand, the current generation of pensioners is likely to be more susceptible to specific online threats; partly because they lost the technology support they had at a workplace but also because they are likely to be less confident in their abilities with technology (Nicholson et al., 2019). On the other hand, the younger age groups are probably more active in the online world so there are more opportunities for them to become a victim of online fraud. A loss of daily routine and sense of purpose can increase the time spent on the Internet through using social media, playing games or shopping, which also raises the risk of fraud. Also those who are isolated or lonely may turn to social media and increase the risk of romance scams, grandparent attacks or other social media-based attacks. Older adults are certainly targeted due to their assets, pensions and life savings. Moreover, financial changes after retirement can change the behaviour of people; financial loss can play a protective role, as it makes people trying to manage finances better, on the other hand, limited sources can enhance the use of technology to obtain additional money by involvement in risky behaviour.

This does not apply only to online scams, as psychological and functional vulnerability has an effect on fraud predictability (Lichtenberg et al., 2015) in general. Symptoms of depression and low level of social-needs fulfilment can increase the victimisation of older adults, as well as physical disability and required assistance during activities such as handling

money and using a telephone (Lichtenberg et al., 2015). When comparing younger-old adults to older ones, decreased age, increased education and depression were significant predictors of fraud but they are also related to vulnerability. Thus, younger-old adults who are not certain about their retirement income or not able to remain employed until retirement, even with college education, may be primed to respond to risky financial decisions (Lichtenberg et al., 2015).

Cognitive abilities and the decision-making process

Research proved that victims and non-victims differ in their cognitive abilities (Judges et al., 2017), in cognitive functioning and making financial decisions (DeLiema, 2018). In fact, cognition was proved as a key factor in fraud victimization in older adults involved in the former study. Even neuroscientific research observed financial exploitation to be associated with age-related structural and functional brain differences in regions involved in socioemotional functioning of healthy older adults (Spreng et al., 2017).

Lichtenberg et al. (2016, p.2) confirmed that older adults' vulnerability is associated with 'the potential loss of financial skills and financial judgment, and/or the inability to detect, and therefore prevent, financial exploitation.' In contrast, the study of DeLiema et al. (2020) based on the Health and Retirement Study data did not prove the significance of financial literacy as a risk factor. Although, lower housing wealth was associated with prize/lottery fraud, so it seems that greed as a risk factor may play a significant role. According to Kircanski et al. (2018) greed may evoke strong emotions and direct the attention of people away from a scam to a promised goal by blocking an effective and rational thinking and decision-making process. However, Cross (2016) reported limited evidence that participants perceive older victims as greedy, although greed as a risk factor may be significant for deprived, needy elders in cases of a lottery win, an inheritance notification, a business investment, or an employment opportunity scam.

Psychological characteristics

Anecdotal evidence suggests that high level of trust in people can increase an older adults' vulnerability, but research suggests otherwise. In the study of Judges et al. (2017), interpersonal trust did not have an effect at all. In addition to this, Shao, Du, et al. (2019) proved that credulity rather than general trust play a significant role in older adults' fraud vulnerability, while susceptibility to persuasion mediated this association, and greed was a significant moderator. Similar results about the significance of trustworthiness instead of trust in others as predictors of romance scam victimhood are described by Whitty (2018). Another study also proved a fear

of ageing as a strong factor in older adults' vulnerability to fraud, while intolerance of uncertainty partially mediated this association and self-control moderated this indirect effect (Shao, Yang et al., 2019). Whitty (2018) also proved a lack of self-control and kindness and high impulsivity subscale urgency, sensation seeking, and addiction-disposition as predictors for romance scam victimhood. From personality characteristics, honesty-humility and conscientiousness played a significant role in older adults' vulnerability (Judges et al., 2017).

Suggestions for further research and practical intervention

The mixed results of conducted research arise mostly from different methodologies, theoretical frameworks, orientation towards different types of fraud, along with the serious issue of under-reporting.

Based on the research results, intervention programs should be focused on reducing fear of ageing, intolerance of uncertainty (Shao, Yang et al., 2019), social isolation (DeLiema, 2018) and the susceptibility to persuasion (Shao, Du et al., 2019) to enhance the protection of older adults. However, there is also great importance in enhancing self-control (Shao, Yang et al., 2019), financial skills (Lichtenberg et al., 2016), financial awareness (Lichtenberg et al., 2020) in older adults and retirement planning in younger adults (Lichtenberg et al., 2015). To develop an effective intervention, the risk group for different types of fraud or in this case types of fraud older adults are predominantly victimized must be properly identified. Retrospective data analysed in a cross-sectional design may fail to depict the current state of fraud victimization. Recall of fraud among older adults could also lead to inaccurate results. Furthermore, characteristics selected as the risk factors may change also over time. Causal relations and many age-related changes may be detected by the longitudinal design, which seems to be quite rare. It is known that postponing a decision (Kircanski et al. 2018) as a reduction strategy can increase the ability to detect missing or misunderstanding cues that alert older adults to scams and therefore prevent financial exploitation. The study of a potential compensatory role of cognitive abilities in an experimental laboratory setting could bring valuable findings about a causal relationship.

As an extension of the existing research, I suggest the focus be placed on the heterogeneity of the ageing and retirement transition process. Rapid changes in social interaction, finances, technological support structures etc., increase the vulnerability of older adults to fraud (Morrison et al., 2020). The slower transition to retirement e.g. semi-

retirement/gradual retirement/gliding retirement/phased retirement, and un-retirement or a new concept - protean career (Bačová, 2019) may decrease the risk of fraud for some older adults. However, this hypothesis needs to be tested.

It is already known that those who are not certain about their retirement income or not able to remain employed until retirement are primed to respond to risky financial decisions (Lichtenberg et al., 2015). In future research, the focus should be on retirement planning and financial literacy (Lichtenberg et al., 2016). Moreover, due to digitalization of modern societies, identity fraud is becoming a serious problem (van Wilsem, 2016). Digital skills may increase the general awareness, the resilience of (pre)retired people to financial and non-financial fraud. Regarding different types of online fraud, digital skills and digital literacy should be also included in the research.

On the basis of research and information about changes during the retirement transition process (Bačová, 2019), it would be helpful to include younger and older-old adults with a different retirement transition and retirement plan in the research sample. Experimental or longitudinal design could be helpful to test strategies being implemented at a younger age that could help to prevent older adults being defrauded.

Conclusion

To sum up, the objectives set out in this paper have been achieved. Results of research into the higher vulnerability of older adults are inconsistent. On the one hand, several types of fraud mostly targeting the elderly are confirmed (mass-marketing fraud, pension scams, phishing), on the other hand, the problem is under reporting as well as methodological issues related to sampling and operationalization of variables. The articles included in this review study mostly used interviews, self-report surveys, and collected mainly cross-sectional data with a negligible number of longitudinal studies (only one). The use of mentioned methods has confirmed the importance of changes related to aging and retirement transition, as well as cognitive and decision-making processes and several psychological characteristics for vulnerability to fraud.

Moreover, a stereotypical view of older people as victims of fraud persists in society. This stereotyping, which depicts older people as old, sick, lonely, dependent on the help of others, incapable, or depressed, ignores the fact that there is a high level of heterogeneity among older people, both in the ageing process and retirement transition process and also in their lifestyles.

The mentioned studies suggest that vulnerability to fraud is closely related to changes during the retirement transition, but different ways of retirement transition and their effect on fraud vulnerability is still an under-emphasized aspect of fraud susceptibility research. Future research on this topic should therefore focus on this fact, and I consider it appropriate not to limit the sample to older adults. The inclusion of a group of younger adults, ideally in a longitudinal study, will make it possible to compare different ways of retiring process in the context of vulnerability to fraud.

The limitations of this study lie in the disadvantages of the method used, a narrative review study, such as possible subjectivity or cognitive bias, no quantification of data and possible omission of literature outside of selected databases or unpublished articles. However, the review study does offer an overview of research results published in the last 5 years in peer-reviewed journals included in well-respected databases.

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