

Case Study: Protecting 2Life Older Adults from Scams



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CATEGORIES

- ◆ Education and Training

Organization Name:
2Life Communities

Main Contributor:
Anna Verbuk, Director of the
Resident Technology Program

Organization Type:
Housing with Services

Organization Description:
2Life Communities, a nonprofit organization founded in 1965, operates on the belief that all seniors should have the opportunity to live a full life of connection and purpose—a model called aging in community, which directly combats the growing public health crisis of social isolation and loneliness among older adults. Serving a diverse population of over 2000 older adults, 2Life creates communities with a laser-sharp focus on affordability.

Project Description

In order to protect 2Life residents from online scams and fraud, we partnered with SeniorShield Inc., a company that produces a mobile application featuring a scam detection tool and educational resources on online safety. The 2Life Resident Technology Support Program staff trained 102 residents on using SeniorShield. Moreover, 2Life facilitated the oversight of a pilot research study on residents' use of SeniorShield, and residents have reported that they have greatly benefited from using the application. During the first five months of use, SeniorShield identified 204 communications that were potential scams on resident devices, and the potential scam savings amounted to \$7,854,000.

System Embodiment

SeniorShield is a mobile application that can be installed on iPhone and Android smartphones as well as on iPads and Android tablets.

Business Model

2Life has an in-house Resident Technology Support Program that provides holistic technical support and education to residents. Offered free of charge to residents, the 2Life Resident Technology Support Program is operated through a Department of Housing and Urban Development (HUD) Neighborhood Initiative Grant and through investments by 2Life Communities. Using a discounted group rate, 2Life Communities purchased annual subscriptions to SeniorShield on behalf of the 2Life older adults who opted to use the application.

Implementation Approach

Older adults are a vulnerable population frequently targeted by scammers. According to the 2025 Federal Bureau of Investigation (FBI) Internet Crime Report, individuals over the age of sixty submitted 201,266 reports of fraud and lost \$7.7 billion in 2025. Since many scams do not get reported, these figures are likely to be underestimates. On average, older adults in the United States lose \$38,500 to a scam. Because of the scale of the threat to older adults from bad actors online, 2Life's Resident Technology Program staff have been offering online safety courses to residents regularly. However, 2Life older adults still frequently reported losing money to scams and approached 2Life Resident Technology Program staff with questions about suspicious email and text messages. Moreover, in a survey of 78 residents, 60.3% reported previously being victimized in an online scam attempt. To protect 2Life older adults from scams, 2Life partnered with SeniorShield Inc. and the University of Southern California. SeniorShield is a mobile application developed by cybersecurity experts and gerontologists to protect older adults

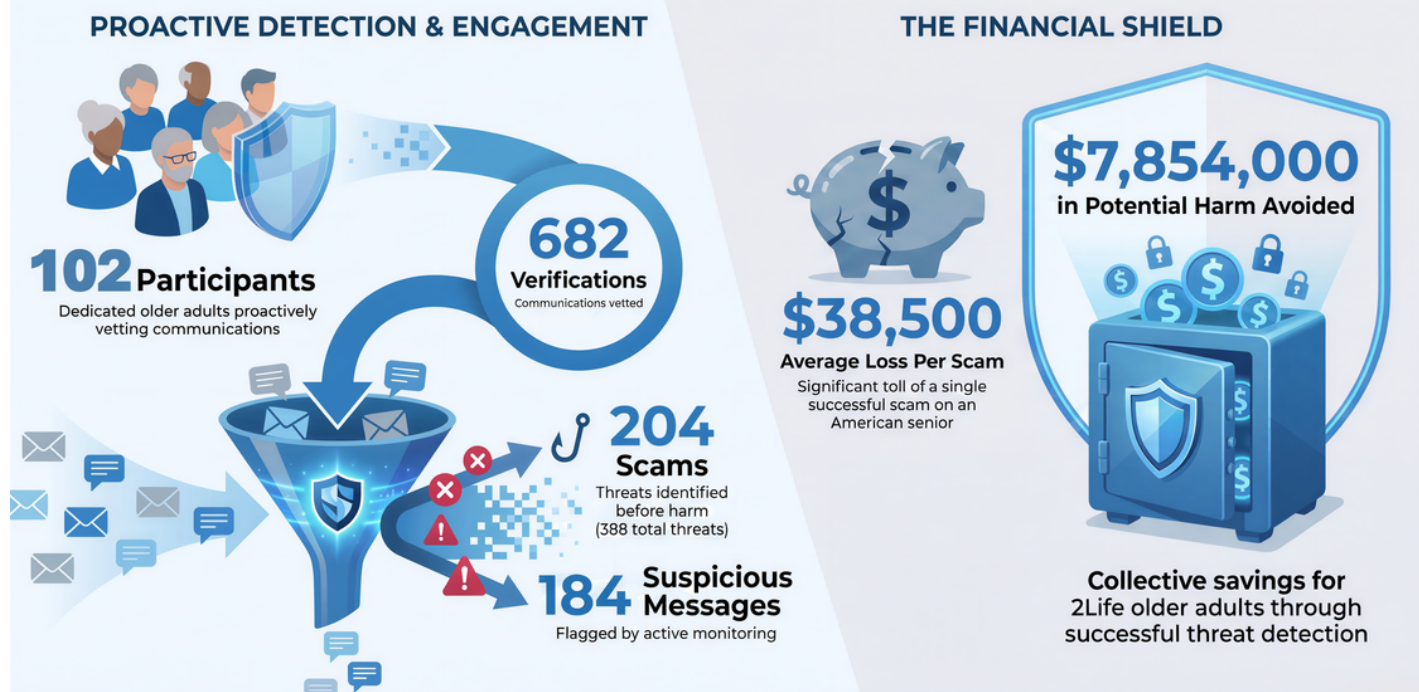
from scams. The core feature of SeniorShield is a scam verification tool that enables older adults to upload screenshots and photos as well as paste in the text of suspicious communications. SeniorShield uses a carefully trained and continuously refined artificial intelligence (AI) model to analyze the suspicious message, indicate whether or not it is fraudulent, provide a plain-language rationale for its assessment, and recommend appropriate next steps when a message is deemed unsafe. Older adults who prefer not to install SeniorShield have the option to text screenshots of suspicious communications to a SeniorShield phone number and receive a plain-language assessment of these communications. Moreover, SeniorShield provides educational resources to promote online safety among older adults, including weekly alerts about emerging scams and regularly updated quizzes, articles, and videos.

In order to assess SeniorShield, 2Life partnered with the Falzarano Family Caregiving Lab at the University of Southern California. The 2Life Resident Technology Program staff extensively tested SeniorShield on hundreds of

messages, including in a four-week structured pilot study examining pre- and post-test outcomes following use of SeniorShield, and found the application to be highly accurate in detecting scams as well as in not providing false positives. Residents completed validated measures assessing usability and acceptability as well as surveys capturing technology trust, self-efficacy, and scam awareness, which were designed by Dr. Francesca Falzarano.

To introduce residents to the application, we conducted presentations on SeniorShield for older adults and then worked with residents individually to install the application on their device or multiple devices and trained them to use it. We also provided each older adult with a hard copy of a detailed handout on how to utilize the application. In addition, instructors were available to answer technical questions about SeniorShield during their regular office hours. Overall, 2Life older adults found SeniorShield user-friendly and quickly mastered the application interface; however, less tech-savvy residents benefited from additional training on using the application. Currently, 2Life older adults successfully use SeniorShield to analyze suspicious text messages, emails, social media messages, and voicemail transcripts as well as correspondence.

The SeniorShield Impact: Safeguarding 2Life Older Adults



Outcomes

To date, 102 2Life older adults have conducted 682 scam verifications and detected 204 scams and 184 suspicious messages by using SeniorShield. Since American older adults lose an average of \$38,500 to a scam, 2Life older adults have potentially avoided up to \$7,854,000 in financial harm using SeniorShield as a preventative tool.

Pre- and post-test surveys from the four-week pilot also showed statistically significant improvements in scam awareness and susceptibility. Among usability respondents (N=33), 63.6% indicated that they would use SeniorShield frequently, 54.5% found it easy to use, and 51.6% believed most people would learn to use it quickly; however, 27.3% anticipated needing technical support. Acceptability was favorable: 81.2% were satisfied with the application's features, 80.7% with the verification tool, 75.1% found the tutorials easy to follow, and 75.1% wanted to continue using SeniorShield after completing their study participation. Open-ended feedback similarly emphasized the application's helpfulness, ease of use, scam-verification capabilities, alerts, and educational resources. Suggested improvements included additional instruction and

accessibility features such as adjustable text size and read-aloud functionality.

Since 2Life older adults have been using SeniorShield, campus staff have received fewer resident reports of scams and fewer resident requests to determine whether a message is suspicious. While not all 2Life residents use SeniorShield, we are not aware of any reports from residents who have been using SeniorShield that they have been scammed. Notably, residents who have fallen victim to scams in the past have enthusiastically adopted SeniorShield. Using SeniorShield has improved 2Life residents' online safety and financial security. By providing older adults with the tools and education needed to manage their online safety, SeniorShield fosters empowerment and autonomy; as a result, the application has improved 2Life older adults' quality of life. Because staff members have received fewer reports of residents getting scammed and have been consulting fewer residents about potentially suspicious communications, SeniorShield has also contributed to increased staff efficiency.

Challenges and Pitfalls to Avoid

The main challenges of introducing technology solutions to older adults are gaining their trust and training them to use these solutions successfully. At 2Life Communities, we have a well-established Resident Technology Support Program that serves over 900 residents, and 2Life older adults view the program staff as a trusted resource. During

Lessons Learned / Advice to Share with Others

Because older adults are increasingly targeted by fraud, it is essential to shield them from these threats by educating them about fraud and scams and by providing digital tools to help them protect themselves. As we have learned, educating older adults about online safety alone is not sufficient to keep them safe. Since scammers utilize increasingly sophisticated techniques, older adults stand to benefit from an application that leverages AI to detect fraudulent communications.