

The Federal Trade Commission ("FTC") has long been aware that older people are often victims of fraudulent activity, perhaps due in part to their tendency to accentuate the positive. According to the FTC, up to 80 percent of scam victims are over the age of 65. A **recent study** featured in the Proceedings of the National Academy of Sciences confirmed that older people are less likely to be able to spot a fraud or swindler due to their desire to have a more positive outlook.

Researchers concluded that older individuals may be overriding the insula, a part of the brain involved in detecting danger. The study showed that younger subjects when asked to judge whether faces were trustworthy had an active interior insula with the activity increasing at the sight of an untrustworthy face. Older individuals, however, showed very little or no activation of the insula. The new study is the first to show a characteristic pattern of brain activation in a situation involving the assessment of another's trustworthiness. Researchers have not yet determined whether decreased activity in the insula is the cause or the effect of older people's more positive outlook.

The study highlights the importance of warnings from the FTC and the FBI regarding the need for older individuals to be vigilant in their dealings with strangers and with money matters. They should take the time to fully investigate those with whom they are dealing before committing money. Children and loved ones of seniors should also check to make sure that seniors are not falling prey to scam artists.