H1

Older people with more computer-intensive daily routines and more computer familiarity will be more likely victims of scams than younger people with similar RAT characteristics.

- Although → Computer familiarity + computer intensive daility routines = more scam victimization in both age groups
- NO → Younger people with similar RAT characteristics were more likely to be victimized by scams, despite applying more technical guardians than older victims.

H2

Older people who live alone will be more likely to be victimized by scams than those older people who live in different living arrangements.

- NO → Older people who were single parents were less likely to be victimized than older people with different living arrangements.

H3

Older victims will be less likely to report or talk to someone about their experiences than younger victims.

- YES → Older scam victims were less likely to report or ask for help from anybody than younger victims.

H4

Having a job will make older people more prone to scam victimization than retired people.

- YES → In computer impersonation scams, grandparent scam, advance fee fraud, and romance scam
- AND → Older people with computer-related jobs were more likely to be victimized than younger people with computer-related jobs.