Age Differences in Perceptual Generalization of Trust Learning

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Introduction

• Older adults are disproportionately targeted by financial scams, likely due to excessive trust¹
• Younger adults show strong avoidance of new individuals who perceptually resemble previously untrustworthy partners²
• Older adults exhibit excessive trust, likely associated with less learning of trust information than younger adults³
• 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

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

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)

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


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