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Centralizing Older Users In Government Design

Protecting seniors from scams and online abuse via technology & design policy

EXECUTIVE SUMMARY

Strong empirical evidence suggests older adults are as vulnerable as young children in their interactions online, yet technology policy projects often do not make special considerations for this age group. Adults over 60 lost $650 million as victims of online crime in 2018, and the US has seen a 400 percent increase in internet crime towards this age group over the past five years. This project recommends that the federal government redesign its scam reporting system to facilitate participation by older adults. Additionally, it recommends tasking the Federal Trade Commission and other enforcement bodies of digital technology legislation to educate themselves on the implications of technology design for older adults and to regulate with their safety in mind.

THE PROBLEM

A range of issues have led to elder populations facing increased hurdles in navigating spaces safely online, included but not limited to: a lack of access to training on newer technologies, anxiety over breaking new equipment, and a potential decline in sensory abilities such as eyesight. Additionally, older adults are deceived by misinformation at disproportionate rates, and studies have shown that they are more likely to perpetuate and share fake news. Both of these issues are compounded by manipulative and deceptive online interfaces that target and disorient seniors, leading to high financial and personal costs.

The average dollar loss for a senior who has been scammed online is $41,800 – the cost of a new BMW 3 Series – according to the Consumer Financial Protection Bureau.

THE SOLUTION

To address the heightened vulnerability of older populations in online spaces, this project seeks to inform government regulators involved in technology policy of the unique needs of older adult technology users. The project recommends amending technology policies to take into account older adults similar to the way children are already prioritized, such as through the Children's Online Privacy Protection Act (COPPA). Moreover, this project recommends that legislators consider the impact on older adults when developing legislation related to online privacy, digital design and content integrity. The project specifically aims to support the elderly by building resources, support networks, and user-centric reporting tools aimed at supporting older adults who have fallen victims to financial or other scams.