Age Differences in Perceptual Generalization of Trust Learning

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Introduction

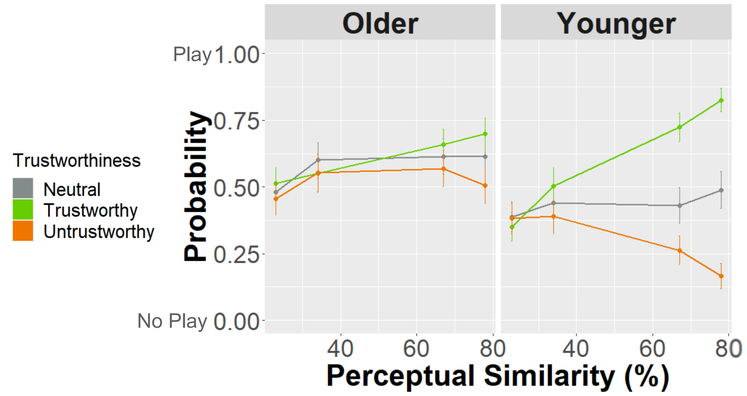
- Older adults are disproportionally targeted by financial scams, likely due to excessive trust[1]
- Younger adults show strong avoidance of new individuals who perceptually resemble previously untrustworthy partners[2]
- Older adults exhibit excessive trust, likely associated with less learning of trust information than younger adults[3]
- By varying the degrees of perceptual similarity, we tested whether this age difference in trust learning impacts future decisions to trust

Hypothesis

- Compared to younger adults, older adults are less likely to avoid new individuals who perceptually resemble previously untrustworthy people

Results

Older adults were more likely to play with untrustworthy morphs than younger adults *(odds ratio*=3.21*, B*=1.17*, SE*=0.40*, p*=.004)



Contrast between playing with trustworthy and untrustworthy morphs increases more for younger than older adults as perceptual similarity increases *(odds ratio*=0.9430*, B*=-0.06*, SE*=0.01*, p*<0.001)

Method

Participants

33 younger adults:

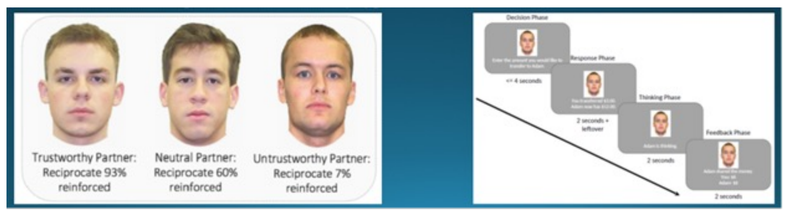
M = 22.45, range = 19 – 32, 19 female

30 older adults:

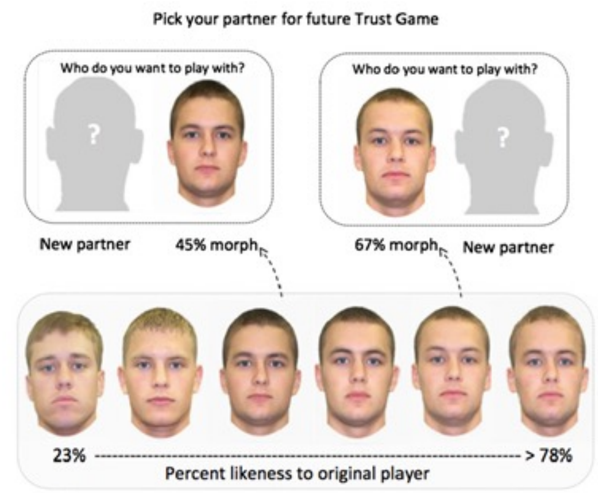
M = 69.27, range = 61 – 80, 21 female

Procedure

Trust learning task



Perceptual generalization task



Conclusions

- We observed age differences in perceptual generalization of trust learning
- Compared to younger adults, older adults are less likely to avoid new individuals who resemble previously untrustworthy partners
- These findings reveal age differences in trust generalization, which may function to facilitate fraud victimization

1. Burnes et al. (2017). Prevalence of Financial Fraud and Scams Among Older Adults in the United States: A Systematic Review and Meta-Analysis. American Journal of Public Health.
2. FeldmanHall et al. (2018). Stimulus generalization as a mechanism for learning to trust. Proceedings of the National Academy of Sciences.
3. Seaman et al. (2023). Age-related Differences in the Social Associative Learning of Trust Information. Neurobiology of Aging.

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