Information Literacy Among the Elderly

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“It’s funny how so many people go around staring at their calculators.”

Edward A. Leonard, Ph.D.

Why is internet use important for seniors?
Social Isolation and Loneliness

Nearly ⅓ of adults age over 65 who don’t live in a facility, live alone.

Older women are twice as likely as older men to live alone.

The AARP states that the health effects of prolonged social isolation are equivalent to smoking fifteen cigarettes per day.

“Studies show that people lacking social contacts are more susceptible to diseases, to infarction, stroke and the onset of Alzheimer’s disease. At the same time it is true that loneliness leads to social isolation and to lack of exercising, which itself delays healing processes and speeds up aging.”

“A 2014 Michigan State University study showed that computer use among retirees reduces the risk of depression by more than 30%.

“Elderly respondents in study by Educational Gerontology stated that benefits of internet use included a sense of connectedness, satisfaction, utility, and positive learning experiences.”
A 2-year study in Italy and the UK showed that the elderly perform better cognitively and experience improved health when trained in the use of social media, Skype and email. Participants were given specially designed computer training and were compared against a control group that did not receive any training. Among those that used these tools, the mental and physical capacity improved; without training, the control group experienced a steady decline.

Evidence shows that satisfying basic social needs can improve overall health.

Which seniors are using the internet?

34% of Americans ages 65+ use social networking sites like Facebook or Twitter
- Higher use among younger seniors, but 20% of those 75+ use
- More common among those who have at least some college experience
- More common among those with annual household income of $50,000+
How are seniors using the internet?

Barriers to internet use

- Seniors are less confident when using electronic devices

<table>
<thead>
<tr>
<th>Barriers to internet use</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Difficulty with technology</td>
<td>24%</td>
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<tr>
<td>Difficulty with online security</td>
<td>12%</td>
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<tr>
<td>Difficulty with online transactions</td>
<td>10%</td>
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Barriers to internet use

A German study focused on the facial expressions and gesticulations of elderly users in unexpected situations when using the internet found:

* participants had “severe problems in solving the tasks on their own”
* many could not find any solution

Participants felt that they were putting out low levels of mental workload; videography data showed an increased concentration of the participants during the internet session.

Barriers to internet use

**Fitting into Existing Processes**
- Many existing media lessons are made for classroom setting, targeted at school age students
- Many seniors significantly molded by years of social conditioning/mediated messaging: challenge is to introduce media literacy not as a replacement for their processes but as an enhancement tool

**Unlearning Practiced Behaviors**
- Challenge of unlearning socially conditioned norms about the role of news and information; elderly face the challenge of not only learning media literacy tools but also unlearning what they have produced - trusting traditional print media

https://eavi.eu/media-literacy-tools-for-senior-citizens/
Barriers to internet use

Per AARP Public Policy Institute:
* an estimated 70 million Americans lack the digital skills/confidence to use the most useful applications
* 30% of those not online say the internet is not relevant to their lives
* 30% say the internet is too difficult to use

Feelings about internet use

58% of adults ages 65 and older say technology has had a mostly positive impact on society.

Older Americans who use the internet tend to view technology in a positive light and tend to incorporate digital technology into their everyday lives.

Scams Affecting the Elderly

(No specific content provided for this section)
According to a survey by True Link Financial, older Americans are criminally defrauded of $12.76 billion annually.

According to the FBI, seniors are specifically targeted online because:

- They are most like to have a 'nest egg'
- They are most likely to own their own home
- They are most likely to have excellent credit

Also from the FBI:

“People who grew up in the 1930s, 1940s and 1950s were generally raised to be polite and trusting. Con artists exploit these traits, knowing that it is difficult or impossible for these individuals to say ‘no’ or just hang up the telephone. Con artists view the senior population as uniquely vulnerable.”
According to the Federal Trade Commission, 34% of fraud cases reported in 2014 happened online, with original contact method happening:
* by email in 40% of cases
* by internet/websites in 22% of cases

The Scams

**IRS Imposter**
Leads 2017 scams targeting senior citizens.
Close to 2 million people targeted, with as many as 200 estimated per week during the scam's peak in 2016.
1,680 people reported to the Senate Special Committee on Aging that they were contacted or fleeced by the scam in 2016.

**Cancer Conniver**
In 2015 the FTC charged four national "cancer charities" with defrauding consumers of $187 million.
A different ruse: in August 2015 a Miss Pennsylvania U.S. International Pageant Winner was arrested after allegedly claiming she had cancer and swindling tens of thousands of dollars from sympathetic supporters.

**Targeting the Widow**
Scammers contact the family and claim a deceased relative owed money for goods or services.
Since May of 2017 EU widows have been contacted by fake clairvoyants to provide messages from beyond; when the widow demands service or a refund, they are told they will be cursed.

**Grandkid Needs Help**
Using social media, scammers from gather enough personal info to use this to get the senior to open up. The scammer will call, address the senior as "Grandma," and ask if they know who it is. When the grandparent guesses the name of a grandchild the scammer most sounds like, the scammer has established a fake identity.

**Prescription Drugs**
Prescription drugs sold online can be counterfeit, making this scam extremely dangerous, and shoppers can be tricked into purchasing items that won't help their medical conditions.
Another scam is to take the payment and just not deliver the medications.
A new type of robocall — an automated computer system making tens of thousands of calls to “build a list of humans to target for theft,” according to the Financial Fraud Research Center. Just answering the phone opens seniors up to other phone-based scams.

Scam artists bombard with hundreds of phone calls from fake charities and lotteries. In one case, thieves took small, automatic withdrawals from a personal checking account for a year, stealing approx $2,000 in withdrawals that the victim’s bank couldn’t trace.

Silent Caller
Dementia Target
Banks & credit card companies are still in the process of issuing “chip” cards; con artists impersonate card issuers and send emails requesting personal and financial info, or ask that one click on a malware-laced link before being issued a new card. The cons send emails that convincingly use reputable logos and color scheme.

The Chip Card
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Fake Anti-Virus
Work from Home
Through online job sites, emails and social networking sites, scammers recruit innocent job seekers as “mules” to unknowingly steal or launder money. They work at their computers, thinking with a legitimate business, but in fact they’re moving stolen money abroad and unwittingly disguising its true origin.

Pop-up browser windows simulating virus-scanning software will fool victims into either downloading a fake anti-virus program or an actual virus that will open up whatever information is on the user’s computer to scammers.

Faith-Based Dating
Old scam, new twist: According to the AARP, scammers are now targeting faith-based sites like BigChurch, ChristianMatch, JDate and others; often people can’t believe someone of their own faith is a criminal.

How to help a patron who has been scammed

*File a police report. Patron will need a copy of the report when the fraud is reported to credit companies.

*Close any accounts affected by the scam. Call the banks, explain what happened and file a fraud report if any transactions were charged to the account.

*File a complaint with the FTC. It helps with fraud investigations, by collecting complaints and sharing them with local police forces, credit companies and other government agencies.
**How to help a patron who has been scammed**

*If the scam involved credit card charges, report the fraud to the three major credit bureaus. It’s the only way to know the fraudulent activity will be quickly reflected on the account.*

*Report any identity theft to the FTC’s Identity Theft website. This includes new accounts being opened in the senior’s name, charges to current accounts or false medical services. The FTC offers comprehensive steps to take depending on how the victim was affected.*


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**Ways to help - general**

**Senior-Friendly Computers**
- Tekam / WOW!: simplified operating system, large screen, large keys on keyboard, built-in security

**Technology Assistance Products**
- SeeYouLink: paid service that provides above, but also allows remote access by approved users

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**Ways to help - libraries**

**American Library Association Outreach Resources for Services to Older Adults**
- provides toolkits and guidelines for serving this population

**Institute of Museum and Library Science provides grants to**
- provide programming specifically for seniors, based on ongoing assessment of needs
Private sector companies that are helping the elderly with info literacy

*Walgreens: early stages of connecting the elderly to their telehealth services provider, for 24/7 access to U.S. board certified doctors

*Airbnb: partnering with communities to research how to better serve

*Uber: pilot program offers tutorials in conjunction with free/discounted rides for seniors

HELPFUL RESOURCES

5 Tips to Identify Scam Emails: [https://www.liquidweb.com/blog/5-tips-to-identify-dangerous-spam-emails/](https://www.liquidweb.com/blog/5-tips-to-identify-dangerous-spam-emails/)

Aging.gov: one-stop resource for families looking to allow seniors to live independent lives


AARP: Interactive videos and webinars about online safety: [https://www.aarp.org/online-safety/](https://www.aarp.org/online-safety/)


An interesting sidenote

Singapore’s largest newspaper reported a new phenomenon in June of 2017: “The Weak Spot in the Battle - the Elderly Who Spread the Gossip.”

“Many are guilty of propagating unverified information, such as political gossip or dubious health tips on social platforms like Facebook and WhatsApp, with just a tap of a button. Worse, their social media ‘shares’ may not be addressed by those who know better, leaving such posts to be consumed by those who don’t – propagating a vicious circle.”

A cultural tendency to defer to one’s elders, even if they are spreading wrong information, may be to blame here.