

# Scroll, Click, Scam: How Social Media Platforms Enable Older Adult Scams

## Insights from Focus Groups with Older Americans

March 2026

Older Americans face an unprecedented wave of online scams—financially devastating, emotionally traumatic, and increasingly powered by artificial intelligence (AI). To understand their perceptions about scams and explore solutions, the National Council on Aging (NCOA) conducted in-person focus groups with adults age 55+ in Phoenix, Ariz.; Detroit, Mich.; and Westchester County, N.Y.

Every participant in the research had either experienced an online scam or knew someone who had. In fact, widespread exposure had created a belief that scams are inevitable, unstoppable, and too vast for any institution to meaningfully address. Yet, when participants learned more about social media platforms' advertising practices, their opinions shifted dramatically and the majority called for common-sense industry reforms.

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### Finding 1: Scams are universal, normalized, and intensifying.

Older adults described digital scams as universal, constant, and increasingly sophisticated, creating a sense that scams are now simply “part of life online.” Participants noted that scammers are “just trying to find the one person out of 10,000 that will respond.” They overwhelmingly reported either having been scammed themselves or knowing someone close to them who had. Participants repeatedly described a normalization of scams, driven by both sheer volume and technological advances like AI-enhanced fraud and voice cloning.

“My neighbor was scammed on a call with her ‘grandson’...she went to the bank, took the money out, and a person came to pick it up.” – *Westchester County*

Many expressed the view that anyone can fall victim.

“Now it happens to everyone...you realize anyone could fall for a good enough scam.” – *Phoenix*

Participants cited loneliness, rapid technological change, and growing up in a more trusting era as key risk factors for older adults.

“They’re just not that tech savvy, they’re more vulnerable.” – *Phoenix*



**| “I remember you could go on vacation and leave your house unlocked.” – Detroit**

Despite this awareness, a strong sense of fatalism permeated the discussions. Many participants believed scams are impossible to fully control.

**| “I’ve been led to believe...that’s something that can’t be controlled because the internet is the Wild West.” – Phoenix**

**| “Companies don’t have the technology to stop scams...If you stop this one, I’ll have another made in two hours.” – Detroit**

This fatalism reinforced a belief that individuals—not platforms—bear primary responsibility for their own protection.

**| “You as the individual [are responsible]. Because you have to protect yourself.” – Detroit**

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## **Finding 2: The toll of scams on older adults is financial, emotional, and physical.**

The harms described by participants extended far beyond lost money. Many discussed cascading financial impacts, family strain, and long-term instability resulting from retirement savings wiped out or compromised. Adult children often ended up absorbing unexpected financial losses.

**| “It really exposes society to useless activities that have financial impact...it has a domino effect.” – Phoenix**

Shame surfaced as one of the most powerful themes. Participants stressed that embarrassment prevents victims from seeking help—especially in scams involving romance, companionship, or loneliness.

**| “People are horrifically embarrassed. They don’t want to talk about it...They feel dumb.” – Detroit**

This silence compounds harms by isolating victims and enabling scammers to continue. Participants also described severe health impacts.

**| “My coworker who got scammed committed suicide.” – Detroit**

**| “I know someone who had a heart attack. It can affect your health.” – Detroit**

These stories reveal the profound trauma scams inflict—often long after the financial damage is done. Many said victimization leads to more cautious, anxious digital behavior, sometimes avoiding online spaces entirely. Losing trust in digital platforms risks social isolation, less access to telehealth, and disengagement from modern life.

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### **Finding 3: Learning about social media advertising changed older adults' views.**

Initially, many participants viewed “internet companies” broadly—and somewhat vaguely—as part of the problem, but not necessarily as profiting from scams. Criminals were seen as responsible, while platforms were viewed as passive conduits.

“I’m a fan of individual responsibility...the individual should be responsible for their own destiny.”  
– *Westchester County*

However, opinions shifted sharply when participants learned about platform advertising practices, internal audits, and enforcement choices—particularly those of Meta (Facebook and Instagram). They were struck by evidence<sup>i, ii, iii</sup> that platforms engage in the following behaviors:

#### **Platforms have the capability to stop scams but don’t use it enough.**

Learning this made participants more skeptical that platforms are simply overwhelmed. They shared that their banks and phone carriers were models of proactive fraud detection.

“That ‘scam likely’ warning...would help deter people.” – *Phoenix*

“If they can put people in Facebook jail, they know fraudulent companies.” – *Detroit*

#### **Platforms are making deliberate choices.**

This created the most powerful shift. Details about Meta’s internal audit, disbanded enforcement teams, and leniency for high-value scam advertisers<sup>iv</sup> sparked anger. This moved the conversation from incompetence to intentional harm and profit driven decisions.

“When your own audit says you’re the problem...that’s deliberate.” – *Detroit*

“The algorithms allow high value ads to go through...that’s upsetting.” – *Westchester County*

“32 strikes is very high...like someone with 60 DUIs still driving.” – *Phoenix*

#### **Platforms profit from scam ads.**

After learning that companies profit from scam-related content<sup>v</sup> and comparing that to user losses, many participants explicitly called for accountability and stronger consumer protections, particularly those modeled on industries where this already happens.

“It’s a business...I don’t care if I screw you. I’m going to get paid.” – *Detroit*



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## Finding 4: Older adults support common-sense standards practiced in other industries.

Participants strongly preferred common sense, industry based regulatory standards over broad government regulation. Despite these concerns, participants responded positively to existing proven regulatory models, citing banks as an example.

### Verification requirements (“Know Your Advertiser”)

Borrowing from online selling platforms and banking standards, participants saw advertiser verification as a foundational, non controversial baseline.

“They should do some vetting...If this was a building, they would check their tenants.” – *Phoenix*

“They should know their customers, just like banks.” – *Westchester County*

### Platform-funded independent oversight

Participants supported a “polluter pays” model in which platforms—not taxpayers—fund an oversight agency, similar to financial regulators. They saw this as a way to overcome government limitations while ensuring accountability.

### Common sense rules that mirror other industries

Participants repeatedly pointed to sectors where scam prevention is standard practice.

“Any legitimate business should know their customers. Otherwise, they’re allowing fraud.”  
– *Westchester County*

### The Bottom Line

Across all focus groups, older adults demonstrated deep awareness of digital scams and the sophistication driven by AI, personal vulnerability, and intense emotional and physical tolls, while simultaneously holding a pervasive sense of fatalism and personal responsibility.

However, once participants learned how social media platforms enable and profit from scams advertising—and how other industries have successfully applied fraud prevention systems—their attitudes shifted dramatically. They expressed strong support for verification requirements, platform accountability, and independent oversight, preferring common sense industry standards over traditional government regulation.

Older adults’ voices underscore a critical reframing of this challenge: Scams are not inevitable. They are the predictable outcome of business models that prioritize revenue over safety—choices that can, and must, be changed.

i [www.techtransparencyproject.org/articles/meta-awash-in-deepfake-scam-ads](http://www.techtransparencyproject.org/articles/meta-awash-in-deepfake-scam-ads)

ii [www.reuters.com/investigations/meta-is-earning-fortune-deluge-fraudulent-ads-documents-show-2025-11-06/](http://www.reuters.com/investigations/meta-is-earning-fortune-deluge-fraudulent-ads-documents-show-2025-11-06/)

iii [www.naag.org/press-releases/42-state-and-territory-attorneys-general-urge-meta-to-take-action-against-investment-scam-ads/](http://www.naag.org/press-releases/42-state-and-territory-attorneys-general-urge-meta-to-take-action-against-investment-scam-ads/)

iv [www.reuters.com/investigations/meta-is-earning-fortune-deluge-fraudulent-ads-documents-show-2025-11-06/](http://www.reuters.com/investigations/meta-is-earning-fortune-deluge-fraudulent-ads-documents-show-2025-11-06/)

v [www.reuters.com/investigations/meta-is-earning-fortune-deluge-fraudulent-ads-documents-show-2025-11-06/](http://www.reuters.com/investigations/meta-is-earning-fortune-deluge-fraudulent-ads-documents-show-2025-11-06/)