

Australian seniors face unprecedented scam threat amid declining trust and rising AI deception

Over 8 in 10 older Australians find it harder to trust news and information in 2025

Sydney, December 2025 – Australians over 50 are navigating a treacherous digital landscape, with a new report revealing an alarming prevalence of scams and a sharp decline in trust in information. Over 4 in 5 (84%) have encountered or been victims of a scam, while a similar proportion (83%) find it harder to trust news and information than just one to two years ago.

Shockingly, 7 in 10 (71%) admit they still assume online content is real without checking at least sometimes, and only 1 in 7 (15%) fact-check information or news before believing or sharing it.

According to the [Scams Report 2025](#), commissioned by Australian Seniors, over 4 in 5 (83%) seniors say it has become harder to trust news and information compared to one to two years ago, with over 2 in 5 (43%) finding it *much harder* and a similar portion (41%) *somewhat harder*. This climate of misinformation is even straining relationships, with nearly 2 in 5 (39%) Generation X'ers (aged 50–58) reporting that misinformation or news disagreements have caused tension in their relationships – either frequently (7%) or occasionally (32%).

“AI and deepfake technology are now used by cybercriminals to make scam look more real,” says Lennon Chang, Associate Professor, Cyber Risk & Policy at Deakin University. “We’re now seeing scams that use AI-generated voices mimicking loved ones, hyper-realistic phishing emails, and fabricated images or videos designed to pressure people into acting quickly. These tools make old scams far more convincing, which is why AI-driven phishing, financial cons and impersonation scams are becoming some of the fastest-growing threats in Australia.”

Widespread scam encounters and financial losses

The report paints a stark picture of the pervasive threat of scams, with over 3 in 5 (63%) older Australians suspecting they have been targeted in the past year alone. Traditional digital channels remain primary attack vectors, with around 7 in 10 reporting scam contact via phone calls (73%) or email (70%), and over 1 in 2 (59%) via SMS or text messages.

Overall, more than 4 in 5 (84%) have encountered or been a victim of a scam at some point. Parcel delivery scams (47%), overdue payment scams (40%), and phishing or impersonation scams (36%) are among the most common. Worryingly, 1 in 4 (25%) have experienced an AI-related scam – most often AI-generated phishing emails (15%), followed by financial scams (8%) and deepfakes (6%).

The financial consequences are significant. The report found about 1 in 5 (22%) seniors have lost money to scams. While most losses were under AUD\$1,000, a devastating 3% reported losing more than AUD\$50,000. Despite these losses, close to 2 in 10 (16%) of victims did not report the incident to any organisation, indicating a gap in official reporting and support. Among those who did report, nearly 3 in 5 (56%) reported it to a bank, while about 1 in 5 contacted Scamwatch (21%) or the police (19%).

The rise of AI-powered deception

The report reveals the dark role of artificial intelligence in exacerbating these trust issues. Nearly 2 in 5 (38%) older Australians admit to having encountered AI-generated content – such as images, videos, or news articles – that they initially believed were real. A further 3 in 10 (31%) are unsure, suggesting the true figure could be even higher.

This vulnerability is compounded by a widespread lack of confidence in detecting AI fakes. Over 1 in 2 (51%) believe all types of AI-generated content would be equally hard to spot, with altered photos of real people (20%) and AI-generated people who don't exist (18%) topping the list.

Alarmingly, nearly 9 in 10 (88%) Australian seniors feel they are being left behind in understanding AI and its associated risks. This sentiment is particularly acute when it comes to voice scams, with over 2 in 5 (42%) lacking confidence in their ability to distinguish a real voice from an AI-generated one over the phone.

The emotional toll is also evident. Nearly 2 in 5 over 50s say they feel more uncertain about what is real online (38%) or more vulnerable to scams (37%) due to AI.

Practical tests within the survey further demonstrate this challenge: over 1 in 2 (52%) seniors failed to correctly identify a real celebrity image, almost half (47%) misjudged a fake rocket image, and nearly 3 in 5 (57%) failed to spot a fake frog image – underscoring the sophisticated nature of AI-generated content.

Emotional toll and the need for enhanced protection

The constant threat of scams takes a heavy emotional toll on older Australians. More than 4 in 5 (83%) seniors are worried about scams, with nearly 1 in 3 (29%) expressing that they are *very concerned*. Among those who have encountered or been victims of scams, nearly 1 in 2 (48%) report feeling less safe and secure, while over 1 in 3 (36%) say they have become more cautious and alert.

While many actively seek information from trusted sources such as banks (47%) and government websites (46%), 14% admit they do not seek out scam prevention information at all – highlighting the need for broader awareness and education initiatives tailored to this demographic.

“The best defence is slowing down and checking the source,” says Lennon. If you get an unexpected call, email or message, especially one asking for money or personal information, verify it through an official channel you find yourself or talk to your family and friends. The more we report, the better we understand the way the scam is conducted and thus make it harder for criminals to keep operating.”

The [Australian Seniors Scams Report 2025](#) underscores the importance of being aware of the evolving threats facing Australians, particularly older demographics. As scams and misinformation continue to evolve rapidly, the report serves as a timely reminder of the need to not only recognise these threats, but to be equipped to navigate them safely.

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About Australian Seniors

Australian Seniors launched in 1998 to meet the needs of the often ignored over 50s market. Since then, we've helped countless Australians protect the most important things in life – whether it's their family's future, valuable assets, or even their long-planned retirement.

We strive to be different through the diverse offering of our life, funeral, car, home & contents, landlords, pet, health and travel insurance products by carefully selecting underwriters that share our vision of providing insurance that's simple, easy to understand, and cost-effective. That's why our policies have helped everyone from hard-working over 50s to self-funded retirees take control of the things that matter most.