

A Study on the Influencing Factors, and Prevention Paths of the Elderly Being Deceived

Yanrong Yang*

School of Marxism, Weinan Normal University, Weinan 714000, Shaanxi Province, China

*Corresponding author: Yanrong Yang, yangyanrongyj@163.com

Copyright: © 2022 Author(s). This is an open-access article distributed under the terms of the Creative Commons Attribution License (CC BY 4.0), permitting distribution and reproduction in any medium, provided the original work is cited.

Abstract: With the development of social economy, and the improvement of people's overall living standards, the elderly has more money at their disposal, the frauds against the elderly are emerging. The elderly become the first target of the frauds, because of their inability to secure their personal information, causing the loss of property for the elderly, further reduce the psychological and spiritual spirit. At present, in China, the problem of the elderly being deceived has aroused widespread concern. This paper mainly discussed the types of the elderly defrauded, analyzes the reasons for the elderly to be deceived, and recommend the countermeasures to prevent the fraud, further, provides effective methods, and experience of the anti-fraud work of the elderly.

Keywords: The elderly; Anti-fraud; Influencing factors; Preventive measures

Online publication: May 30, 2022

1. Introduction

Globally, China is a country with the largest number of elderly people, with the aging speed is getting faster, therefore, the social problems brought due to the aging is becoming more serious. With the continuous development of social economy, the overall living standards of the people have improved, further, the social security system has been gradually improved, allowing the use of money freely by the elderly. The cognitive ability and the social support towards the elderly become weaker, loneliness in the elderly is enhanced, and the resistance to care for strangers become weak among the elderly. Many scammers use these characteristics to design fraud routines targeting the elderly group, and this caused an increase in the fraud incidents targeting elderly, leading to widespread concern in the society.

The elderly group is a vulnerable group in the society, they only loss their property, but also suffer physical and psychological harm after being trapped. Fraud will make the elderly to loss their sense of trust towards the society, and this may seriously affect the elderly in the later stage. Although the government has introduced some methods to combat the fraud, however, many elderly still suffer from various scams every year, therefore, awareness of fraud prevention should be given to the elderly, further multiple targeted activities to improve the ability to identify fraud information should be introduced to this group of people.

2. Analysis of the types of fraud targeting the elderly

At present, the property and telecommunication fraud are the most extensive fraud type, which are used to cheat the elderly. There many ways used to fraud the elderly as described below.

2.1. Fraud caused by consumption

They are few types of fraud targeting the elderly group, as described below:

(1) Fraud about the consumption of medicines, or health care products: Fraudsters use the method of giving away eggs, paper rolls, and other household daily necessities to convince the elderly, further, promoting the health products to them, subsequently defraud them by means of defrauding deposits ^[1]. The health care product sales agents use the elderly's fear of disease, and their interest to have a healthy and longevity life, further, took advantage of the imperfections health care product market, and make use of loopholes in the relevant laws and regulation to increase the price of drugs by hundreds of times, exaggerate their efficacy, and sell eloquently the product to the elderly ^[2].

(2) Fraud by elderly care service provider: In order not to cause trouble to their children, some elderly find nursing homes by themselves. Some marketers collect deposits and various fees in advance, but after a duration, the care service provider disappears along with the money. Further, there are also elderly care service centers that provides low service quality, which did do not match the payment fees ^[3] with not possibility of refund, in contrast, forcing the elderly to pay a high liquidated damages on the grounds of violating the occupancy contract. The elderly is often become cheated due to their lack of legal knowledge.

(3) Fraud by travel provider: Some fraudsters pretend to be senior travel agencies, senior associations, or organizations, that provide free travel for the elderly. After arriving at a certain destination, there will be more self-funded items, and forcible sales to the elderly.

2.2. Property fraud caused by investment

Many fraudulent gangs will use the words such as 'State Council' and 'People's Bank of China,' to gain the trust from the elderly by fabricating themselves as an authoritative agency, further offer them investment with high interest rates, with high daily returns. In addition, the fraud gang seized the elderly's poor awareness of the investment risk, and gained the trust of the elderly, who is lacking in the investment knowledge. Step by step, the fraud gang used the broken capital chain as an excuse to make the deceived elderly to suffer and face money lost ^[4].

2.3. Telecommunication fraud

With the development of China's network technology, the leak of personal information and privacy has led to a higher incidence of telecom fraud cases, which can be characterized by spacious, invisibility, wide coverage, and precision. The ability is low, and it is often caught in the precise trap of the liar ^[5].

During the new crown epidemic, there have been various methods of online fraud. The fraudulent pretended to be a courier, to defraud on the grounds that the express delivery was delayed and the courier was lost, and pretended to be the staff of the transportation company. Charitable organizations or the Ministry of Civil Affairs commits fraud, on the grounds of paying a deposit in advance for ordering masks, and other anti-epidemic materials. The elderly who was originally closed to advance information, further with strict epidemic lockdown control, they there are fewer channels to obtain official information, and they are easy to be deceived.

2.4. Property fraud caused by emotions

Widowed elderly people and elderly people who are living alone are, generally feel lonely. When their emotional needs are not met or their sympathy is overflowing, some fraudulent recognize as godfathers or as godmothers in the name of talking about friends and introducing objects. After gaining their trust, they ask the victim for help and borrow some money ^[6]. Additionally, there are frequent cases of fraudulent marriages. The nanny takes care of the elderly's daily life every day and sometimes behaves better than

their own children, where the nanny takes advantage of the elderly's sympathy, and a sense of emptiness and loneliness to marry the elderly, defrauding a large amount of property, and then divorce them for various reasons. This is not only an economic loss in the elderly, but also a mental blow for the elderly.

2.5. Property fraud caused by feudal superstition and traditional customs

The physical function of the elderly is gradually declining, and the fear of death is increasing inside them [7], further, coupled with the characteristics of some elderly people who believe in traditional customs and superstitions, therefore, some feudal superstition methods have also worked on the elderly. The most commonly used trick, is to look at the picture through the 'master' and use money to eliminate the disasters.

3. Analysis of the reasons why the elderly suffers from fraud

The reasons why the elderly is deceived are can be analyzed from two aspects, which are the subjective and objective reasons. On the objective side is due to the government unfavorably for market regulation and the legitimate rights, lead to the interests of the elderly cannot be guaranteed.

3.1. Subjective reasons

The elderly has reduced social judgment ability, due to the physiological reasons. With the increase of the individual age of the elderly, the feeling, perception, cognitive function, memory, thinking, learning ability, and the overall reaction time to stimulate is prolonged [8]. When the elderly is under the action of certain stimuli, the balance between objective requirements, and coping ability become unbalanced, resulting in a state of tension, where people often cannot respond rationally. The fraudster uses false reasons such as suspected crime to frighten the elderly, causing them to panic and felt anxiety, and then slowly start to control their thinking [9]. Therefore, the strength of the elderly's ability to discriminate directly affects the way they process information, which has a decisive impact on preventing them from being deceived.

The elderly has weak social support, which may increase their loneliness. The social support for the elderly, mainly comes from family members, relatives, friends, colleagues, and social organizations [10]. According to the theory of social disengagement, as the elderly grow older, their ability gradually declines, further, various roles in life is gradually lost, and they are marginalized in society, eventually resulting in the separation of the individual from the society [11]. Therefore, the elderly awareness of complex society is weakened, and their ability to distinguish a fraudulent is reduced. Many decisions of the elderly are driven by the feeling of 'conformity', resulting in the elderly being repeatedly deceived [12]. Additionally, with the falling of the family structure, due to a busy working schedule by their children, therefore, the social support of the elderly by the family members becomes weaker, and their hearts become lonely, allowing the fraudsters to take advantage of the elderly loneliness, by chatting with the them, and show excessive concern [13], filling the loneliness of the elderly. The fraudster, then defrauding the elderly, after emotionally gaining the trust of the elderly, to invest money with them.

3.2. Objective reasons

The government is not strong to supervise the market. Since globalization, the country's economy has developed rapidly [14]. Some of the products have poor quality, it is difficult to distinguish between the real and fake food and drugs, and the credibility of the sellers is getting lower. The elderly, due to their low judgment ability, naturally become the biggest victims of these inferior commodities.

Next, there is a lack of a system to protect the legitimate rights and interests of the elderly. At present, there is only one law specifically created for the protection of the elderly in China, which is 'The Law of

the People's Republic of China on the Protection of the Rights and Interests of the Elderly,' which covers a relatively narrow range, and obviously has insufficient content ^[15]. Although, there are provisions on the protection of the legitimate rights and interests of the elderly in the Constitution, the Civil Code, and related judicial interpretations, the legislative documents are scattered, and the content related to the specific rights and responsibilities of the elderly is relatively vague, general, lack of completeness, systematic, and operability, less deterrent to criminals, reducing the effect of the law to a certain extent ^[16].

Finally, the elderly generally has a poor knowledge in the legal concepts and a weak awareness in the elderly rights protection ^[17]. After being deceived, some elderly people feel sad and annoyed, however, due fear of causing trouble to their children, they often choose to settle the matter or keep quiet, therefore, it is often difficult to bring the fraudster to justice.

4. Effective ways to prevent fraud for the elderly

The government and public security departments should introduce some new methods to combat the fraud. Most of the existing methods are publicity methods, and do not take into account the individual differences of the elderly. To prevent and resist fraud, it is important that the elderly themselves, the family members, society, and the government work together.

4.1. The improvement of the elderly's own ability is the internal driving force

After retirement, the elderly should not be separated from the society. They should actively learn knowledge, pay attention to the news, constantly adapt to the new development of society, keep abreast of social trends, especially pay more attention to legal programs and understand the current various fraudulent methods. Further, the elderly should overcome their greed, and do not have the concept of 'making big money with small money.'

4.2. Family support is essential to help the elderly

The people who can give the most care, and trust are the relatives of the elderly. Children should fulfill their obligation to intervene and protect the elderly. Children should pay more attention to their elderly parents, ask their parents' consumption expenditure' accurately grasp their parents' living rules, and meet the needs of the elderly. Their safety needs should be fulfilled, to prevent the elderly from being harassed by the fraud of pyramid schemes ^[18,19].

4.3. The publicity and education functions of communities and social organizations in providing preventive measures

Relying on the community, to do a good job in the publicity and education of fraud prevention for the elderly, by improving the prevention awareness to the elderly, further, improving their ability to identify the behavior of the fraudulent. A series of activities should be carried out, to enhance the communication between the elderly and the living alone elderly.

Actively tap community resources and play the role of social organizations, such as, social work service centers, senior citizen associations, volunteer associations, senior activity centers, and senior universities. The social work service center should apply professional methods and skills to carry out community activities, such as anti-fraud publicity, legal popularization, and further, improve the ability of the elderly to prevent fraud. To provide comfort, through social administration, one should continue to give opinions and countermeasures to promote the continuous improvement of relevant laws and the service guarantee system for the elderly. Elderly associations, and volunteer associations can form a mechanism for the younger to help the elderly, promote exchanges among the elderly, and expand the social support

network for the elderly. Colleges for the elderly, can carry out anti-fraud courses for the elderly, to teach them to use mobile phones, networks, computers, and other equipment, adapt to and integrate into the information age and further, learn and improve on the ability to distinguish false information.

4.4. Policies and regulations for the protection of rights and interests

The government should cooperate with various departments to jointly combat the fraud. The government should increase supervision over the market, strictly control counterfeit and inferior products, and further increase punishment. Meanwhile, the government should partner with telecom operators and banks to placed anti-fraud centers to alert people regarding the potential fraud, through warning text messages.

Next, it is essential to improve the protection system for the rights and interests of the elderly. On the one hand, both the government and the judiciary should take the responsibility together in popularizing the law and enhance the awareness of rights protection of the elderly. Further, they should constantly improve on the relevant laws, especially the legal and regulatory system related to the elderly and, regulate the quality of consumer products, consumption channels, and marketing models, by establishing a safety mechanism for the consumption of the elderly, and create a fair and social environment for the consumption of the elderly^[20]. On the other hand, strengthen the construction of the legal aid system for the elderly. Courts at all levels should formulate priority filing, priority enforcement, and reduction or exemption of litigation costs for cases where the elderly suffer from fraud. At the same time, it is necessary to continuously improve the laws and regulations related to fraud, and increase the punishment mechanism for fraudsters, so that the law has a deterrent effect on fraudsters and the law has a protective effect on the people.

5. Conclusion

In summary, as the country's aging speed is increasing, further the elderly population is getting larger, therefore, there is a need to establish a security system for elderly. Due to the 'coreization,' and 'miniaturization' of the family structure, and the weakening and external migration of family pension functions, the government and the society should speed up the exploration of security systems suitable for the aging society, such as the exploration of community pension models and smart pension models to meet the needs of the elderly. Additionally, design humanized and personalized related products, design commercial insurance, and wealth management products according to the needs of the elderly, develop the sunset industry, and ensure that the elderly can enjoy their old age.

Disclosure statement

The author declares no conflict of interest

References

- [1] Hongjuan Y, 2018, The Proposition and Theoretical Construction of Consumer Safety Issues for the Elderly. *Population and Society*, 34(02): 45-51.
- [2] Ping X, 2016, The Elderly Should be Alert to the Fraud Traps around them. *China Anti-Counterfeiting Report*, 2016(02): 103-104.
- [3] Changan L, 2019, Beware of 'House-For-Age' being used to Defraud. *Economic Daily*, March 27, 2019.
- [4] Yu X, 2019, How to Prevent Financial Fraud for the Elderly: Taking the 'Mom Le' Scam as an Example. *Zhong Lun*, 2019(11): 231-232.

- [5] Xinrong H, 2017, Precise Fraud and its Governance in the Era of Big Data. *Journal of Xinjiang Normal University (Philosophy and Social Sciences Edition)*, 38(04): 86-92.
- [6] Yuwei P, 2013, A Preliminary Study on the Victimization of Elderly Fraud Crimes under the Background of Population Aging: Based on the Analysis of 89 Elderly Fraud Crimes Victimization Cases. *Guangxi Police College Journal*, 26(2): 12-6.
- [7] Seven Cases of Fraud Prevention in the Elderly. *China Social Work*, 2018(26): 56-57.
- [8] Cangping W, 1999, *Social Gerontology*. Beijing: Renmin University of China Press, 82-84.
- [9] Wenhui D, Yuan Z, 2016, Information Awareness of the Elderly and Improvement Countermeasures: From the Perspective of the Elderly Being Defrauded. *Books Pavilion*, 2016(05): 95-101.
- [10] Guojing C, 2017, *Legal Analysis and Protection of Rights and Interests of the Elderly being Deceived*. Shandong: Yantai University.
- [11] Chunyang W, 2019, Deputies to the National People's Congress and Members of the Chinese People's Political Consultative Conference: Combating the Fraud of Health Products for the Elderly and Strengthening Anti-Fraud Propaganda. *People's Bulletin*, March 16, 2019.
- [12] Chengyue Y, 2019, Middle-Aged and Elderly People have the Highest Frequency of Recruiting Transaction Fraud. *Beijing Daily*, October 10, 2019.
- [13] Yang L, Zongsheng L, 2019, Deputy to the National People's Congress and Vice President of the Liaoning Lawyers Association: Preventing and Cracking Down on Fraud Cases Involving the Elderly and Safeguarding the Rights and Interests of the Elderly. *China Social Work*, 2019(08): 19.
- [14] Hui X, 2012, Paths, Countermeasures and Models for the Protection of the Rights, and Interests of the Elderly. *Hebei Journal*, 32(2): 119-123.
- [15] Yanhong X, 2019, Elderly-Related Fraud is on the Rise, and it is Urgent to Strengthen the Crackdown. *People's Political Consultative Conference News*, October 10, 2019.
- [16] Liping G, 2013, Current Problems and Regulatory Countermeasures in my Country's Health Food Market. *Journal of Food Science and Technology*, 31(3): 7-12.
- [17] Dacheng Z, 2016, Build A Complete Working System and Increase Legal Aid for the People in Need to Safeguard their Legitimate Rights and Interests. *China Judicial*, 2016(1): 9-12.
- [18] Haikun Y, 2013, The Legislative Protection of Constitutional Equality and the Rights of the Weak: Taking the Legislation for the Protection of the Rights and Interests of the Elderly as an Example. *Law Journal*, 34(10): 44-52.
- [19] Lin Z, Zhongchen M, Shen L, et al., 2017, The Relationship between Social Support and the Deceived Tendency of the Elderly: A Moderation Model with Mediation. *Psychology and Behavior Research*, 15(06): 766-773.
- [20] Bingjun X, 2018, *Influencing Factors and Countermeasures for the Identification of Typical Fraudulent Information by the Elderly*. Chongqing: Chongqing University.

Publisher's note

Bio-Byword Scientific Publishing remains neutral with regard to jurisdictional claims in published maps and institutional affiliations.