



The role of misinformation in elder fraud: a conceptual framework

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Abstract

Introduction. We propose a conceptual framework to illuminate the connections between misinformation and elder fraud, especially the role of misinformation in elder fraud. Both topics have been explored in multiple areas. The connections between misinformation and elder fraud, however, are under investigated. Also, the contributions of Library and Information Science communities are limited to help older adults avoid being victims of fraud.

Method. Following an integrative literature review approach, related literature on misinformation and elder fraud were collected.

Analysis. This paper applies concept analysis and thematic analysis on recent literature of misinformation and elder fraud. The analysis focuses on groups of factors that moderate or mediate misinformation to elder fraud.

Results. A conceptual framework on misinformation and elder fraud is developed. The framework describes the role of misinformation in elder fraud as well as related factors, including preventive factors to misinformation, antecedents to elder fraud, mediating mechanisms between misinformation and elder fraud, and protective factors to elder fraud.

Conclusion(s). There are pathways through which misinformation connects to elder fraud. Strategies to detect and mitigate misinformation may help to reduce elder fraud. More investigation is needed to refine and validate the proposed framework.

Introduction

Misinformation is the opposite of accurate information, including inaccurate messages, images, and videos that may mislead readers (Van der Linden et al., 2023). Even though misinformation has existed since humans began communicating with each other, it has become an especially pressing problem since the use of social media has become widespread. While extensive research on misinformation has been conducted (Broda & Strömbäck, 2024; Nguyen, et al., 2023), cross-disciplinary research is rare, and the impact of misinformation on older adults remains largely unexplored.

Information institutions such as libraries and museums are dedicated to serving their communities. As the population of elderly Americans grows, these institutions should reassess their resources and services to better serve older adults. One of the challenges faced by older Americans that can be addressed by information institutions is elder fraud.

According to the U.S. Department of Justice, *elder fraud* is ‘an act targeting older adults in which attempts are made to deceive with promises of goods, services, or financial benefits that do not exist, were never intended to be provided, or were misrepresented’ (2018). This term has been used in literature interchangeably with *elder financial exploitation*, *elder financial fraud*, and *elder scams*. The FBI reported that ‘each year, millions of elderly Americans fall victim to some types of financial fraud’, costing them more than \$3 billion annually (n.d.).

The purpose of this paper is to investigate the connections between misinformation and elder fraud, and to propose a framework that identifies the role of misinformation in elder fraud. The research questions include:

1. How is misinformation related to elder fraud?
2. What are the major components of a framework that examines the relationship between misinformation and elder fraud?

Related literature

To our knowledge, there is no literature that explicitly investigates the connections between misinformation and elder fraud, even though there is extensive literature on each topic.

Misinformation has been widely explored in computer science, psychology, political science, communications, and library and information science (Nguyen, et al., 2023). Recent research examines many aspects of misinformation, including definitions, prevalence, contributing factors to disseminating misinformation, impacts of misinformation on people, and detection and mitigation methods (Bradshaw et al., 2025; Broda & Strömbäck, 2024; Chaudhuri et al., 2024).

Research on elder fraud explores causes, typology, contributing factors, theories, and solutions (Ji, Yan, & Zhang, 2025; Lichtenberg & Hall, 2025; Rabiner, Brown, & O’Keefe, 2004; Shao et al., 2019). Among several reasons, loneliness has been identified as a prominent factor contributing to vulnerability to elder fraud (Alves & Wilson, 2008; Liao, Wang, & Zhang, 2024; Wen et al., 2022). The Federal Trade Commission (2025) website reports the kinds of lies used to scam older adults and suggests ways to identify them. Case studies have analysed elder fraud around the world, including in the U.S. (Blomberg et al., 2016; Sklar, 2000; Templeton & Kirkman, 2007), South Korea (Kim, Hong, & Jung, 2025), Taiwan (Ku et al., 2025), and China (Fan & Yu, 2021). Two studies applied routine activity theory, a type of crime opportunity theory, to explain elder fraud (DiLiema, 2018; Ku et al., 2025), and Teaster et al. (2023) applied contextual theory of elder abuse developed by Roberto & Teaster (2017) to older victims of fraud during the COVID-19 pandemic. A number of fraud prevention programs have been developed (Chung & Yeung, 2023; Payne, 2020).

Literature reviews on misinformation (Bodaghi et al., 2024; Broda & Strömbäck, 2024; Nguyen et al., 2023; Ogbadu-Oladapo et al., 2023) and elder fraud (Burnes et al., 2017; Cohen, 2006) provided insights to this study.

Research design and methodologies

We followed an integrative literature review approach (Lubbe, Ham-Baloyi, & Smit, 2020; Whitemore & Knafl, 2005) to collect articles and perform analysis. An integrative literature review summarizes past empirical and theoretical literature to understand a particular phenomenon or problem. It follows five stages: problem identification, literature search, data evaluation, data analysis, and presentation. At the presentation stage, a synthesis in the form of a model or framework is developed to comprehensively reflect the process of integration.

Literature search and data evaluation

We searched for papers that address both misinformation and elder fraud. Using the university library's service hosted by Primo (a library discovery service provided by Clarivate), Scopus, and other sources, our initial searches found no results when we put both '*misinformation*' and '*elder fraud*' into the search box. Therefore, we searched for articles about each issue separately, and then manually checked each group of articles for cross-over with the other issue. Because there are an overwhelming number of articles on misinformation, we limited the search to journal articles in English published in 2024–2025 within social sciences. This resulted in 304 articles from Scopus. For elder fraud, we searched for articles that contained at least one term from each of the following groups of synonyms in their title, abstract, and/or keywords. Synonyms for '*elder*' included '*senior**', '*elder**', and '*older**' (with * being a wildcard letter or letters), and synonyms for '*fraud*' included '*financial exploitation*' and '*scam*'. Without limiting the subject area, we retrieved 164 relevant articles. These results allowed us to obtain 9 papers that addressed both topics. However, the papers for developing the framework were not limited to retrieved articles. Studied used in the framework were also found through Google search and backward citation chaining.

Data analysis and framework development

Building on existing research, we conducted data synthesis and thematic analysis (Lubbe, Ham-Baloyi, & Smit, 2020) to develop the framework. For our purpose, concept analysis approaches (Gunawan, Aunguroch, & Marzilli, 2023) were also used to improve our understanding of the two major concepts. The focus of the analysis was to identify the factors that are related to misinformation and elder fraud, which formed the building blocks of the framework.

Connections between misinformation and elder fraud

Our literature searches indicated that across the most recent misinformation research, there is little mention of fraud as a consequence of misinformation and little mention of older adults as a unique group affected by misinformation. The most recent research on elder fraud rarely mentions misinformation, though related terms are sometimes discussed. Among the retrieved 304 articles on misinformation, we identified only four articles that mention *older adults* or its synonyms. Likewise, we assessed the retrieved 164 articles on elder fraud for mention of *misinformation* or its synonyms. Only five articles met these criteria. For each of the nine articles identified as containing topical overlap of misinformation and elder fraud, we examined the context surrounding each flagged term to assess their connections.

Four misinformation articles overlapped with elder fraud. Jo, Yang, & Yan (2024) analysed the role of age in survey respondents' propensity to share and react to misinformation. Older adults were found less likely to spread misinformation, less likely to react by checking its validity, and more likely to fall prey to it. Sharevski, Vander Loop, & Das (2025) examined the cognitive responses of older adults when encountering misinformation, investigated how they detect inaccuracy, and compared results along U.S. political party voting lines. Wang, Xu, & Wu (2025) focused on health

misinformation sharing among older adults in China and identified cultural factors that contribute to the spread of health misinformation, as well as those that mitigate this spread. Malhotra (2024) found that a group of Indian young adults perceived ‘older generations’ as more susceptible to misinformation, within the context of extended family group chats on WhatsApp as meso-news spaces. Misinformation affects older adults in many countries and contexts, and the perception of older adults’ propensity to believe and share misinformation does not always align with their actual reactions to misinformation.

Five elder fraud articles overlapped with misinformation. Gil Quintana and Bernal Bravo (2025) evaluated the usage of various social networks of senior citizens in Segovia, Spain, and found that senior citizens who spent more time using social media were more likely to trust it. The authors proposed a solution-oriented framework protecting senior citizens from misinformation. Liu et al. (2025) and Heemskerk et al. (2024) approached misinformation from within the related fields of psychology and neuroscience. Liu et al. (2025) utilized fNIRS hyperscanning to compare the neurological responses of older and younger adults to a simulated encounter with false advertising. The results showed that older adults were more likely to intend to purchase the falsely advertised product and cared more about the trustworthiness of the salesperson while younger adults cared more about the credibility of the advertisement itself. Heemskerk et al. (2024) examined the relationship between *interoception*, which is ‘the awareness of one’s bodily signals’ (p.1), and deception detection for older adults; they also identified interoception as a promising tool to combat fraud susceptibility. Peng, Lee, & Lim (2024) took an asset-based rather than needs-based approach to assisting older adults in navigating information with chatbots as a method for mitigating the spread of misinformation. Lastly, Liao, Wang, & Zhang (2024) compared the behaviour of three age groups—younger, middle-aged, and older adults—after loneliness manipulation and found that middle-aged and older adults were more susceptible to fraud after induced loneliness than younger adults.

These nine articles represent limited but important connections between misinformation and elder fraud. The research spans many disciplines, studies a diverse range of populations of older adults, and identifies the need for misinformation and fraud solutions designed for older adults.

The role of misinformation in elder fraud: framework

Following the method for building conceptual framework introduced by Jabareen (2009), we propose a conceptual framework to describe the connection between misinformation and elder fraud. In addition to these two concepts, the framework identifies four groups of factors: preventive factors to misinformation, antecedents to elder fraud, mediating mechanisms between misinformation and elder fraud, and protective factors to elder fraud.

Misinformation

In this framework, we focus on understanding the processes by which misinformation is created, amplified and acted upon, which helps to clarify how misinformation serves as the bridge between older adults’ antecedent vulnerabilities and eventual financial victimization.

Misinformation, especially false financial claims or scam narratives circulates in an information communication ecosystem consisting of social media, messaging services, emails, and others. Social media platforms such as Facebook, X (Twitter), and YouTube, messaging services like WhatsApp (Chaudhuri et al., 2024), and direct channels including email and texting (Kim, Hong, & Jung, 2025) all can deliver misleading content to older audiences. Misinformation can also be AI-generated (Herrera, Van Sickle, & Podhradsky, 2024).

Misinformation preventive factors

Preventive factors refer to strategies, resources, or solutions that prevent misinformation from creation, distribution, and causing damages. Current solutions to misinformation fall into two

categories: preventing misinformation and mitigating harmful effects of misinformation. Outright prevention strategies include detection and correction, which may be done by peers (Heiss et al., 2025), by social media platforms, or via AI—though the effectiveness of current AI-powered detection tools remains controversial (Scheirer, 2024). Mitigation strategies for reducing the impact of misinformation include general education (Cagle, Anderson, & Kelp, 2025), immersive learning (Cho et al., 2025), credible information (Hwang & Lee, 2025), and competing claims (Vraga & Bode, 2025).

Elder fraud

Elder fraud may have financial, emotional, physical, and social consequences. Direct monetary losses are among the most immediate consequences of elder fraud. Victims often lose savings, pensions, or retirement funds, and older adults typically report higher average losses than younger victims (DeLiema, 2018; Federal Trade Commission, 2025). Fraud victimization frequently leads to depression, anxiety, self-blame, and feelings of humiliation, and these effects can persist long after the financial loss (Dong, 2015; Morgan & Tapp, 2024). Stress associated with financial loss and shame can also exacerbate chronic health conditions such as hypertension and cardiovascular problems (Nguyen et al., 2021). Lastly, the victims may experience loss of trust in others and withdraw from social interactions and community activities (Burnes et al., 2017). If perpetrators are relatives, the relationships may be permanently damaged (Peterson et al., 2014).

Antecedents

Antecedents, or moderating factors, refer to factors or conditions that may lead to being a victim of fraud. They provide the foundation for analysing how misinformation serves as a gateway to elder fraud. Individual, psychological, socio-digital, and contextual factors, as listed in Table 1, may collectively shape older adults' vulnerability long before a defrauder makes contact.

Antecedents	Description	Factors	Literature
Individual/ Cognitive	Age-related changes in memory and desire to check information sources can reduce their ability to judge information accuracy.	Cognitive aging (slower processing, source-monitoring deficits), mild cognitive impairment, lower financial literacy	Brashier & Schacter, 2020 DeLiema, 2018 A. L. Nguyen, et al., 2021 Shao et al., 2019
Psychological/ Emotional	Psychological and emotional needs may increase receptivity to scammers' narratives or urgent appeals.	Loneliness, grief, depression, high trust orientation	Alves & Wilson, 2008 Burnes et al., 2017 Xing et al., 2020
Socio-digital	Limited literacy and digital skills increase vulnerability.	Low information and digital literacy, lack of cybersecurity awareness and training	Anderson & Perrin, 2017 Kim, Hong, & Jung, 2025
Contextual	Unstable social or financial situations may negatively affect older adults.	Social isolation, weak family support, financial insecurity, sudden life transitions	Alves & Wilson, 2008 Naberushkina, Besschetnova, & Sudorgin, 2025

Table 1. Antecedents to elder fraud

Mediating mechanisms

Mediating mechanisms, or pathways, facilitate the transformation of misinformation to financial exploitation and elder fraud. They can be psychological, emotional, social, and financial. These mechanisms, as listed in Table 2, illuminate how older adults move from merely encountering misinformation to acting on it.

Mechanisms/Pathways	Description	Factors	Literature
Cognitive-perceptual	Reliance on surface cues to evaluate information, repeated messages and exposure can increase belief in misinformation.	Perceived credibility, repetition of messages, age-related memory change	Brashier & Schacter, 2020 Fazio et al., 2015
Emotional Processes	Fear, a sense of urgency, promises of returns change the reasoning processes.	Perceived urgency, perceived benefits	DeLiema, 2018 Pennycook & Rand, 2021
Socio-influence	Misinformation maybe spread in trusted networks or by trusted people.	Trust	Cinelli et al., 2021 Metzger, Flanagin, & Medders, 2010
Financial decision-making	Misinformation changes perceived risk and reward.	Perceived risk/reward	Agarwal et al., 2009 Gamble et al., 2015

Table 2. Mediating mechanisms between misinformation and elder fraud

Protective factors for elder fraud

Protective factors that directly reduce damage can be summarized into three types: individual-level protective factors, social and interpersonal moderators, and environmental factors, as illustrated in Table 3.

Protective	Description	Factors	Literature
Individual	Skill in verifying sources, recognizing scams, and using fact-checking tools reduces the chance of becoming a victim of elder fraud.	Digital & information literacy, critical thinking, self-efficacy in technology use	Guess et al., 2020 Heemskerk et al., 2024 Lichtenberg & Hall, 2025 Pennycook & Rand, 2021 Wineburg & McGrew, 2019
Social and interpersonal	Trusted peers and family members provide corrective feedback and early fraud detection. Participation in social groups or senior centres provides scam warnings.	Strong social networks, family communication and assistance, community engagement	DeLiema & Sommers, 2025 Office for Older Americans, 2016 Peterson et al., 2014
Environmental	Timely fact checks and media corrections moderate belief in misinformation. Convenient fraud reporting systems and bank anti-fraud protocols can help identify and stop fraud.	Fact-checking infrastructure, fraud prevention programs, regulatory safeguards, protective policies and algorithms on social media platforms	Cohen, 2006 Federal Trade Commission, 2025 Mears, et al., 2016 Peng, Lee, & Lim, 2024

Table 3. Protective factors to reduce consequences of elder fraud

Figure 1 depicts the framework. The lines with arrows represent connections between the two concepts or between a concept and a group of factors.

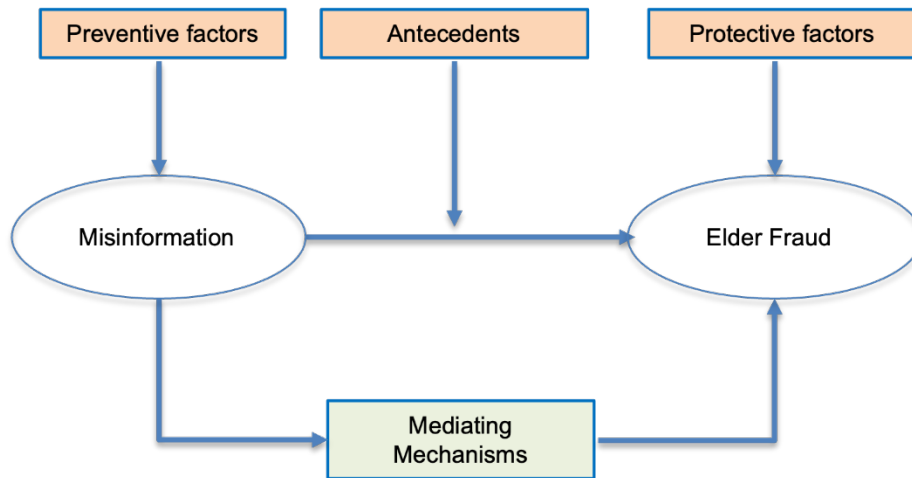


Figure 1. Role of Misinformation in elder fraud

Conclusion

This study presents a conceptual framework illustrating the role of misinformation in elder fraud. Even though our work is theoretical and awaits empirical validation, it starts the effort to understand older adults' needs and to develop novel solutions to help them. For example, public libraries can develop digital and information literacy programs for older adults.

Our future research will: (1) Refine the framework, especially to reexamine and to include the important factors; (2) Validate the framework (Jabareen, 2009; Mischler, 1990) by consulting experts and surveying older adults; and (3) Develop and evaluate preventive solutions for misinformation and elder fraud.

Misinformation and elder fraud are serious problems that require the attention of researchers and professionals from multiple disciplines. Information institutions, such as libraries, archives, and museums should collaborate with other organizations to provide effective services for older people in our communities. We expect information professionals to play a greater role in combating misinformation and elder fraud.

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