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To cite this article: Linda M.AlvesMSW & Steve R.WilsonPhD and LCSW (2008) The Effects of Loneliness on Telemarketing Fraud Vulnerability Among Older Adults, Journal of Elder Abuse & Neglect, 20:1, 63-85, DOI: [10.1300/J084v20n01_04](https://doi.org/10.1300/J084v20n01_04)

To link to this article: https://doi.org/10.1300/J084v20n01_04



Published online: 08 Sep 2008.



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The Effects of Loneliness on Telemarketing Fraud Vulnerability Among Older Adults

Linda M. Alves, MSW
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ABSTRACT. Older adults are disproportionately affected by telemarketing fraud, especially those who are socially isolated. Twenty-eight older adult telemarketing fraud victims completed a questionnaire assessing loneliness and other variables related to telemarketing fraud vulnerability. Victims tended to be male, divorced/separated, and college-educated, between ages of 60 and 70. Age and marital status were significantly associated with loneliness. This study is an important first step for additional research in this area and may enhance the prevention and intervention efforts of social service providers who work with older adults who may be most vulnerable. doi:10.1300/J084v20n01_04 [Article copies available for a fee from The Haworth Document Delivery Service: 1-800-HAWORTH. E-mail address: <docdelivery@haworthpress.com> Website: <<http://www.HaworthPress.com>> © 2008 by The Haworth Press. All rights reserved.]

KEYWORDS. Telemarketing fraud, consumer fraud, financial abuse, fiduciary abuse, elder abuse, loneliness, social isolation

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Journal of Elder Abuse & Neglect, Vol. 20(1) 2008

Available online at <http://jean.haworthpress.com>

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doi:10.1300/J084v20n01_04

INTRODUCTION

Telemarketing fraud is a prevalent and costly societal problem impacting countless older adults today. Because telephone contact is a highly efficient means for fraud perpetrators to victimize a large number of people (Johnson, 2003), it is not surprising that 67% of fraud perpetrators use this method of communication to reach potential scam victims (National Consumers League [NCL], 2004). Every year, hundreds of thousands of Americans are defrauded by illegal telemarketers, resulting in an annual loss of over \$40 billion to fraudulent telemarketers in the United States (Telemarketing Fraud and Prevention Act, 2000). Although anyone can be a potential target for fraudulent telemarketers, a disproportionate number of older adults have been victimized. While approximately 13% of the entire U.S. population is over 65 years of age, recent estimates indicate that over half—or 56%—of these older adults have been victims of telemarketing fraud (American Association of Retired Persons [AARP], 1996).

Despite the high prevalence and cost of telemarketing fraud, less media and scholarly attention has been devoted to this form of financial abuse over the past few years. Telemarketing fraud is often overlooked as a problem because it is a greatly underreported crime (Deem, 2000; Friedman, 1992; Johnson, 2003; Lee & Geitsfeld, 1999; Wasik, 2000), that is, often blamed on the victim (Gross, 1999) and deemed to be less serious than violent crimes (Deem et al., 2002). Thus, recent media coverage and research regarding consumer fraud are largely unavailable due to the underestimation of the magnitude of this problem.

While the focus of attention on this social problem has decreased, unfortunately, the prevalence has not. In fact, the National Consumers League (2004) reported a 10% increase in one year (2003-2004) in the use of telephone contact to defraud consumers. In spite of the dearth of recent attention focused on telemarketing fraud, the information that is available on this topic suggests that loneliness is a major risk factor for fraud victimization, particularly among the older adult population.

Consumer Fraud as Elder Abuse

Consumer fraud is a form of theft (Albrecht, Wernz, & Williams, 1995) that involves the use of deceptive means to gain an unfair advantage in a retail sale (Norrgard & Norrgard, 1998). Consumer fraud can include telemarketing, Internet fraud, or other deceptive means to gain such an advantage. Deception is one major element of fraud. Confidence—trusting

the deceptive individual—is another important component of consumer fraud (Albrecht et al., 1995).

The literature demonstrates that consumer fraud is considered a form of financial exploitation of older adults (Choi & Mayer, 2000; Blunt, 1996). Financial exploitation has been defined as the illegal or improper use of older adults' resources (funds or property) for personal gain. Given this definition, this type of financial abuse is a form of elder abuse.

In most states, financial abuse is the second most prevalent form of elder abuse, following physical abuse (Wasik, 2000). Financial crimes committed against older adults are predicted to increase, due to the growing aging population and the concentration of wealth in the older population (Wasik, 2000). Early research subsumed all forms of abuse under the category of "elder abuse" in the literature without distinguishing between financial abuse and physical abuse and neglect (Branum, 1999). However, the National Center on Elder Abuse (2006) now identifies financial abuse as a separate category of elder abuse. In addition, financial abuse is now reported in studies of elder abuse in general as well as separately as a distinctive form of elder abuse (Choi & Mayer, 2000).

Much of the literature investigating consumer fraud among older adults underscores that social isolation is a major factor influencing their vulnerability to this crime. Research shows that social interaction provides older adults with social support and market information, which may protect them from consumer fraud (Lee & Soberon-Ferrer, 1997). Conversely, older adults who lack traditional forms of social interaction (i.e., family and friends) use social interaction in the marketplace (i.e., with telemarketers or sales people) as a substitute; socially isolated consumers are thus likely to become dependent on marketers to fulfill their need for social interaction (Kang & Ridgway, 1996).

Loneliness in Older Adulthood

The current literature regarding loneliness research makes a clear distinction between social isolation and loneliness. Social isolation has been conceptualized as one's level of integration within his or her social environment (Victor et al., 2002); it has been defined as an *objective* state of having little social contact (Wegner, Davies, Shahtahmasebi, & Scott, 1996). Loneliness, by contrast, is the manner in which one evaluates his or her overall level of social interaction (Victor et al., 2002); it is the *subjective* state of adverse feelings related to one's perceived social isolation (Wegner et al., 1996). Because loneliness and social isolation are disparate concepts, it is possible for one to feel lonely, even though

one is not socially isolated. Although loneliness and social isolation are commonly viewed as synonymous, the literature has suggested that these two concepts are related but distinct.

Research indicates that a sizeable portion of the older adult population feels lonely. Researchers have discovered a curvilinear relationship between loneliness and old age: Loneliness decreases between young adulthood and old age, but increases in very old age (Pinquart & Sorensen, 2001)—often to an alarming prevalence. A recent research study examining the incidence of loneliness in older adulthood revealed that one-third of the respondents indicated that they were “sometimes or often lonely” (Victor, Scambler, Bowling, & Bond, 2005).

Older adults are especially vulnerable to experiencing feelings of loneliness because they often endure multiple and sequential losses (Rane-Szostak & Herth, 1995). Because physical health commonly declines in older adulthood, older adults may experience the loss of close relationships due to the death of their loved ones (Walton, Schultz, Beck, & Walls, 1991). Declining physical health also results in a loss of independence, which forces older adults to become socially isolated (McInnis & White, 2001). In fact, 50% of older adults participating in a study about loneliness reported that their loneliness was caused by a lack of independence, which made it very difficult for them to visit outside friends (McInnis & White, 2001). Furthermore, older adults experience loneliness due to the loss of roles; for example, their roles tend to change when their children move out of the house or when their careers end (Walton et al., 1991). With loss of close relationships, independence, and roles, it is not surprising that the psychological state of loneliness is so prevalent for older Americans.

The correlates of loneliness in older adulthood are many. Divorced, widowed, and never-married older adults report less loneliness than married older adults (Pinquart, 2003). Older women exhibit higher levels of loneliness than older men (Pinquart & Sorensen, 2001; Victor et al., 2005). Educational levels also are strongly correlated with loneliness when viewed in the context of an older adult’s socioeconomic status; older adults who possess greater knowledge of opportunities for social contacts and activities through education—as well as the income to obtain these resources—are less likely to be lonely than older adults who possess education alone (Pinquart & Sorensen, 2001). Higher frequency of telephone contact also is related to higher levels of loneliness among the older population (Fees et al., 1999), thus increasing an older adult’s vulnerability to potential victimization.

Telephone contact is an important loneliness coping strategy for older adults, who often experience life circumstances that impede face-to-face interaction (Fees et al., 1999; Holladay & Crutcher, 1997). These life circumstances include limited mobility, which hinders an older adult's ability to travel independently and remain in contact with other people (Fees et al., 1999). For older adults who no longer possess the capacity to engage in direct social contact with others, the telephone serves as a link to people who can provide them with emotional and social support (Holladay & Crutcher, 1997). Indeed, engaging in telephone conversations reduced older adults' perceived loneliness and even indirectly improved their perceived health (Fees et al., 1999). Telephone contact is therefore a beneficial skill that older adults employ to cope with loneliness when they no longer possess the ability to engage in direct social contact. Ironically, this telephone contact also may increase an older adult's vulnerability to fraud.

Telemarketing Fraud in the Older Adult Population

Telemarketing fraud is one form of consumer fraud that has become an expensive and increasingly prevalent crime, particularly in the older adult population. Most scam artists use the telephone as a means to contact potential victims, which has increased (National Consumers League [NCL], 2004) due to advances in telecommunications (e.g., speed dialing) and banking conveniences (e.g., electronic banking) (Gross, 1999). Telemarketing fraud victims pay a high price for each instance they are defrauded, losing an average of \$1,974 per victimization (NCL, 2004). Telemarketing scams are the most prevalent consumer scam committed against older adults (Whitlock, 1997). Indeed, adults over the age of 60 comprise 33% of the consumers who file telemarketing fraud complaints (NCL, 2004).

Fraudulent telemarketers identify potential victims through cold-calling and lead lists that they create or share with other telemarketers. Cold-calling involves making the fraud attempt to random phone numbers. Potential victims also can be identified through lead lists (a.k.a. "mooch lists"), which list consumers who have been previously victimized and are thus more likely to participate in a new scam (Gross, 1999). Each name on a lead list can cost between five cents and five dollars, and on the black market, these lead lists may be worth more than \$200 (Aziz, Bolick, Kleinman, & Shadel, 2000). To reduce the risk of a future confrontation with victims on a lead list, telemarketers usually contact those who live out of state (Slotter, 1998).

In 2005, the top telemarketing scams affecting older adult consumers were fraudulent magazine sales (63%), fraudulent prizes/sweepstakes winnings (51%), and “phishing” (45%) (NCL, 2005). Phishing, the latest form of telemarketing fraud, is simply the acquisition of personal information (i.e., social security numbers, credit/debit card numbers) by someone masquerading as a trustworthy person or business representative. Under the guise of a “security verification” or “confirmation,” older adults often willingly disclose this information to the authoritative caller, believing it is for their own protection.

Older adults are particularly susceptible to telemarketing fraud victimization for several reasons. Compared to other age groups, the older population is more accessible to illegal telemarketers because early retirements and longer life spans translate into increased leisure time for older adults (Werner, 1997); consequently, they are generally at home to take phone calls from illegal telemarketers (Church & Aunapu, 1997). Older adults are lucrative targets for illegal telemarketers, for many have money to invest (Simross, 1994), lack basic consumer knowledge (AARP, 1993), and will undertake risky financial investments if they believe they will receive a large profit from doing so (Simross, 1994). Additionally, older adults are very trusting (Church & Aunapu, 1997) and were raised to believe that people are honest (Simross, 1994); as a result, they believe that deceptive sales practices are far less prevalent than do young people (AARP, 1993). They are generally eager to socialize (Bleakley, 1994) and are less likely to hang up on a telemarketer because they were raised with phone courtesy (Simross, 1994). Furthermore, older adults are less likely to report the fraud (Werner, 1997) than younger populations, perhaps because older victims are less optimistic than young victims about the outcome of consumer complaints (AARP, 1993). These characteristics, specific to older adults, increase their risk of being victimized by telemarketing fraud.

Risk Factors for Telemarketing Fraud Victimization

Studies exploring the relationship between social isolation and older adult telemarketing fraud vulnerability produce contradictory results. Gross' (1999) investigation of telemarketing fraud susceptibility among older adults reveals no differences between victims and non-victims with regards to their perceptions of their support systems: both victims and non-victims perceived their support systems to be strong. In line with these results, Reiboldt and Vogel's (2001) examination of variables associated with older adult telemarketing fraud victimization reveals no

significant relationship between social isolation and victimization. However, Lee and Geitsfeld (1999) posit that social isolation increases older adults' risk of telemarketing fraud victimization by preventing them from developing normative beliefs regarding fair and unfair business practices and prompting them to seek social interaction from telemarketers. The association between social isolation and telemarketing fraud vulnerability is therefore moot.

Similarly, research examining the influence of ethnicity on telemarketing fraud susceptibility among older adults yields incongruous results. Gross (1999) found that older adult victims of telemarketing fraud tended to be Caucasian. Conversely, Lee and Geitsfeld's (1999) study of telemarketing fraud receptiveness demonstrated that racial and ethnic minorities were more likely than non-minorities to have a positive attitude towards telemarketers and to send money to unfamiliar telemarketers. Hence, it is unclear which older adult ethnic populations are more vulnerable to telemarketing fraud victimization.

The impact of educational levels on telemarketing fraud vulnerability is also ambiguous. Gross (1999) found that most older adult victims of telemarketing fraud are well-educated. By contrast, Lee and Geistfeld (1999) discovered that older adults possessing a bachelor's degree or higher education are less likely to have a positive attitude towards telemarketers and less likely to send money to them. It is thus unclear whether education protects against or increases the risk of telemarketing fraud victimization among older adults.

Researchers have examined the influence of additional factors of telemarketing fraud vulnerability among the older adult population. Their investigations reveal that older adult telemarketing fraud victims tended to be male (Gross, 1999) and that older adult women possess a more negative view of callers than do men (Lee & Geitsfeld, 1999). Victims of telemarketing fraud also tended to be married (Gross, 1999). Hence, literature has shown that gender and marital status are associated with an older adult's susceptibility to telemarketing fraud victimization.

Telemarketing fraud against older adults continues to be an enduring problem for a few reasons. Many victims do not report the crime (Simross, 1994), so efforts to prevent or combat telemarketing fraud are a challenge. Social workers may fail to detect this crime because they are mainly trained to identify financial abuse by a caregiver or a relative, rather than by illegal telemarketers (Werner, 1997). Prosecuting this crime is challenging, because (1) the victim and the perpetrator are usually the only witnesses to the crime, and (2) varying jurisdictions across states enable illegal telemarketers to call victims in other states in order to evade

prosecution (Church & Aunapu, 1997). The perpetrators who are prosecuted receive sanctions that are lighter than those mandated by federal law. Specifically, the Telemarketing Fraud Punishment and Prevention Act of 1995 provides 10-year sentence enhancements for people who commit telemarketing fraud against older adults, but these sentence enhancements are enforced in less than 50% of the cases (Didier et al., 1998). Telemarketing fraud against older adults, therefore, is perpetuated by underreporting, insufficient detection, and inadequate prosecution of this crime.

Summary

The literature contains an insufficient body of knowledge regarding the relationship between social isolation and telemarketing fraud vulnerability. Recent research examining the risk factors for this crime is lacking, because most of the past research studies investigating this subject matter were based on data sets collected as long as 15 years ago (see Friedman, 1992; Lee & Geitsfeld, 1997; Lee & Soberon-Ferrer, 1997). Additionally, the literature is deficient in research studies examining risk factors for telemarketing fraud susceptibility, for most research studies have merely investigated risk factors for consumer fraud vulnerability in general (Friedman, 1992; Kang & Ridgway, 1996; Langenderfer & Shimp, 2001; Lee & Soberon-Ferrer, 1997; Titus et al., 1995). Even though anecdotal evidence has pointed to loneliness as a risk factor for consumer fraud vulnerability (Reiboldt & Vogel, 2001), past empirical studies failed to explore this variable by mainly investigating social isolation as a risk factor for fraud victimization (see Friedman, 1992; Kang & Ridgway, 1996; Langenderfer & Shimp, 2001; Lee & Geitsfeld, 1997; Lee & Soberon-Ferrer, 1997).

The present study attempts to address the gaps in the literature. Specifically, it yields recent data about the relationship between telemarketing fraud and loneliness among a sample of older adults. The present study will therefore enable inferences to be made regarding the impact that loneliness has on telemarketing fraud susceptibility.

METHODS

This study employed a descriptive research design. Because research has suggested a relationship between loneliness and older adult telemarketing fraud susceptibility (Friedman, 1992; Kang & Ridgway,

1996; Langenderfer & Shimp, 2001; Lee & Geitsfeld, 1997; Lee & Soberon-Ferrer, 1997), a descriptive design provides evidence substantiating or negating the significance of such a relationship.

Sampling

The study implemented a non-random/non-probability sampling method. Purposive sampling was used in order to specifically study older adults who (1) are at least 60 years of age or older; (2) have ever lost money or property to telemarketing fraud; and (3) can read and understand either English or Spanish. Individuals who did not meet these eligibility criteria or who were visibly distressed by the nature of this topic were excluded from participation in the study. A snowball method of sampling also was implemented throughout the study in that the researcher asked each participant to inform other older adults they knew, who meet the study's eligibility requirements, about the opportunity to participate in the study.

The sample was obtained from two social service agencies in Los Angeles, California. The first agency was a large nonprofit organization that provides a variety of social services (e.g., adult day care and mental health services) to the residents of Southeast Los Angeles. The second agency was a local community senior center which provides numerous activities, events, and services to the residents of Southeast Los Angeles.

The survey questionnaire was either self-administered or administered in a structured interview format by the researcher at the time of the initial contact. Each participant was paid \$2.00 in appreciation for their time and received a brochure outlining tips for telemarketing fraud prevention and intervention. The final sample consisted of 28 older adults who met the study criteria.

Instrument and Measures

The survey questionnaire consisted of 40 items that collected data about background demographics and loneliness. For participants of the study whose primary language is Spanish, the questionnaire was translated by the researcher and then verified by a Spanish-speaking health professional.

The first five items requested each participant's demographic information. Such information included age, gender, marital status, educational

levels, and ethnicity. The survey also included the 20-item Revised UCLA Loneliness Scale (RULS) (Russell, Peplau, & Cutona, 1980) which was used to measure each participant's overall level of loneliness. This instrument is designed to measure loneliness in a wide range of populations and is unaffected by response bias and social desirability response sets. The RULS has excellent reliability, exhibiting a Cronbach's alpha of .94. The scale has good concurrent validity, as it correlates with other standardized measures of mood and personality. The RULS also possesses good validity in that people whose RULS scores indicated they were lonely, reported less social activities and relationships, and more emotions associated with loneliness (Russell, Peplau, & Cutona, 1980). In addition to the RULS, loneliness was also measured by the Emotional/Social Loneliness Inventory (ESLI) (Vincenzi & Grabosky, 1987), a 15-item instrument designed to assess both social and emotional aspects of loneliness. With a Cronbach's alpha of .80 to .86, the ESLI possesses good reliability, especially test-retest reliability. The ESLI additionally has good known-groups validity, because it is able to distinguish between clinical and non-clinical groups (Vincenzi & Grabosky, 1987).

The two measures of loneliness were administered, as they each capture the psychological state of loneliness by using both direct and indirect measures of loneliness. These two measures enable a more careful exploration of the perceived and actual loneliness of the participants. Specifically, the RULS investigates a participant's general perception of loneliness, whereas the ESLI examines the concept through both emotional and social subscales. Higher scores on the RULS and the ESLI represent greater levels of loneliness.

FINDINGS

Demographic Characteristics

The demographic characteristics of the sample are displayed in Table 1. The sample consisted of 28 older adult telemarketing fraud victims. Ages of the participants ranged from 60 to 90 years, with the largest concentration of participants within the 60-70 age range ($n = 14$, 50.0%). More than half of the participants were female ($n = 17$, 60.7%), whereas only slightly more than one-third of the participants were male ($n = 11$, 39.3%). This small sample was ethnically diverse, with the majority of the participants identifying themselves as Caucasian/White ($n = 15$, 53.6%), followed by Hispanic/Latino ($n = 9$, 32.1%), and Asian/Pacific

TABLE 1. Demographic Characteristics and Telemarketing Vulnerability Risk Factors ($N = 28$)

Characteristics	<i>n</i>	%
Age		
60-70	14	50.0
71-80	8	28.6
81-90	6	21.4
Gender		
Male	11	39.3
Female	17	60.7
Ethnicity		
White	15	53.6
Non-white	13	46.4
Education level		
Less than high school	7	25.0
High school graduate	6	21.4
Some college	10	35.7
College graduate or more	5	17.9
Marital status		
Single/widowed	10	35.7
Married	7	25.0
Divorced/separated	11	39.3
Risk factor	<i>n</i>	%
Number of telemarketing calls received per week		
0-1	12	42.9
2-3	10	35.7
4-5	2	7.1
More than 5	4	14.3
Money lost to telemarketing scams		
Under \$5,000	27	96.4
\$5000-\$10,000	0	0.0
Over \$10,000	1	3.6
Number of times victimized by telemarketing scams		
1-2	14	50.0
3-4	12	42.9
5 or more	2	7.3

Islander (10.7%). There was only one African American/Black participant (3.6%). The number of White and non-White participants was nearly equal, with 15 White participants (53.6%), and 13 non-White participants (46.4%). The majority of the participants possessed some college education ($n = 10$, 35.7%), followed by those with less than a high school education ($n = 7$, 25.0%), high school graduates ($n = 6$, 21.4%), and college graduates or more ($n = 5$, 17.9%). The sample primarily comprised older adults who indicated they are divorced/separated ($n = 11$, 39.3%), followed by those who are single/widowed ($n = 10$, 35.7%), and married ($n = 7$, 25.0%).

Telemarketing Fraud Vulnerability

The telemarketing fraud susceptibility risk factors of the sample also are reported in Table 1. Most participants reported receiving 0-1 calls from telemarketers per week ($n = 12$, 42.9%). More than one-third of the sample reported receiving 2-3 telemarketing calls per week ($n = 10$, 35.7%), followed by those who received more than six telemarketing calls per week ($n = 6$, 21.4%). With the exception of one participant (3.6%) who lost over \$5,000 to telemarketing scams, all of the participants reported losing less than \$5,000 to this crime ($n = 27$, 96.4%). Half of the participants were victimized by telemarketing scams 1-2 times ($n = 14$, 50.0%), followed by those who were victimized 3-4 times ($n = 12$, 42.9%), and those who were victims twice ($n = 2$, 7.1%).

Loneliness

Although the RULS produces a maximum score of 80, Table 2 indicates that participants scored a mean score of only 39.11 points on this

TABLE 2. Characteristics of Revised UCLA Loneliness Scale (RULS) and the Emotional Social Loneliness Inventory (ESLI) ($N = 28$)

Instrument	Possible Range	Observed Range	M	SD	Reliability (α)
RULS	20-80	22-65	39.11	10.41	.94
ESLI					
Emotional	0-45	0-30	10.89	8.57	.80
Social	0-45	1-29	13.14	7.83	.80

instrument. Similarly, each ESLI subscale yields a maximum score of 45, but participants scored only a mean of 10.89 on the emotional subscale and a mean of 13.14 on the social subscale. Additionally, Table 2 shows that the observed range of scores that participants obtained on the RULS and the ESLI subscales was much smaller than the possible range of scores for these instruments, indicating that participants did not receive very high scores on either of the measures of loneliness.

Pearson's r correlations were conducted in order to discern the presence of relationships between and within these loneliness scales. The emotional and social subscales within the ESLI are significantly and strongly correlated with one another ($r = .92, p = .00$). Moreover, the RULS is significantly and strongly associated with the emotional ($r = .51, p = .01$) and social subscales ($r = .39, p = .04$) of the ESLI.

A one-way analysis of variance was conducted to compare the mean scores that participants of different ages received on the loneliness scales. As shown in Table 3, significant differences were found in age across all loneliness scales ($F = 4.5, p = .02$ for the RULS; $F = 7.7, p = .00$ for the ESLI emotional subscale; and $F = 7.3, p = .00$ for the ESLI social subscale), with participants who were between the ages of 60 and 70 scoring the highest on both the RULS and the ESLI subscales. A negative relationship between age and the RULS scores was found; RULS scores appeared to decrease with increasing age. Conversely, a curvilinear relationship seemed to have been observed between age and the ESLI scores; ESLI emotional and social subscale scores increased between the 60-70 and 71-80 age cohorts, but decreased among the oldest cohort. This is an interesting finding, given the fact that old-old and the oldest-old more commonly experience multiple losses than younger elders (Pinquart & Sorensen, 2001) and thus are expected to be lonelier. This outcome contradicts former research studies that found that older elders are lonelier than younger elders (Fees et al., 1999; Pinquart & Sorensen, 2001). Hence, older adults within the 60-70 age range were more likely to have been telemarketing fraud victims because they may have been lonelier than the older age cohorts in this investigation.

Next, marital status was compared to the loneliness measures. Table 3 shows that the smallest percentage of telemarketing fraud victims consisted of married older adults, and marital status was found to significantly differ across loneliness levels in the ESLI. Trends observed in both scales indicate that married older adults were the least lonely participants of the sample, whereas divorced or separated adults exhibited the highest levels of loneliness. This result disputes the results of former research that revealed that divorced older adults reported less loneliness

TABLE 3. Loneliness Levels Across Age and Marital Status

Variable	<i>n</i>	M	SD	<i>df</i>	<i>F</i>
Revised UCLA Loneliness (RULS)					
60-70	14	44.36	9.49	2	4.50*
71-80	8	34.25	8.65		
81-90	6	33.33	8.14	2	.33
Single/Widowed	10	39.80	9.13		
Married	7	36.29	11.01		
Divorced	11	40.27	11.73		
ESLI Emotional Loneliness					
60-70	14	15.29	7.75	2	7.65**
71-80	8	3.12	2.03		
81-90	6	11.00	9.17	2	3.81*
Single/Widowed	10	8.20	6.93		
Married	7	6.86	5.73		
Divorced	11	15.91	9.44		
ESLI Social Loneliness					
60-70	14	16.93	7.29	2	7.33**
71-80	8	6.00	4.00		
81-90	6	13.83	6.94	2	4.11*
Single/Widowed	10	12.30	5.96		
Married	7	7.71	4.27		
Divorced	11	17.36	9.03		

p* < .05; *p* < .01.

than married older adults (Pinquart, 2003). Because older adults who are divorced and separated may be more likely to live alone than those who are married, this finding may support previous research that suggests older adults who live alone feel lonelier than those who do not (Andersson, 1998; Victor et al., 2005; Wegner et al., 1996). The fact that divorced or separated people were found to be lonelier than married older adults suggests that marital status may affect an adult's level of loneliness, which may, in turn, affect his or her susceptibility to telemarketing fraud victimization.

Finally, gender, ethnicity, and level of education variables were compared to loneliness measures. However, these variables were not found to show significant differences in the degree of loneliness between groups.

Telemarketing Fraud

When comparing the risk factors of telemarketing fraud with the loneliness measures, no significant results were discovered. However, trends in the data indicate that participants who receive more weekly telemarketing calls and lost more money consistently scored higher on all measures of loneliness (see Table 4).

DISCUSSION

Demographic trends in the data reveal ethnic differences in telemarketing fraud vulnerability risk factors. Participants who identified themselves as White reported losing money only once or twice ($n = 10$, or 67%), whereas the majority of those who identified themselves as non- White reported losing money three or more times to telemarketers ($n = 9$, or 69%) (see Tables 5 and 6). While non-significant, this finding is consistent with

TABLE 4. Loneliness Levels Across Frequency of Losing Money and Number of Telemarketing Calls*

Variable	<i>n</i>	M	SD	<i>df</i>	<i>F</i>
Revised UCLA Loneliness (RULS)					
Lost money 1-2 times	14	35.93	8.40	26	−1.667
Lost money 3+ times	14	42.29	11.53		
0-1 weekly calls	12	37.75	9.86	20	−1.119
2 or more weekly calls	10	42.70	10.87		
ESLI Emotional Loneliness					
Lost money 1-2 times	14	8.29	7.16	26	−1.662
Lost money 3+ times	14	13.50	9.30		
0-1 weekly calls	12	8.67	8.21	20	−1.631
2 or more weekly calls	10	14.90	9.73		
ESLI Social Loneliness					
Lost money 1-2 times	14	10.79	7.32	26	−1.642
Lost money 3+ times	14	15.50	7.86		
0-1 weekly calls	12	10.75	7.53	20	−1.683
2 or more weekly calls	10	16.50	8.49		

All results were non-significant.

*Excludes missing data.

TABLE 5. Number of Times Lost Money Across Demographic Characteristics

Number of Times Lost Money	1-2 Times (<i>n</i> = 14)	3 or More Times (<i>n</i> = 14)	<i>n</i>	%	χ^2	<i>p</i>
Ethnicity						
White	10	5	15	53.6	3.590	.060
Non-white	4	9	13	46.4		
Gender						
Female	8	9	17	60.7	.150	.500
Male	6	5	11	39.3		
Age						
60-70	4	10	14	50.0	5.738	.057
71-80	5	3	8	28.6		
81-90	5	1	6	21.4		
Marital status						
Single/Widow	6	4	10	35.7	1.361	.506
Married	4	3	7	25.0		
Divorced	4	7	11	39.3		
Education						
HS grad or less	6	7	13	46.4	.144	.500
Some college+	8	7	15	53.6		

previous research studies that revealed ethnic differences in the older adult population's susceptibility to consumer and telemarketing fraud victimization (Ganim, 1979; Gross, 1999; Lee & Geitsfeld, 1999). This result suggests that ethnic values may be a factor associated with whether an older adult is successfully victimized by a telemarketing fraud attempt.

As previously mentioned, the majority of the telemarketing fraud victims sampled possessed at least some college education. Although no statistically significant relationships were discovered when comparing education levels with the frequency of losses or the number of calls received, participants possessing less education (high school or less) received proportionately many more telemarketing calls (68.4%) and lost money more often (13.1%) than those possessing more education (some college or more). This finding concurs with the results from various research studies that suggest that less educated adults (e.g., those with less than a high school education) were more likely to become victims of consumer and telemarketing fraud than more educated adults (e.g., college graduates) (Friedman, 1992; Ganim, 1979; Lee & Soberon-Ferrer,

TABLE 6. Number of Weekly Telemarketing Calls Across Demographic Characteristics

Number of Calls from Telemarketers	0-1 Calls (<i>n</i> = 12)	2-3 Calls (<i>n</i> = 10)	4+ Calls (<i>n</i> = 6)	<i>n</i>	%	χ^2	<i>p</i>
Ethnicity							
White	8	5	2	15	53.6	1.867	.393
Non-white	4	5	4	13	46.4		
Gender							
Female	7	2	2	11	39.3	3.474	.176
Male	5	8	4	17	60.7		
Age							
60-70	4	7	3	14	50.0	3.819	.431
71-80	5	2	1	8	28.6		
81-90	3	1	2	6	21.4		
Marital status							
Single/Widow	6	3	1	10	35.7	5.556	.235
Married	3	1	3	7	25.0		
Divorced	3	6	2	11	39.3		
Education							
HS grad or less	4	5	4	11	53.6	1.867	.393
Some college+	8	5	2	17	46.4		

1997). At the same time, this result fortifies the findings from research studies that indicate that older adults who possessed some college education were most vulnerable to consumer fraud (Gross, 1999; Titus et al., 1995).

Finally, a greater number of older adults between the ages of 60 and 70 lost money three or more times to telemarketers than those within other age ranges. This finding contradicts literature that suggests that the old-old and the oldest-old feel lonelier than younger elders because they commonly experience multiple losses (Pinquart & Sorensen, 2001). Older adults within the 60-70 age range, therefore, lost money a greater number of times than older adults in other age cohorts.

Limitations of the Study

In spite of the care taken to ensure a sound research study with narrow eligibility criteria, the research design that was employed nevertheless possessed several limitations. Because this study was descriptive rather than explanatory, it prevented the inference of causality between loneliness and telemarketing fraud vulnerability. Another limitation of

the study involves the time and memory effect of respondents completing the instrumentation; some respondents revealed that their victimization was recent, whereas others reported that it occurred years ago. Consequently, study results may not be representative of their degree of loneliness during the actual time of the fraud.

The sample selected for the study also was limited in its generalizability to a target population. For instance, the study employed a small nonrandom sample from Los Angeles County. The sample was primarily comprised of young older adults (i.e., between the ages of 60 and 70), who may not have experienced as many losses as victims from older age cohorts; as a result, this sample of victims may have felt less lonely than a sample consisting of older victims. Because the sample was drawn from senior centers, the sample consisted of participants who were perhaps more socially active—and thereby less lonely—than many older adult telemarketing fraud victims. Furthermore, the sample did not capture every potential victim, as those respondents who met eligibility requirements often declined to participate for various reasons. Some of these reasons included shame and embarrassment associated with previous telemarketing victimization, suspiciousness of the research study (given their prior victimization), or lack of knowledge that they were even defrauded.

Recommendations for Future Research

Future research regarding older adult telemarketing fraud susceptibility should address the limitations of this research design, while utilizing research methods that have not been previously employed for studies related to this subject area. Because most research studies regarding older adult telemarketing fraud vulnerability have been descriptive in nature, future research should focus on explanatory designs in order to provide an explanation or an inference of causality for the relationship between telemarketing fraud risk factors and victimization. Quantitative methods also could utilize experimental designs to determine differences in loneliness levels between telemarketing fraud victims and non-victims. These recommended changes to the research design of future studies may expand the knowledge base regarding older adult telemarketing fraud susceptibility in a more unique manner than in previous investigations.

Additional research regarding older adult telemarketing fraud vulnerability should utilize samples that are more representative of the target population to enhance the generalizability. Consequently, future

quantitative studies also should utilize large, more diverse randomized samples that may include victims who may not be as socially active as those sampled in this study, such as older adults who are home-bound or residing in nursing homes or assisted living facilities. These recommendations may enrich the validity and comprehensiveness of future studies that investigate the relationship between loneliness and telemarketing fraud.

Implications for Social Service Providers

To effectively help older adults who have been victimized or are at risk of being victimized by telemarketing fraud, social service providers must recognize that this crime continues to be a serious and pervasive social problem. Loneliness, and the vulnerability associated with this psychological state, is a significant–yet under-recognized–problem in the older population. Furthermore, providers must understand that financial crimes, such as telemarketing fraud, adversely and severely impact the mental health, physical well-being, and financial condition of older adults (Deem, 2000; Deem et al., 2002) in that the victims of financial crimes can suffer as much as those who are victims of violent crimes (Deem et al., 2002). As detailed in this study, older adults comprise a population that has been disproportionately victimized by telemarketing fraud (AARP, 1996).

Merely educating an older adult about telemarketing fraud may not prevent telemarketing victimization. Indeed, research shows that consumer education may be an insufficient prevention method, given the prevalence of fraud victimization, in spite of these efforts (Gross, 1999). Hence, human services workers should focus their efforts on other means of preventing this crime. For instance, training and education in the detection and reporting of telemarketing fraud as a form of elder abuse should be increased. In addition, engaging in preventative efforts such as “friendly visitor” or “buddy system” volunteer programs may help reduce the chances that older adults seek social interaction from people who may potentially exploit them.

On a policy level, legal sanctions for this crime should be changed to reduce the attractiveness of telemarketing fraud to current and potential perpetrators. Local and state governments should be called upon to enforce mandated reporting of financial exploitation in order to ensure that professionals comply with their duty to report. A compelling need exists for the federal government to enforce the sentence enhancements

mandated by the Telemarketing Fraud and Prevention Act of 1995 for those people who commit telemarketing fraud against older adults. Because these cases sometimes involve overlapping jurisdictions, advocacy is needed for (1) clarity as to the appropriate jurisdiction that will handle each case, and (2) better coordination between different jurisdictions.

Finally, more scholarly attention is needed in the area of telemarketing fraud victimization among the older population. As shown in this study, the literature available on this topic is scarce, given the magnitude of these crimes. Expanding the knowledge base of this subject matter will increase the understanding of older adult telemarketing fraud victims, thereby enhancing the ability of social service providers to serve victims and protect older adults from this type of financial abuse.

CONCLUSION

Despite the limitations of this research study, it is nonetheless a valuable first step for future research in this area. This study increases awareness of telemarketing fraud in the older population by demonstrating how this problem continues to impact older adults.

Telemarketing fraud continues to be a significant problem in the older population, especially among lonely older adults. Efforts to fight telemarketing fraud are currently vital because financial crimes committed against older adults are expected to increase (Wasik, 2000). As more Americans are approaching older adulthood with greater wealth than observed in prior generations, it is incumbent upon social service providers to become actively involved in efforts to prevent this type of crime in order to preserve the quality of life of our aging population.

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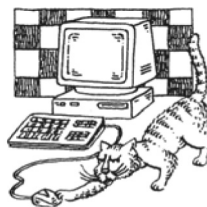
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doi:10.1300/J084v20n01_04

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