



ENHANCING TRUST IN THE SOCIAL SECURITY ADMINISTRATION AND E-GOVERNMENT AMONG PEOPLE TARGETED BY FRAUD

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One of the insidious effects of government imposter scams is the potential erosion of trust among those who are affected – fraud targets and victims may learn to distrust real communications and people who claim to be from the Social Security Administration (SSA) or other federal agencies. This interferes with the necessary and beneficial work of the SSA, and more broadly of the U.S. government.

A Study to Measure the Impact of Prior Scams and to Rebuild Trust

This study analyzes how individuals targeted by imposter scams respond to communications from the SSA and other entities, and how organizations like the SSA can reinforce public trust and willingness to engage. Specifically, the team developed an interactive online application to teach individuals how to differentiate between legitimate and fraudulent digital communications that appear to be from the SSA, other government bodies, and retail companies; and assigned multiple national samples of Americans to randomized control trials to test the training's effectiveness. We also studied the relationship between prior fraud experiences, trust in the SSA, confidence in the federal government, trust in internet transactions, and the effectiveness of the training.

Trust in the SSA Does Not Appear to be Affected by Prior Imposter Scams

Fortunately, we did not find that those who reported imposter fraud exposure or victimization were more distrustful of the SSA or the federal government compared to non-victims. There were no significant differences between victims and non-victims in revealed trust, which is their ability to accurately label legitimate digital communications as real during the experimental assessment. We do see some relationship between trust in online transactions and prior fraud, but the results are inconsistent across measures.



Training Can Help People Resist Scams and Trust Real Communications

As hypothesized, our experimental findings indicate that an interactive fraud detection training can help consumers discriminate between real and fraudulent online communications from both government agencies and retailers. The effect of training is no greater for those who have experienced imposter fraud than those who have not. We find that training is best at helping consumers correctly discern and label fraudulent communications as fake, rather than correctly label legitimate communications as real, although there is an effect for legitimate communications as well. We also find that the training has stronger effects for email communications than for websites. That is, the interactive tutorial improved participant's ability to identify fraudulent emails more than fraudulent websites. The *fraud-detection* effect diminishes with time; the *detection of legitimate messages* did not substantially decrease after a two to three week delay.

Implications

- Overall, these findings may suggest that any impact of imposter fraud victimization on subsequent trust is minimal or short-lived.
- Trust in the SSA appears to be function of other personal factors: all else being equal, women appear to have less trust in the SSA, older adults have greater trust in the SSA, and loneliness is associated with lower trust.
- People can be trained using a short interactive online exercise to more accurately categorize communications as legitimate or fraudulent. The training is especially effective for government communications (versus business communications) and emails (versus websites or letters).
- Non-interactive written instructions on fraud detection also provide an effect, but that effect vanishes within three weeks, unlike the interactive training effect which diminishes but endures.

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