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Lifespan of Greater Rochester: Findings from Participant Interviews after “Scams 101” Presentation

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Lifespan of Greater Rochester:
Findings from Participant Interviews after “Scams 101”
Presentation

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Prepared by:
Center for Human Services Research
University at Albany, State University of New York



CENTER FOR HUMAN SERVICES RESEARCH
UNIVERSITY AT ALBANY State University of New York

Summary of Findings

To assess whether the “Scams 101” presentation impacted participants’ ability to protect themselves against fraud and scams, the Center for Human Services Research (CHSR) interviewed 20 participants. Interviews were conducted between January and May of 2024; participants had attended the presentation between two and five months prior to being interviewed.

Almost all (97%) participants were white, and most were women (75%). All had some experience with fraud and/or scams, either directly or indirectly through family members and friends.

Overwhelmingly Positive Feedback

The feedback was universally positive — all interviewees found the “Scams 101” presentation engaging and informative. The most frequently praised aspects were the professionalism of the presenters, the engaging nature of the presentation, the information provided, and the assurance that Lifespan was there for participants if they needed individual help.

Long-Term Behavioral Change

Participants described several long-term behavioral changes they made as a result of the training. These changes impacted the way they handled email, used the internet, interacted with social media and telephone calls, and monitored credit card and banking transactions.¹ The long-term impact of these changes will be increased protection from scams, fraud, and identity theft. The participants will also pass on this information to their friends and families.

Increased Knowledge, Awareness, and Self-Efficacy

All respondents showed increased knowledge about types of scams and fraud and the best ways of protecting themselves. This increase was even present in participants who had prior knowledge about scam and fraud prevention.

Awareness of new types of scams, such as AI voice-fakes, increased, as well as awareness of Lifespan’s support services for older adults who have been scammed or defrauded. Increased knowledge and awareness, along with the handouts distributed at the presentation, increased participants’ sense of self-efficacy and positive perceptions of Lifespan.

¹ For details, see pages 6-7.

Limitations

The main limitation of the study was the lack of diversity of interview participants; 18 out of 20 participants identified as white and two identified as Asian. This mirrored a lack of racial diversity in presentation attendees.

An additional limitation was potential participant self-selection. Since interviews were voluntary, it is possible that participation was biased toward individuals with positive opinions about the presentation.

Conclusions & Recommendations

Lifespan's "Scams 101" presentation was not only engaging and informative, it also resulted in long-term changes in participants' behavior. CHSR recommends that Lifespan attempt to distribute the presentation more widely by:

- making a high-quality video of the presentation and placing it in an easily accessible location on their website;
- considering dissemination of the content through PSAs on radio and television; and
- reaching out to diverse groups within Monroe County such as Black, Asian, Hispanic, and LGBTQ+ seniors.

Introduction

This report is the second of two evaluation reports presenting findings on the effectiveness of Lifespan of Rochester’s “Scams 101” anti-scam and fraud training for older adults. The program evaluation used a mixed-methods research design that included surveys and qualitative interviews with training program participants.

The first report (presented in 2023) presented findings from a survey administered between July and September of 2023 and completed by 127 participants attending the “Scams 101” presentation. Those findings were positive overall, with respondents reporting satisfaction with the presentation. A knowledge check resulted in almost all respondents answered the three content-based questions correctly.

This second report presents findings from twenty semi-structured interviews conducted between February and June of 2024 with training participants who had previously provided their contact information for follow up during the survey.

The primary objectives of the interviews were to assess how much of the knowledge gained by attending the presentation had been retained, and whether participants had changed any aspects of their behavior to protect themselves against scams and fraud.

Data and Methods

Part of the survey distributed at the completion of each “Scams 101” presentation asked respondents if they would be interested in participating in a follow-up interview. Consenting attendees were contacted by phone or email and were offered a \$20 incentive for participation in a twenty-minute interview conducted by phone or videoconferencing software (see **Appendix A** for the interview protocol). Twenty attendees were successfully recruited and interviewed.

Interviews were either recorded and transcribed, or notes were taken by CHSR staff. The interview notes were imported into MAXQDA, a qualitative analysis software, and coded thematically. The themes that emerged were used to structure the findings section of this report.

Demographics

The demographics of interview participants, presented below, were found to approximate the demographics of the overall population of the 184 presentation attendees.

Respondents attended one of nine separate presentations of “Scams 101” over a period of approximately eight months, from August 2023 to April 2024. There was a gap of two to

approximately six months between attendance of the presentation and participation in the interview.

The presentations took place within Lifespan's catchment area, in Genesee, Monroe, Schuyler, and Wayne counties. Presentations were held at congregate meal sites, at senior housing communities, through senior organizations, and at churches and community centers.

Ten of the interviewees were between the ages of 75 and 84, seven were between 65 and 74, two were between 55 and 64, and one did not report their age. Five (25%) were male and 15 (75%) were female. Eighteen interviewees were White; two were Asian.

Findings

Prior Experience with Fraud & Scams

All respondents had some experience with fraud and/or scams prior to training participation, either directly or indirectly through family members and friends. Most were able to avoid being victimized.

The types of frauds and the media used (e.g., phone, mail, credit card, email, computer pop-ups) varied widely (see **Appendix B** for a list of reported scams). Most respondents reported relatively small amounts of money (\$500 or under) lost by themselves or by family and/or friends. One reported that a friend had bought \$3,000 in gift cards for a scammer who claimed to be his grandchild. Another said that a homebound client of hers had \$50,000 charged to her credit card by her caregiver.

Overwhelmingly Positive Feedback

All interviewees found the presentation engaging, informative, and relevant.

The presentation itself was fantastic; a lot of information in a short amount of time; a lot of energy by the presenter, ample time for questions and answers.

The presentation was an excellent and very comprehensive program. The information was appropriate to our age group (seniors), easy to understand, and the hand-outs were great. As a community we appreciated this very much.

Most Appreciated Aspects of the Presentation

Interviewees reported that their positive experience was based on several specific components.

The **quality of the presentation** was mentioned repeatedly. The presenters were well-prepared and responded to questions from the audience.

After sitting through the presentation, I felt thoroughly informed and more knowledgeable about the whole scam world and the abilities of these people to scare people into doing relatively senseless things.

In addition to providing useful information, participants thought the presentation was **delivered in an engaging manner** that held the attention of participants.

He presented it well; it wasn't ho-hum. He had an excellent manner of speaking, so we were drawn into what he was saying. He's up there; he moves around, so he doesn't stay in one place.

It was nicely paced, packed with information. It didn't go too fast. The scenarios were particularly pertinent and helpful.

Participants said that the **informational handouts were extremely useful**; participants reported keeping them and using them as needed.

You listen to a seminar like that, and you think you've got it, but you forget, so the handouts were one of the most useful things.

The information was appropriate to our age group (seniors) and the handouts were great. As a community we appreciated this very much.

Behavioral Changes

Participants reported changing their behavior in numerous ways based on what they learned from the presentation. No participants reported either attempted scams or having been scammed after they attended the presentation.

Email Changes

- Leaving an email provider known for lax security.
- No longer responding to emails with unknown senders.
- Not opening attachments.
- Checking that communications that purport to be from the Social Security Administration or other agencies are authentic.
- Setting up spam blockers on email accounts.

Changes in Internet Use

- Checking to make sure they are on a secure site and that the site is actually owned by the organization they want to reach.
- Changing passwords more frequently; not using the same password for all websites.
- Using anti-virus protection.

Changes in Use of Social Media

- Making contributions directly on organization websites instead of through Facebook.
- Being more cautious about sharing personal information online.

Changes in Use of Telephone

- Not answering phone calls from unknown or “spam risk” numbers.
- Checking to make sure that communications that purport to be from the Social Security Administration or other agencies are authentic.

Credit Card & Financial Recordkeeping Changes

- Checking bank records frequently to detect possible fraud.
- Getting periodic copies of credit reports to make sure no fraudulent credit applications have been made.
- Putting fraud alerts on credit cards that have this option.
- Not using credit cards; using check or cash to pay for purchases.

Increased Levels of Caution

Participants consistently reported heightened levels of caution and skepticism when receiving offers by phone, email, or in-person.

It made us aware of almost everything; not to take anything for granted.

Increased Knowledge, Awareness, and Self-Efficacy

Some respondents reported that they were knowledgeable about the dangers of scams before attending, but that the “Scams 101” presentation increased their knowledge. Some participants had not been aware that the IRS and the Social Security Administration never communicate by phone. And a frequently mentioned aspects of the presentation was the use of artificial intelligence to mimic a person’s voice. This is a relatively new tool for scammers and all interviewees reported that they were unaware of this capability before the presentation. This shows the need for continuous education even to those who may have received this or similar training before in order to keep up with rapidly changing tactics and technology.

The presentation also resulted in increased feelings of self-efficacy and a reduction in feelings of isolation and helplessness. One interviewee commented that the presentation reduced the level of embarrassment that she and others might feel if they became victims of scams or fraud. The presentation described the sophistication of the tactics and technology that scammers use, and the large numbers of those who have been victimized helped her to feel that victims should not be blamed for being deceived.

Several respondents felt they now knew what to do in case they or a friend or family member was victimized.

Increased Awareness of Lifespan

The “Scams 101” presentation increased participants’ positive perceptions of Lifespan. Several interviewees mentioned that that they had been aware of Lifespan, but didn’t know that they addressed the issues of scams and fraud, or that they could provide help to victims.

Participants felt more secure knowing that they had contact information for Lifespan and other organizations that could help them if they were victimized, or if they had specific questions.

The one thing that I truly enjoyed knowing about was that if someone has a major issue, they [Lifespan] are here to help you ... it gave me some reassurance that even if they couldn’t help me, they could direct me to someone who could.

Suggestions for Improvement

One respondent requested that presenters use more case studies, real-life examples of scams. Another wrote in that the presenter talked too fast and stood in front of the screen, blocking their view.

Increased Caution Can Lead to Fear and Social Isolation

For some, the training impacted their willingness to provide contact information in the survey, even though it was distributed by Lifespan at the presentations. Instead of writing in their contact information, one respondent wrote “scared of new electronic world.” Another wrote “I just listened to a great presentation saying not to give out your information!”

This caution likely impacted evaluation efforts as well. Many attendees who had indicated a willingness to be contacted for follow up after the survey were unresponsive to attempts by CHSR to contact them. The increased level of caution that was emphasized in the

presentation may have impacted their willingness to interact with strangers, especially via email or phone.

A focus group participant who is a caregiver for his parents noted that the prevalence of scam calls and their concern about answering the phone had increased their social isolation:

The scary thing for me was that the telephone was our parents' lifeline. And then when these calls start to come in, and tried to scam them, I could see that there was really a loss of heart and sense of safety. That could come into their homes and they could fall for their tricks, and it was very disheartening to them because they lived by the phone; that's how they did things.

Their contact with the outside world, everything was through the phone. You didn't even care who was calling because it would always be a good call. And then it changed.

Limitations

Lack of Racial/Ethnic Diversity

Participants lacked racial and ethnic diversity. Eighteen of twenty participants identified as white and two identified as Asian. This mirrored a lack of racial diversity in presentation attendees. To learn more about the effectiveness of the presentation, it would be useful to get feedback from other groups.

Selection Bias

Participants who chose to be interviewed may have had specific motivations or characteristics that differed from other participants. Individuals with positive opinions about the presentation might have been more likely to participate.

Conclusions & Recommendations

Conclusions

Lifespan's "Scams 101" presentation was engaging and informative; it provided participants with important information that results in long-term behavioral changes. Additionally, participants learned that Lifespan could answer questions and assist if they have been victimized by fraudulent activity.

Because continuous technological innovation results in increasingly sophisticated types of scams, fraud, and identity theft, a "one and done" approach to anti-scam and fraud

education is not sufficient. Continual updating is needed, not only to the presentation itself, but to dissemination of new information to older adults even if they have previously attended a presentation.

Recommendations

Wider distribution of the “Scams 101” presentation

A more diverse population of older adults could benefit from a wider distribution of the “Scams 101” presentations. In-person presentations are effective for those already affiliated with organizations serving older adults or who attend meals at the congregational sites hosting the presentations. For those who fall outside these parameters, the presentation is less accessible.

While the Lifespan website does contain information about the presentations, that information may not be easily located by those who aren’t already aware of its existence or who aren’t particularly technologically savvy. Those who are homebound and who are not affiliated with organizations serving older adults are harder to reach, but no less likely to encounter fraud and scams. Additional forms of outreach and dissemination should be considered to reach more of the population of older adults.

Additional Recommendations

- Make a high-quality video of the “Scams 101” presentation for distribution to older adults who are less mobile. Place it in an easily accessible location on the website and disseminate it to organizations that serve older adults.
- Translate the video into languages that are most common in the region, including an accessible version for the hearing and visually impaired.
- Shorter informational messaging could be distributed to radio and television stations as public service programming.
- Consider targeted methods to connect with diverse communities, such as Black, Hispanic, Asian, and LGBTQ+ groups and individuals.
- Consider using more case studies in the presentation.
- Improve access to Scams, Fraud & Identity Theft information on Lifespan’s website.

Appendix A: Focus Group/Interview Guideline — Participants in Lifespan “Scams 101” Training

Focus Group/Interview Guideline: Participants in Lifespan Scams 101 Training

Welcome, everyone. Thank you for taking time out of your schedules to attend this focus group/interview. My name is [facilitator’s name]. I’m a researcher from the Center for Human Services Research at the University at Albany, State University of New York. We are meeting with you today because you attended the Scams 101 presentation a few months ago. The Center for Human Services is working with the presenters at Lifespan to better understand your experience with the training and how it has changed the way you think or act around potential scams.

You will receive a \$20 Walmart or Target gift card for your participation today. We will mail the gift card of your choice to your home address, so please be sure to provide us with that before the end of this interview.

We will be writing a report based on the responses from these groups, but we will not be using your names or any other information that could identify you. We would like to have an open discussion about your experiences since you attended the presentation. If everyone agrees, we’d like to record this discussion so we can catch all the important details. The notes and recordings will be destroyed at the end of the project. We ask you to keep what is said during this group to yourselves.

1. Let’s go around and have everyone say their name, where they live, and what led them to attend the Scams 101 presentation
 - a. Probe: Was it part of an event that they usually attend, did they hear about it from a friend, etc.)
2. What did you like about the Scams 101 presentation?
3. What was your experience with scams, fraud, or identity theft before you attended the Scams 101 presentation?
4. What do you remember from the Scams 101 presentation? What had the greatest impact on you?

Have you changed anything you do based on the presentation? If so, what did you change?

- a. If you use a computer regularly, have you taken any actions to improve security when you use the internet or other technology?

What, if any, social media sites (e.g., Facebook, Instagram, Twitter/X, etc.) do you use regularly? Have you changed your behavior when using these sites since the presentation?

- b. Have you come across any suspected scams since attending the presentation?
 - c. Have you made any changes to habits like shredding mail, checking accounts, or sharing personal information?
-
- 5. Has your level of caution or skepticism changed when you receive offers by phone, email, mail, or in-person?
 - 6. Was there anything about the presentation that you would have changed to have a longer-lasting impact on your behaviors?
 - 7. Is there anything that you would have liked the presentation to cover that wasn't discussed?

Appendix B: Types of Reported Scams

- Phone calls saying that anti-virus software was having problems when computer wasn't in use.
- Victimization by identity theft; credit cards opened in victim's name.
- Grandparent scam.
- Scam calls on cell phone.
- The caregiver charged approximately \$50,000 fraudulently to person's credit card.
- Father-in-law received pop-up message that his computer was "infected."
- Elderly aunts fell victim to mailings looking for donations sent from fraudulent organizations.
- Phone calls asking for personal information (social security numbers, credit card numbers, etc.).
- Text messages about "missing" packages, supposedly from Amazon.
- Received a call that someone had misused her credit card. This person had the last 4 digits of her card and was able to transfer contents of her savings account into the scammer's checking account.
- Received phone call from a purported FBI agent asking for social security number because someone had used her social security number to get a credit card.
- Received emails from a bank thanking her for opening an account when she hadn't done so.
- Fraudulent emails thanking her for purchasing different things and saying that her bank account will be debited.
- Emails saying that she had purchased a cell phone from Walmart and would be invoiced.
- Credit cards have been compromised.
- Was scammed via Facebook; someone posted something purporting to be from her and asking for money because she had been in a car accident. Message went to some of her friends, and they "unfriended" her.
- Had received flashing message on computer screen; her friend fell for it and lost \$150.
- Brother-in-law wrote and asked them to send money; turned out not to be him, but they lost the money.
- Someone used their credit card.
- One of their parents had someone call and say there was something wrong with his computer; he believed them, and they took control of his computer.
- Aunt kept receiving scam phone calls; stopped answering the phone.
- A "friend" emailed to ask for money, but it wasn't really a friend, it was a scammer.
- A friend received a call from his "grandchild" and sent \$3,000 in gift certificates to a scammer.