

# Research Implications

*Review compiled research conclusions and ramifications...*

Below is a compilation of condensed research implications, selected for their practicality and action-ability. Those looking for the pragmatic implications of interdisciplinary research (perhaps to create effective informational materials or to educate older vulnerable consumers) will find clear and easy access to relevant research conclusions.

**Click to see additional explanations, examples and links to the full source articles.**

## ❖ **Create good & safe defaults**

*Creating safe and advantageous defaults where possible helps minimize potential victims' exposure to fraud*

EXAMPLE: Make do-not-call and do-not-mail lists the default option for adults over 65.

Martin 2009, Yoon et al 2009

## ❖ **Avoid technical wording in information targeting older adults**

*Technical jargon can discourage the target audience from engaging with the material*

EXAMPLE: Using “email scams” rather than “phishing”.

Park 2005

## ❖ **Address a range of mental capacities**

*Effective communications would account for the range of mental capabilities, from extremely high functioning to significant mental deterioration.*

EXAMPLE: Rather than “The internet lets you learn about the world, but also hides many dangers!” which implies social ignorance, “Stay up to date on the latest internet dangers!” is more broadly respectful.

Yoon et al 2009

## ❖ **Include positive emotional imagery**

*Older adults are more likely to remember information with positive emotional content.*

EXAMPLE: A brochure encouraging older consumers to “just say no” to telephone solicitors could include a picture of a supportive family or a grateful child, and could emphasize the positive emotional rewards of the older adult taking control of their phone interactions.

Yoon et al 2009, Charles et al 2003, Mather et al 2003

❖ **State what is truth, not what is myth**

*When the untrue fact is stated directly, it will feel familiar to the older consumer, and then likely later be remembered as true.*

EXAMPLE: Rather than “Scam victims are witless and uneducated,” followed by, “This is a myth!” one could instead recount the positive statement: “Scam victims are found across all education levels.”

Yoon et al 2009, Park 2005

❖ **Encourage active social options**

*Older adults who engage in lively, social activities are less likely to be ensnared by addictive consumer behavior.*

EXAMPLE: A group walking tour, rather than a solitary board game, is more likely to elicit mentally and physically healthy behavior.

Nower et al 2008

❖ **Demonstrate vulnerability and teach persuasion identification methods for effective persuasion resistance training**

*To successfully counter a person’s illusion of invulnerability, one can:*

1. *Provide persuasion examples*
2. *Ask for personal reactions*
3. *Reveal that the person was fooled*

EXAMPLE: Present a series of advertisements, some with legitimate and other with fraudulent claims. Ask the person to rate how appealing he/she finds the ads. Reveal that the person was manipulated by the fraudulent methods.

Coutinho et al 2007, Saagarin et al 2002, Weinstein 1989

❖ **Help create a more informed perspective by encouraging individuals to think about different sources of happiness and unhappiness**

*When individuals predicts how they will feel after a given event in the future, they tend to only consider the single event in question, and not the range of events that will actually influence their happiness/unhappiness.*

EXAMPLE: Encouraging individuals to consider the balance of things that will make them happy and unhappy helps mitigate the attachment to fraudulent offers and “phantom fixations.”

Wilson & Gilbert 2005

❖ **Help create better decision making by encouraging individuals to understand their unconscious 'psychological immune system'**

*Our decision making is warped by our inability to predict how we will feel in the future. We ultimately feel less bad about things we dread and less good about things we desire once they*

*occur — known as the ‘psychological immune system’ (suppressing extreme reactions much like the biological immune system). Awareness of this tendency can encourage a balanced outlook and more rational decision making.*

EXAMPLE: Fraudsters often use ‘phantom fixation’ to encourage a person to fixate on one desire and believe that gaining it will provide lasting happiness, while losing it will entail lasting regret. Older consumers who aware of this tendency are more likely to see this feeling as the illusion it is, and resist the ploy.

Wilson & Gilbert 2005

❖ **Encourage older adults to make decisions early in the day.**

*Unlike younger adults, older adults peak in their decision making capacity in the mid- to late-morning.*

Yoon et al 2009