

# *Scams Report*





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# About the report

The Scams Report forms part of the Australian Seniors Research Series. In this latest instalment, the study explores how Australians aged 50 and over experience, respond to, and recover from scams.

It examines the tactics used by scammers and assesses the impact of scams – from financial losses to emotional strain and declining trust.

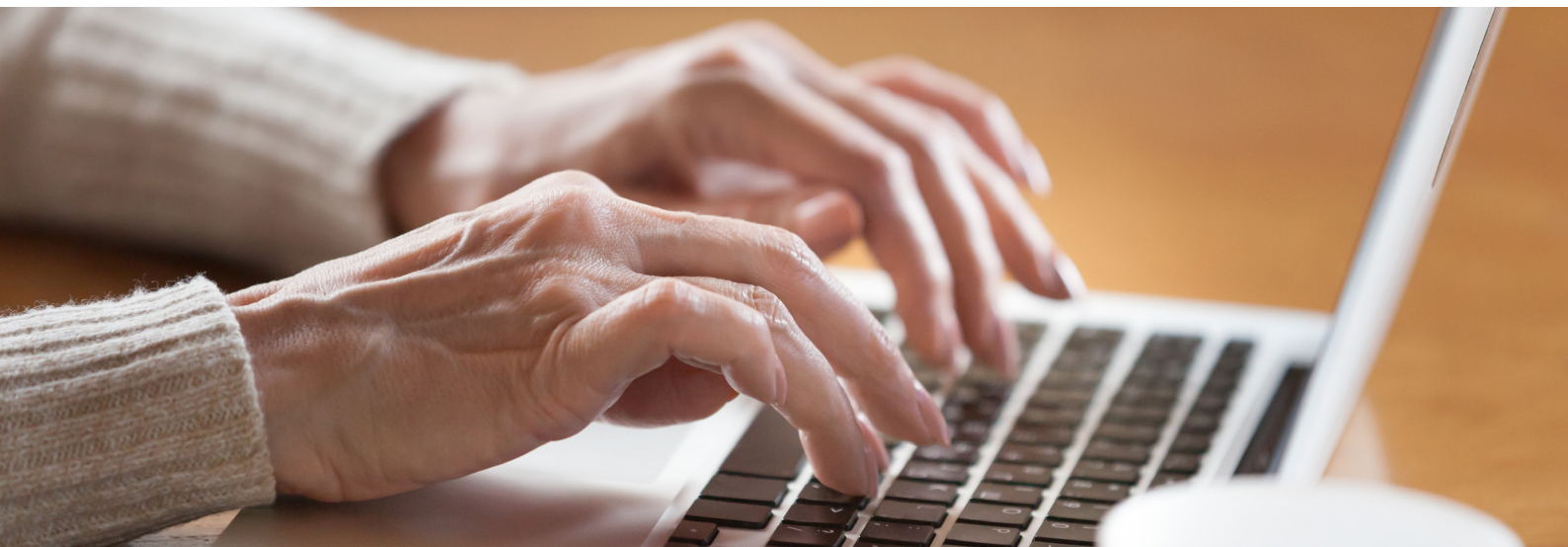
As digital threats evolve, the report also highlights how seniors adapt their tech habits, respond to AI-driven scams and misinformation, and adopt measures to protect themselves and seek reliable information.

This report is based on research commissioned by Australian Seniors and conducted by MYMAVINS between 5 and 18 September 2025. The study was carried out via a quantitative online survey of 1,208 Australians aged 50 and over.

The sample is broadly representative of Australia's senior population in terms of age, gender, wealth, and state or territory.

## Important things to observe about the charts and figures

- Footnotes beneath charts mainly refer to sampling details for each question. This helps clarify which respondents were asked specific questions in the survey.
- Charts without a specific note represent questions asked to all respondents.
- The type of question is also noted. For example, 'Multiple responses allowed' appears when respondents could select more than one answer.
- Some charts and figures may not total 100% due to rounding. This also applies to aggregated figures.
- Figures are based on self-reported estimates provided by respondents.
- Outliers have been removed from certain figures, with a specific note included wherever this applies.





# *Key findings*





# Key findings

## Most Australian seniors report being targeted by a scam in the past year

- Over 4 in 5 (84%) seniors report having encountered or been a victim of a scam.
- More than 3 in 5 (63%) suspect they've been targeted by a scam in the past 12 months, with over half (53%) receiving suspicious contact weekly or more.
- Phone calls (73%), emails (70%), and SMS/text messages (59%) are the most commonly reported scam contact methods.
- Auspost or parcel delivery scams (47%) and overdue payment scams (40%) top the list of most common scams, followed by phishing/impersonation (36%), ATO/MyGov scams (34%), and tech support scams (25%).
- Scams most often exploit urgency or scarcity (42%), authority or trust (41%), greed or reward (30%), and fear or threats (30%) as social-engineering tactics.
- Around 1 in 4 (25%) knowingly experienced AI-driven scams, including phishing messages, deepfakes, and fake chatbots.

## Many face significant financial losses, necessitating cutbacks in spending and savings

- More than 1 in 5 (22%) report losing money or assets due to scams, with close to 2 in 5 (37%) victimised multiple times.
- Nearly 3 in 5 (58%) of losses were under \$1,000, but 1 in 7 (14%) resulted in losses of \$10,000 or more.
- Among those who lost money or assets, nearly 1 in 4 (24%) had to cut back on daily spending, while 1 in 5 (19%) drew on savings or emergency funds.
- While nearly 3 in 5 (56%) reported the incident to their bank and around 1 in 5 contacted Scamwatch (21%), police (19%), or family (18%), at least 16% did not report it to anyone.



## Most victims report significant negative impacts on emotional well-being

- Over 4 in 5 (83%) say they feel concerned or worried about being targeted by scams.
- Among those targeted, nearly half (48%) feel less safe, while more than one-third (36%) have become more cautious and alert.
- Nearly 4 in 5 (79%) scam victims report negative effects on their emotional well-being, most commonly anger or frustration (45%), loss of trust (30%), anxiety (30%), or feeling unsafe online (29%).
- Among those who lost money or assets due to a scam, more than 3 in 5 (63%) report feelings of shame and embarrassment.

## Despite the risks, most feel confident identifying scams and actively take steps to stay informed and protected

- Over 4 in 5 (81%) feel at least somewhat confident spotting scams, yet 1 in 5 (19%) report some level of uncertainty.
- Nearly half seek scam-related information from banks (47%), government websites (46%), or family and friends (41%), while 14% don't seek out information at all.
- The vast majority (97%) take protective measures, most commonly avoiding suspicious links (72%), blocking unknown contacts (70%), and steering clear of offers that seem too good to be true (66%).
- About 1 in 2 (50%) say the key lesson is adopting constant scepticism and vigilance, recognising scams are everywhere. A similar share have learned to avoid suspicious content (49%) such as links, attachments, or calls from unknown sources, while nearly as many stress the importance of verifying independently (46%) through trusted channels.

## Trust in news and information is declining

- While more than 4 in 5 (82%) feel at least somewhat confident detecting misinformation, only 12% feel very confident, and this confidence declines with age.
- More than 4 in 5 (83%) say it's harder to trust news now than one to two years ago, with less than 1% finding it easier.
- Most (80%) have changed their digital habits to avoid misinformation, with around 1 in 3 updating privacy or content filter settings (33%), unfollowing or blocking unreliable news sources (33%), or limiting the amount of news or social media use (31%).
- Nearly 3 in 10 (29%) report relationship tension due to misinformation disagreements, and 14% avoid discussing misinformation or news sources altogether.



## The majority feel seniors are being left behind in learning about AI risks

- Nearly 2 in 5 (38%) report becoming aware of mistaking AI-generated content for real.
- Altered photos (20%), AI-generated faces (18%), and news articles (17%) are the top three content types seniors find difficult to identify as fake, while 1 in 2 (51%) find all types of AI fakes equally hard to spot.
- Over 2 in 5 (43%) lack confidence distinguishing real from AI-generated voices in phone calls. When tested, only around 1 in 2 (53%) – or less (43%) – could correctly identify fake AI images.
- The majority (38%) believe seniors are being left behind in learning about AI risks, with many feeling uncertain about what is real or fake online (38%), more vulnerable to scams (37%), or overwhelmed (21%) by AI and technology.



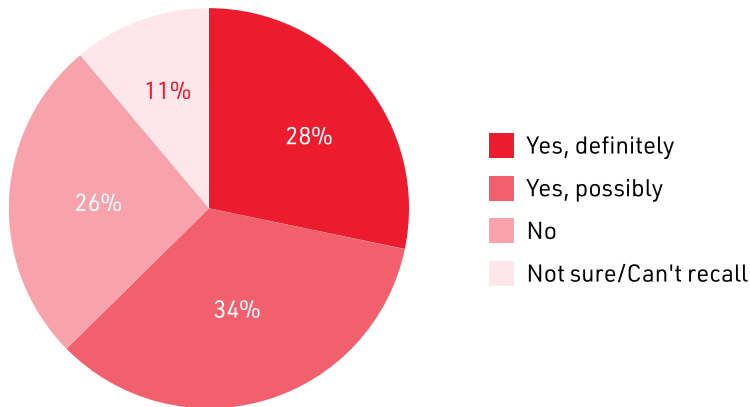
# *Scam experience*





# Scam contact

In the past 12 months, do you suspect you may have been targeted by a scam?



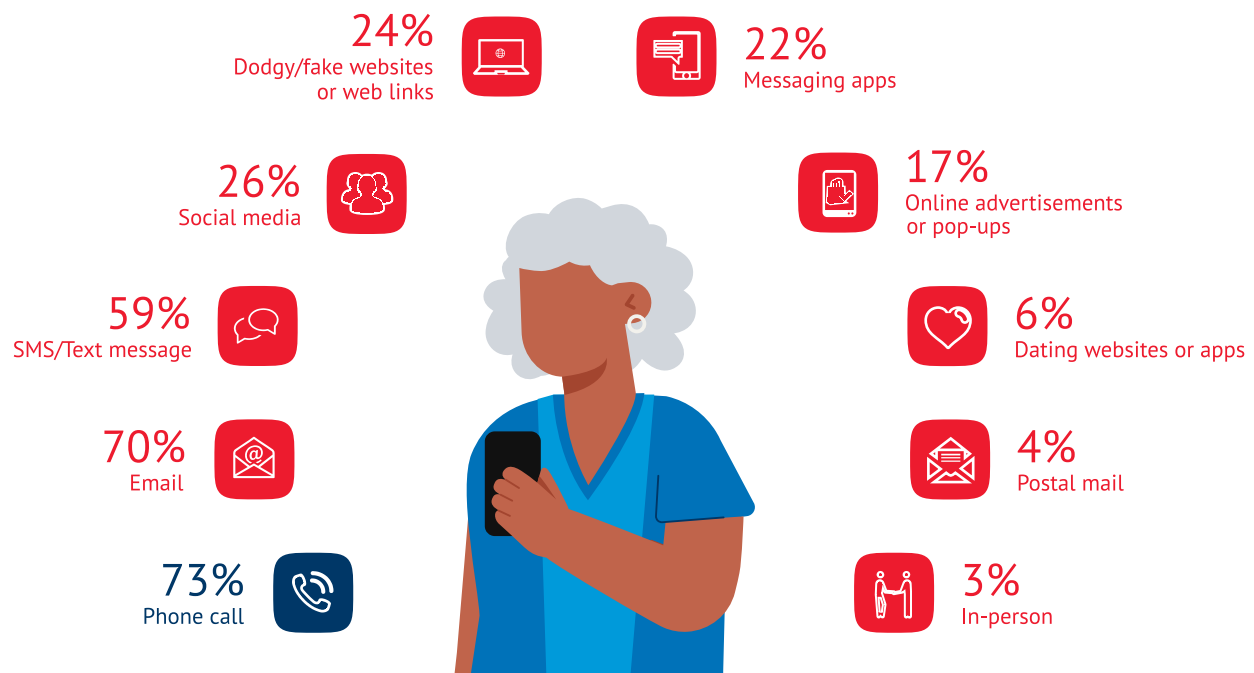
While over 4 in 5 (84%) report having encountered or been a victim of a scam, more than 3 in 5 (63%) suspect they've been targeted by a scam in the past 12 months alone.

Among those who suspect being targeted, over half (53%) report receiving contact from suspected scammers at least once a week or more over the past 12 months. An additional 22% say they were contacted a few times a month, while some report contact once a month or less (12%) or only once or twice in total (11%).





## Through which channels have you been contacted by suspected scammers in the past 12 months?



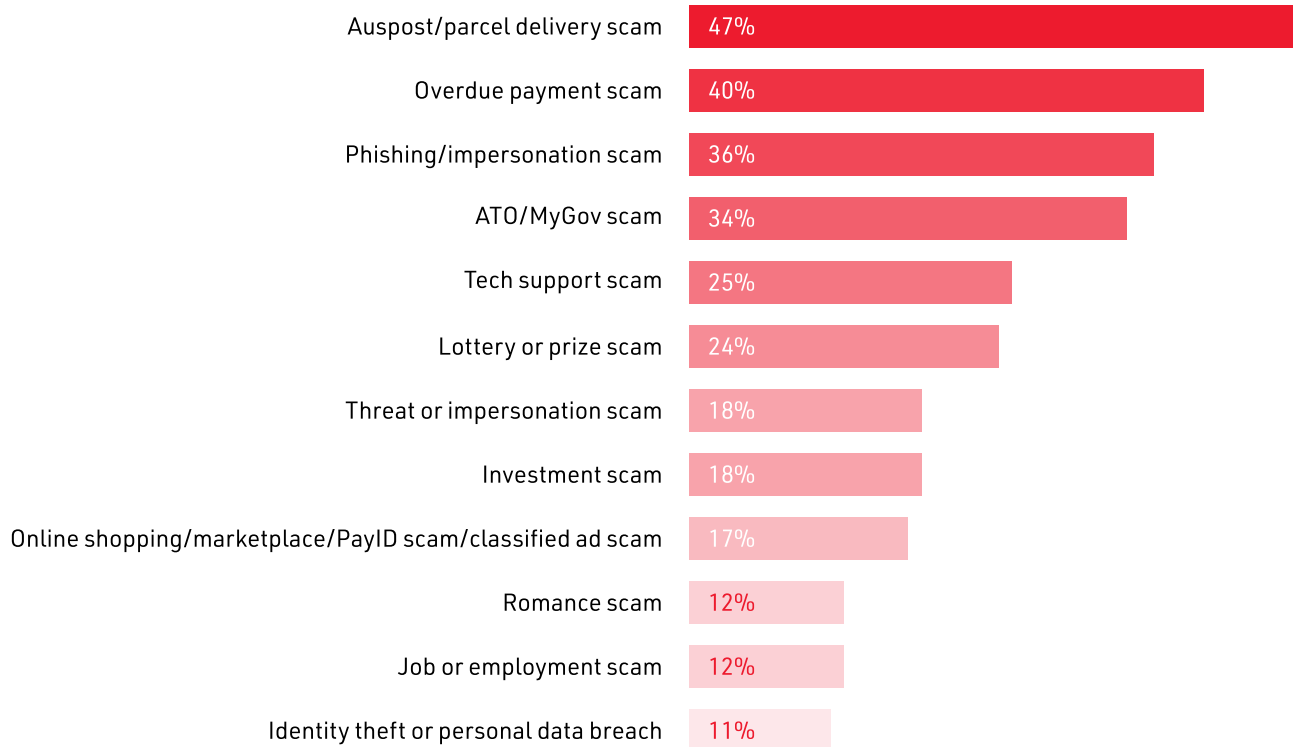
*\*n=755, those who suspect being targeted by a scam in the past 12 months. Multiple responses allowed.*

Phone calls (73%) and emails (70%) are the top two channels reported to have been used by suspected scammers in the past 12 months. SMS/text messages come in third, with around 3 in 5 (59%) reporting having been contacted via this channel.

Around 1 in 4 report being contacted via social media (26%) or dodgy/fake websites or web links (24%). Other reported points of contact include online ads or pop-ups (17%), dating websites or apps (6%), postal mail (4%), or even in-person (3%).

# Scams encountered

What type of scam(s) have you ever encountered or been a victim of?



*\*Top 12 responses only. Multiple responses allowed.*

Over 4 in 5 (84%) have encountered or been a victim of a scam at some point. Close to 1 in 2 (47%) report encountering an Auspost or parcel delivery scam, making it the most commonly experienced scam type among seniors. This is followed by overdue payment scams (40%), phishing or impersonation scams (36%), ATO/MyGov scams (34%), tech support scams (25%), and lottery or prize scams (24%).



## Have you experienced an AI scam?



75%

No, I have not experienced an AI scam I'm aware of



25%

Yes, I have experienced an AI scam



15%

AI-generated phishing email or message



8%

AI-generated investment or financial scam



6%

A deepfake video scam



6%

A fake AI chatbot scam

*\*Multiple responses allowed.*

Around 1 in 4 (25%) report having experienced an AI scam. This includes AI-generated phishing emails or messages (15%), investment or financial scams (8%), deepfake videos (6%), and fake AI chatbots (6%).



# Lessons learned

Thinking about scams you may have seen or been targeted by, which of the following tactics have you personally encountered?



*\*n=1,063, those who have encountered or been a victim of a scam. Top 7 responses only. Multiple responses allowed.*

Among those who have encountered or fallen victim to a scam, more than 2 in 5 report scams that appeal to urgency or scarcity (42%) and authority or trust (41%). Around 3 in 10 experienced scams leveraging greed or reward (30%) or fear and threats (30%). Others report scams that exploit people's curiosity (17%), sympathy or emotional manipulation (17%), or impersonate loved ones in trouble (12%).



Considering your experience encountering or being a victim of a scam, what have you learnt?

Strengthen security measures  
Protect personal and financial info  
Resist pressure temptation  
Trust instincts and seek support  
**Adopt scepticism and vigilance**  
Verify independently  
Avoid suspicious content

Practising scepticism and vigilance, avoiding suspicious content, and verifying information independently are the top three strategies seniors say they wish they had known sooner – and would recommend to others to help avoid scams.

“

I've learnt that scams are increasingly sophisticated and emotionally targeted. It's essential to pause before reacting, verify sources independently, and avoid clicking on unsolicited links or attachments. I wish I had known how convincing fake customer service bots and phishing emails could be. My advice to others: always cross-check information, enable two-factor authentication, and educate family members – especially seniors – about common scam tactics. – **Male, 50, NSW**

“

Check the link address before clicking, have scam and virus software installed on your PC (it's the only way I connect to the Internet). Hang up phone calls and block the number on both landline and mobile phones. I'll occasionally chat with the scammer to keep them on the line – thus reducing their time to try again with a less savvy person. – **Male, 60, NSW**

“

...The main thing to pass on is that if something sounds too good to be true, it probably is. Don't believe everything you see or hear. Most reputable organisations and government departments do not make phone calls or request information by email. – **Female, 66, SA**

“

I no longer take things at face value. I consider everything a scam until I verify its truth or otherwise. You have to doubt everything you see online and not act on any offers or claims until you can verify 100 percent that it's true. – **Male, 72, QLD**



# *Financial impact*



# Financial losses

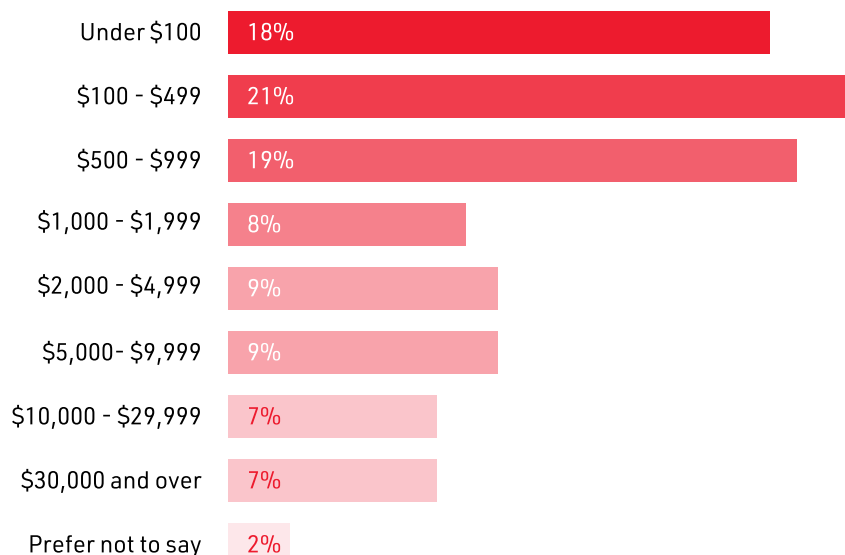
Have you ever lost money or assets due to a scam?



While the majority (72%) report never having lost money or assets due to a scam, a substantial portion (22%) say they have. A small minority (5%) are unsure, cannot recall, or prefer not to say.

Among those who have experienced financial loss, more than 3 in 5 (61%) say it happened only once. However, nearly 1 in 3 (32%) report losing money two to three times, and 5% have fallen victim four or more times.

What was the approximate total amount of money or asset value you lost due to a scam?

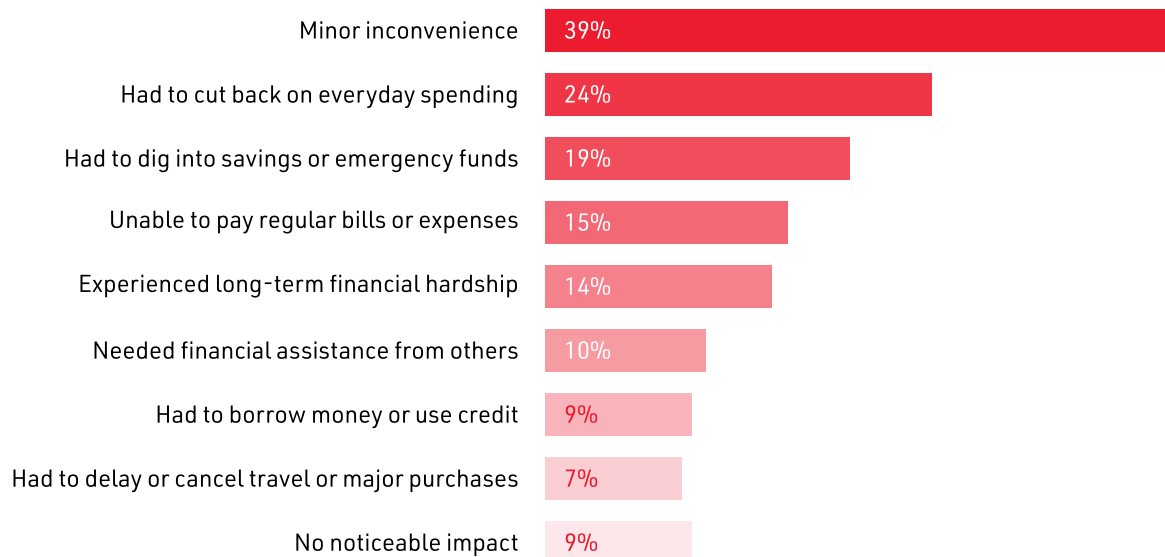


The majority (58%) of reported financial losses due to scams are under \$1,000.

However, 2 in 5 (40%) experienced losses of \$1,000 or more, including 7% who lost between \$10,000 and \$29,999 and another 7% who lost \$30,000 or more.

# Impact and reporting

## How did losing money to a scam impact your financial situation?



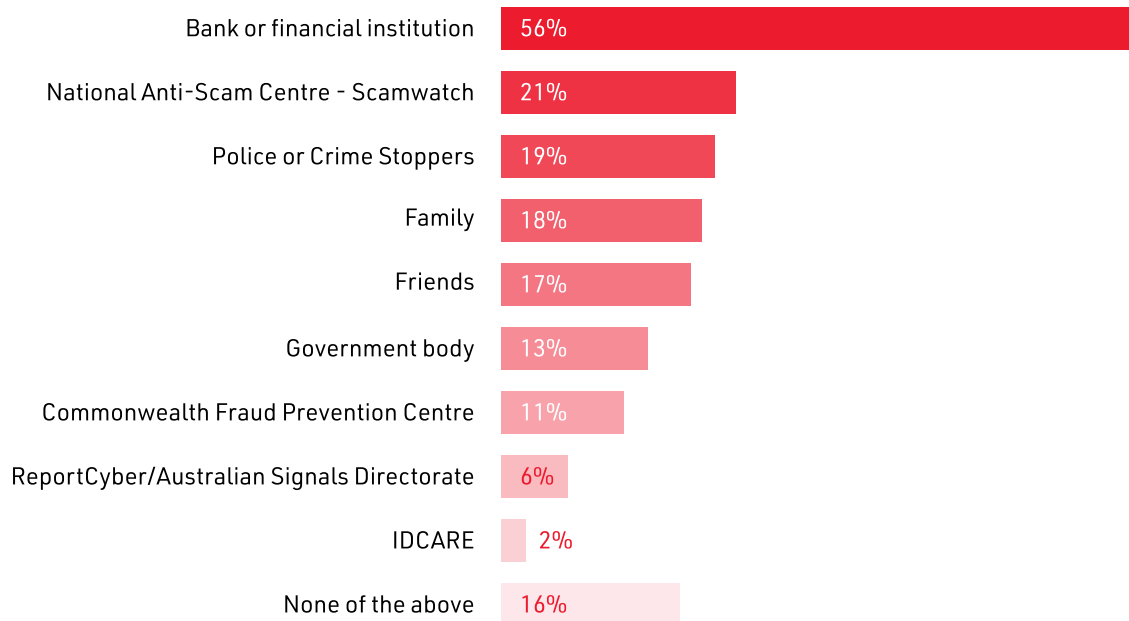
*\*n=267, those who have lost money or assets due to a scam. Multiple responses allowed.*

While nearly 2 in 5 (39%) of those who experienced financial losses due to scams considered the financial impact a minor inconvenience, others reported more serious consequences.

Nearly 1 in 4 (24%) had to cut back on everyday spending, while 19% tapped into savings or emergency funds. Around 1 in 7 were unable to pay regular bills or expenses (15%) or experienced long-term financial hardship (14%). Some needed financial assistance from others (10%), borrowed money or used credit (9%), or delayed or cancelled travel and major purchases (7%).



## Did you report the financial loss to any of the following?



*\*n=267, those who have lost money or assets due to a scam. Multiple responses allowed.*

Nearly 3 in 5 (56%) of those who lost money or assets due to scams reported the loss to their banks or financial institutions. Around 1 in 5 reported it to Scamwatch (21%), the police or Crime Stoppers (19%), their family (18%), or friends (17%).

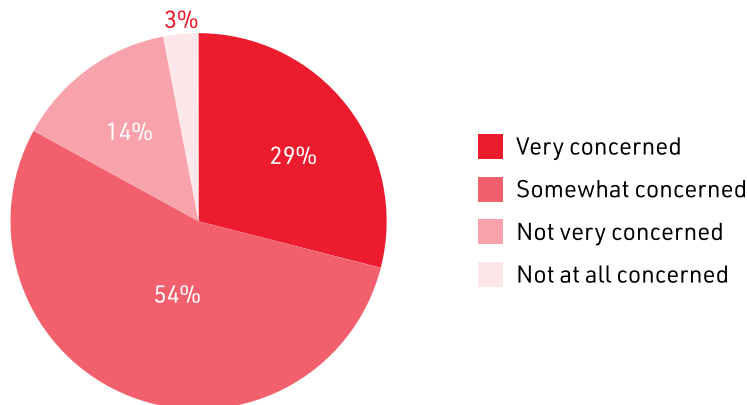
However, a substantial portion (16%) did not report the loss to anyone.

# *Emotional impact*



# Scam concerns

How concerned or worried are you about being targeted by scams?



More than 4 in 5 (83%) say they feel concerned or worried about being targeted by scams.

How has the experience of encountering or being a victim of a scam changed your general sense of safety or security?



48%

I feel less safe and secure



36%

I feel more cautious and alert



16%

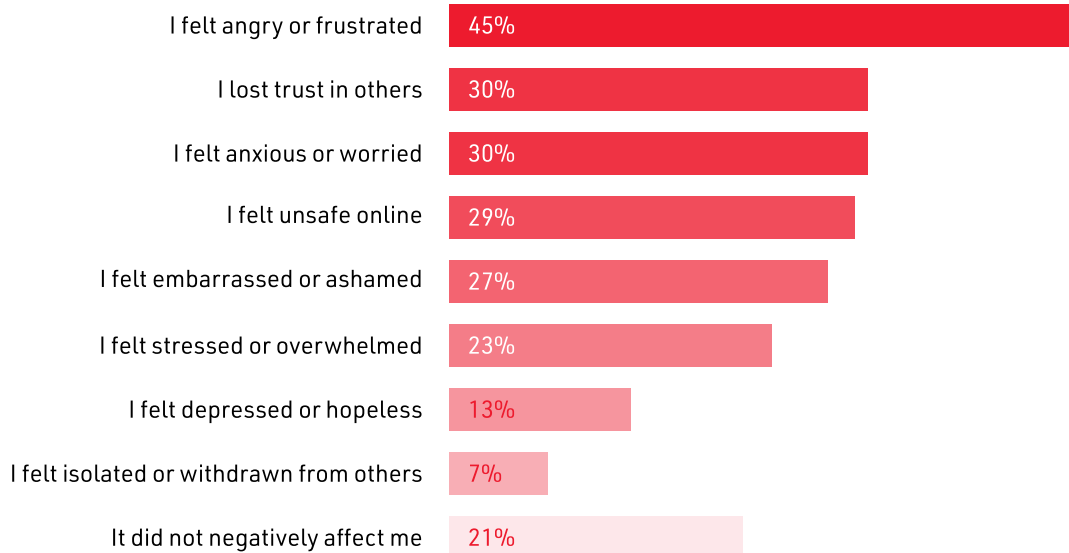
It hasn't changed how I feel

*\*n=768, those who have been targeted OR lost money/assets due to a scam AND those who have encountered/been a victim of a scam*

Among those who have been targeted or victimised, nearly half (48%) report feeling less safe and secure, while 1 in 3 (36%) say they have become more cautious and alert.

# Emotional toll

**If you have been a victim of a scam or targeted (whether or not you lost money), did it negatively affect your emotional well-being in any of the following ways?**



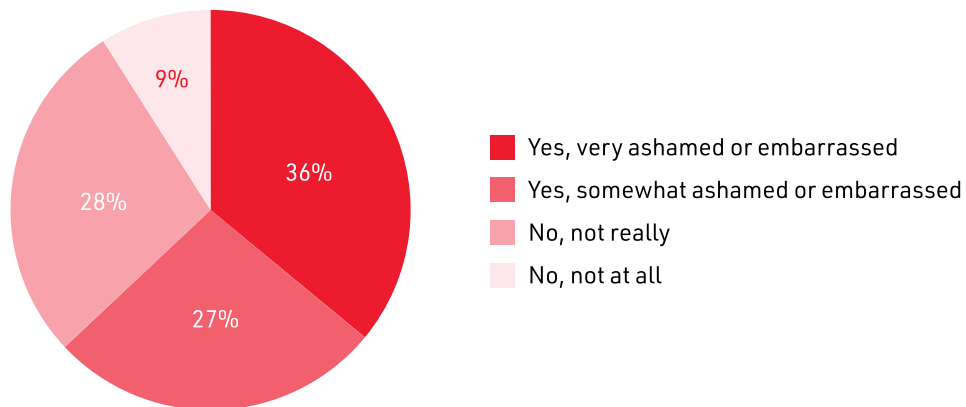
*\*n=622, those who have been targeted OR lost money/assets due to a scam AND those who have been a victim of a scam. Multiple responses allowed.*

Nearly 4 in 5 (79%) seniors who have been targeted by or lost money to scams report experiencing negative impacts on their emotional well-being. The most common reactions include feeling angry or frustrated (45%), losing trust in others (30%), feeling anxious or worried (30%), and feeling unsafe online (29%). Others commonly reported emotions include embarrassment and shame (27%), stress and overwhelm (23%), and depression or hopelessness (13%).

Among those who have actually lost money through scams, over 9 in 10 (91%) report negative impacts on their emotional well-being, most commonly feeling angry or frustrated (58%), losing trust in others (39%), and feeling anxious or worried (36%).



## Have you ever felt ashamed or embarrassed about being a victim of a scam, or about almost falling for one?



*\*n=257, those who have lost money/assets due to a scam*

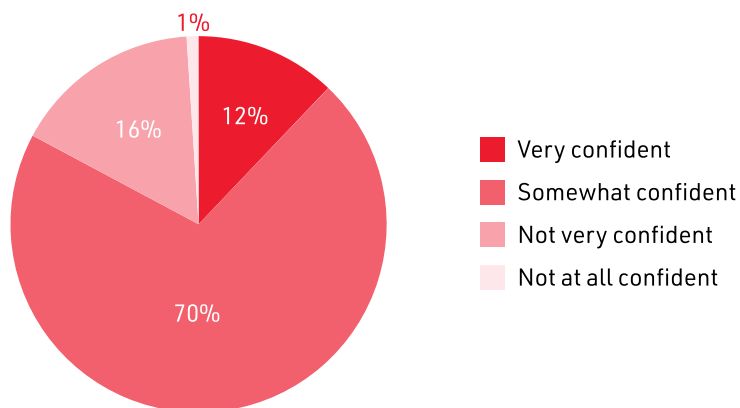
Over 3 in 5 (63%) of those who have lost money or assets due to a scam report feeling ashamed or embarrassed about falling victim.

# *Misinformation*



# Tech habits

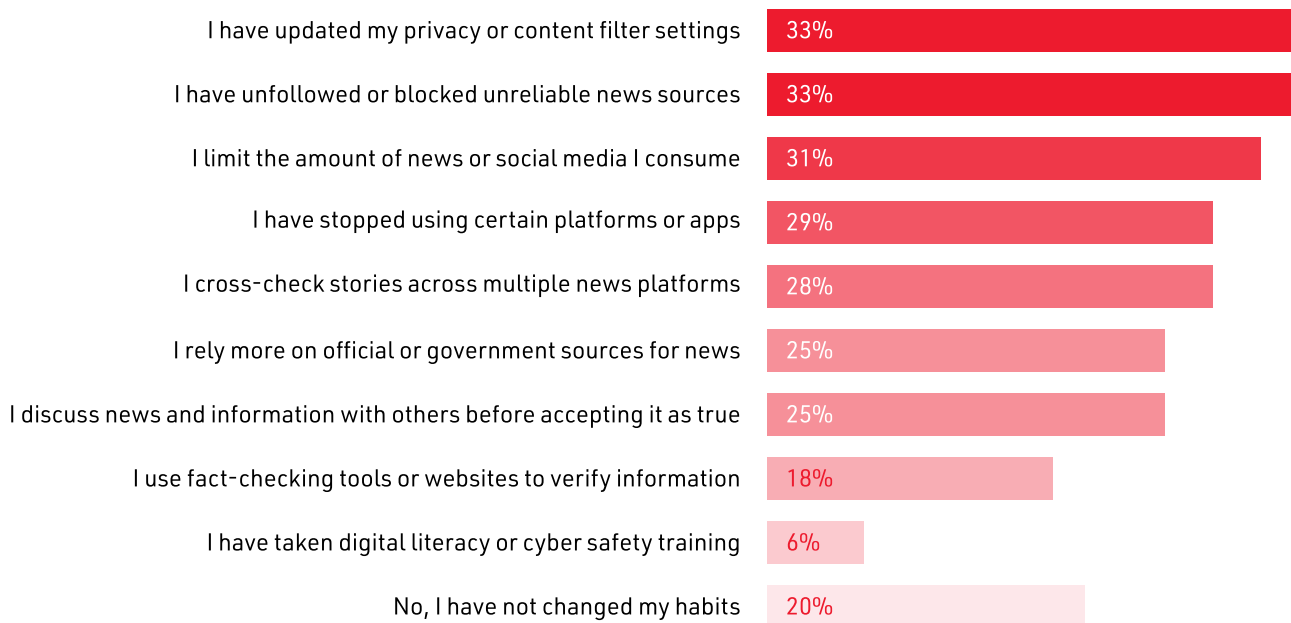
How confident are you in your ability to detect misinformation?



The majority (82%) feel confident in their ability to detect misinformation, including 12% who feel very confident. However, a significant minority (18%) report a lack of confidence in this area.



## Have you changed any of your tech habits to avoid misinformation?



*\*Multiple responses allowed.*

Most (80%) have tried to change their tech habits to avoid misinformation. About 1 in 3 have updated their privacy or content filter settings (33%), unfollowed or blocked unreliable news sources (33%), or limited their news or social media usage (31%).

Nearly 3 in 10 have stopped using certain platforms or apps (29%) or cross-check stories across multiple news platforms (28%). About a quarter now rely more on official or government sources for news (25%) or discuss news and information with others before accepting it as true (25%). Some use fact-checking tools or websites to verify information (18%) or have taken digital literacy or cyber safety training (6%).

Nevertheless, 1 in 5 (20%) admit they have not changed their habits.



# Declining trust

**Do you find it harder to trust news and information now compared to 1–2 years ago?**

**Do you fact-check information or news before believing or sharing it?**

**When you see a photo, video, or news story online, how often do you assume it is real without verifying it?**

Find it hard to trust news and information now compared to 1–2 years ago

**83%**

Fact-check information or news before believing or sharing it at least sometimes

**70%**

Rarely or never assume a photo, video, or news story online is real without verifying

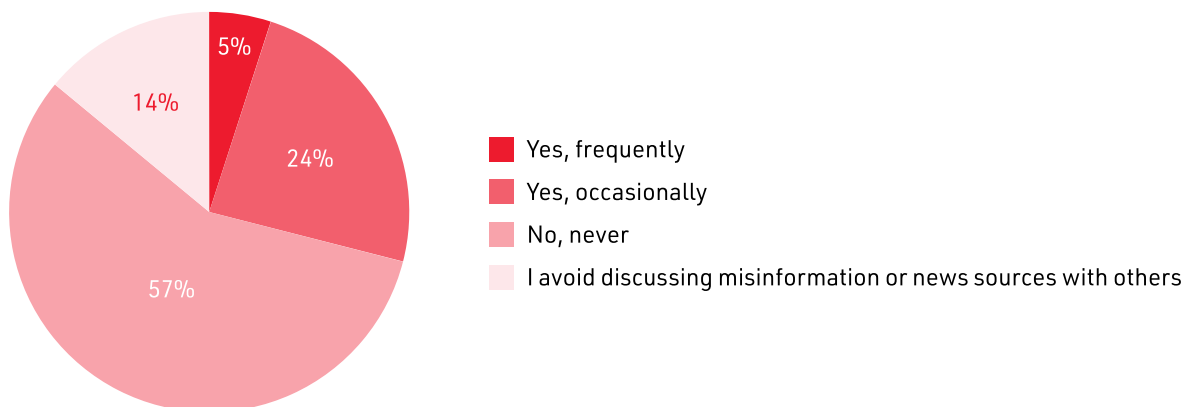
**29%**

More than 4 in 5 (83%) report that they find it harder to trust news and information now compared to one to two years ago. A further 1 in 6 (16%) say it is about the same. Notably, less than 1% indicated that they now find it easier to trust news and information.

More than 2 in 5 say they always (15%) or often (26%) fact-check information or news before believing or sharing it. Nearly 1 in 7 (14%) report that they never believe or share information or news at all. An additional 28% fact-check at least sometimes, while 1 in 6 (16%) admit rarely or never fact-checking.

Fewer than 1 in 4 (23%) say they always (3%) or often (20%) assume a photo, video, or news story online is real without verification. Nearly half (48%) only assume authenticity sometimes, while close to 3 in 10 (29%) rarely or never make such assumptions.

## Have disagreements over misinformation or news sources caused tension in your relationships? E.g. with family, friends, coworkers



Nearly 3 in 10 (29%) report experiencing relationship tension due to disagreements over misinformation or news sources, with 24% facing such stress frequently. Additionally, 1 in 7 (14%) avoid discussing misinformation or news sources with others.

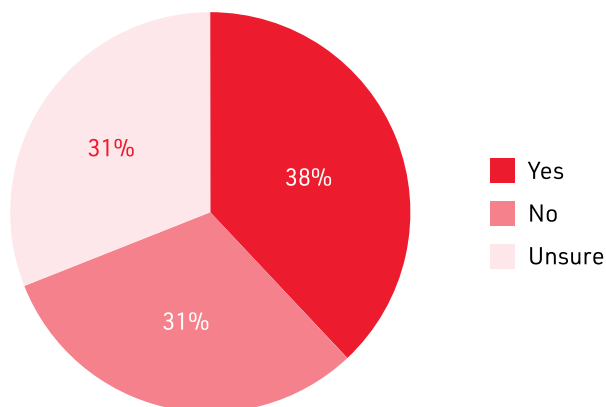
# *AI fakes*





# Real vs. AI

**Have you ever encountered an AI-generated image, video, or news article that you initially believed was real?**



Nearly 2 in 5 (38%) report having encountered an AI-generated image, video, or news article that they initially believed was real. The rest are evenly divided among those who say they have not encountered such content (31%) and those who are unsure (31%).

## Which of the following images do you think is real or fake?

When presented with three images, one authentic and two AI-generated, between 43% and 53% correctly identified which were real and which were fake.



Nearly half (48%) correctly identified this image as real, but 31% believed it was fake, and 21% were unsure, signalling the uncertainty even around real images these days.



Just over half (53%) correctly identified this image as fake, while 28% believed it was real, and 18% were unsure.

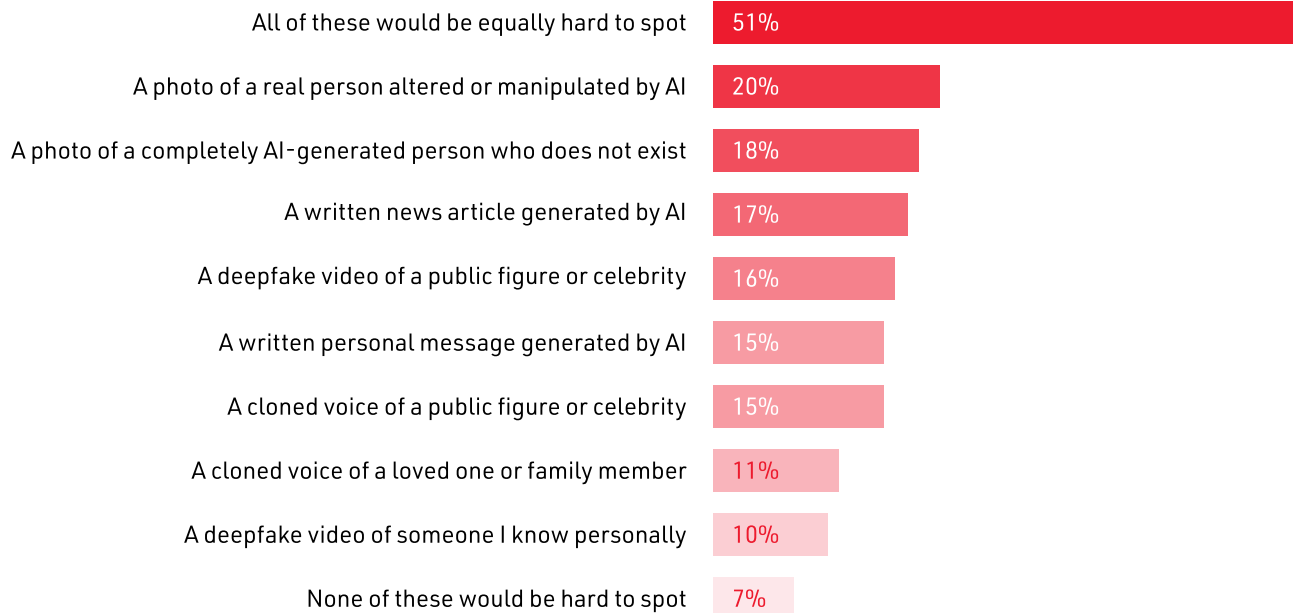


Just over two in five (43%) correctly identified this image as fake, while 39% thought it was real and 18% were unsure.



# Spotting the fake

Which do you think would be hardest to spot as fake if created using AI?



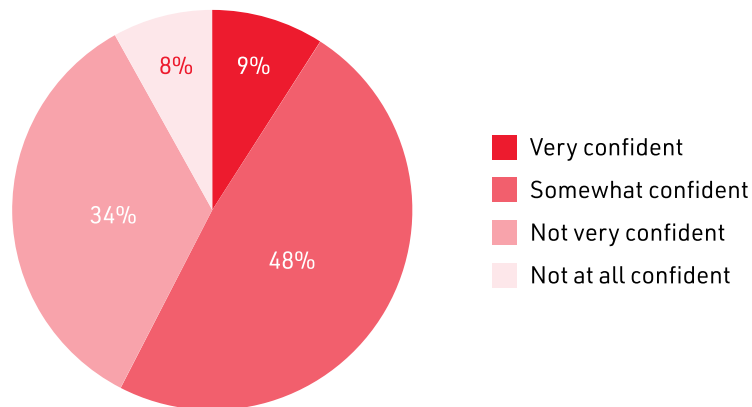
*\*Multiple responses allowed.*

Around 1 in 5 say the most difficult content to identify as fake would be a photo of a real person altered or manipulated by AI (20%) or a completely AI-generated image of a person who does not exist (18%).

Around 1 in 6 find AI-generated written news articles (17%) or deepfake videos of public figures or celebrities (16%) hardest to detect. A further 1 in 7 struggle most with AI-generated personal messages (15%) or cloned voices of public figures or celebrities (15%).

More than half (51%) believe all content types mentioned in the survey would be equally difficult to identify as fake. However, a small minority (7%) say none would be hard to spot.

**If you received a phone call from someone, how confident are you that you could tell if their voice was real or AI-generated?**

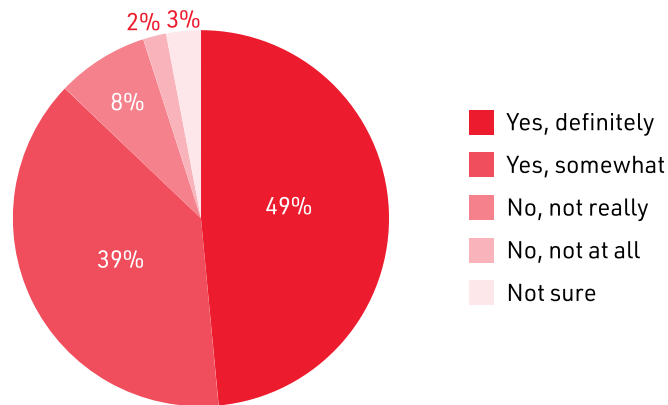


Nearly 3 in 5 (57%) say they feel confident that they could tell if someone's voice was real or AI-generated during a phone call, including 9% who are very confident. Conversely, over 2 in 5 (43%) report lacking confidence, with 8% saying they are not at all confident.



# AI impact

**Do you feel seniors are being left behind when it comes to learning about AI and its risks?**



Nearly 9 in 10 (88%) feel seniors are being left behind in learning about AI and its risks. Around 1 in 10 (10%) disagree, while a small minority (3%) remain unsure.

**How has the rise of AI affected how you feel about scam prevention and using technology safely?**



## Negative Feelings

- 38%**  
I feel uncertain about what is real or fake online
- 37%**  
I feel more vulnerable to scams because of AI
- 21%**  
I feel overwhelmed by AI and technology in general



## Positive or neutral feelings

- 4%**  
I feel more protected from scams/confident using technology safely because of AI
- 21%**  
It hasn't affected me emotionally

Close to 2 in 5 report feeling uncertain about what is real or fake online (38%) or more vulnerable to scams because of AI (37%). Additionally, more than 1 in 5 (21%) feel overwhelmed by AI and technology in general.

Conversely, over 1 in 5 (21%) say the rise of AI has not affected them emotionally, while a small minority (4%) feel more protected from scams or feel confident using technology safely because of AI.



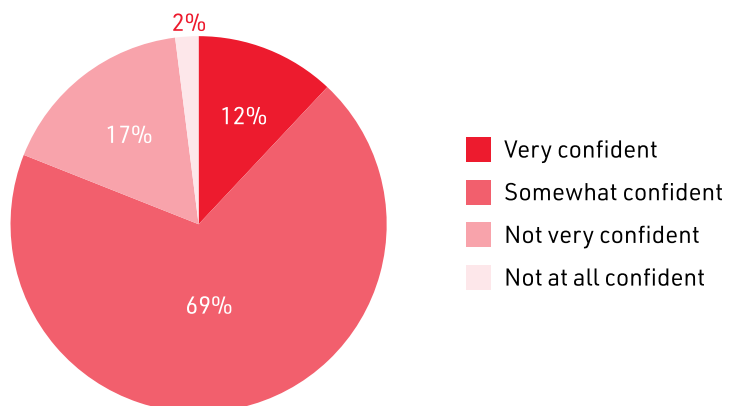
*Awareness and protection*





# Scam awareness

How confident are you in your ability to identify a scam?

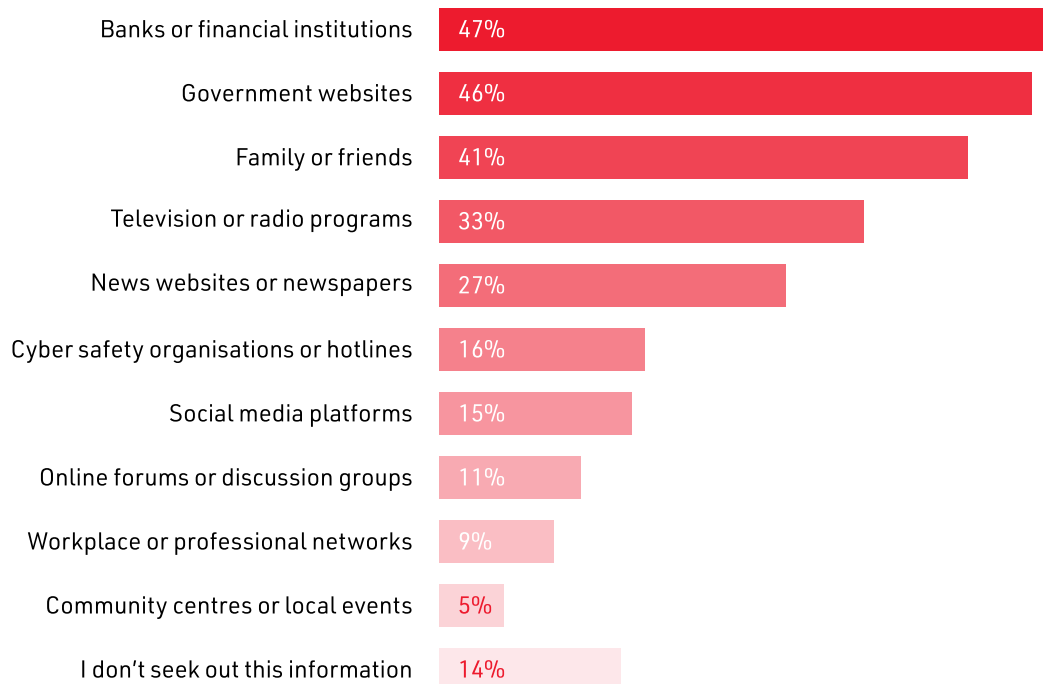


Over 4 in 5 (81%) say they feel confident in their ability to identify a scam, including 12% who describe themselves as very confident.

However, this still leaves nearly 1 in 5 (19%) lacking confidence to identify scams.



## Where do you typically get information about scams and how to protect yourself?



Nearly 1 in 2 typically seek scam-related information from banks or financial institutions (47%) or government websites (46%), while over 2 in 5 (41%) rely on family or friends.

Around 3 in 10 turn to television or radio programs (33%) or news websites or newspapers (27%). Others consult cyber safety organisations (16%), social media platforms (15%), online forums or discussion groups (11%), and workplace or professional networks (9%).

On the other hand, 1 in 7 (14%) say they do not actively seek out this information.



# Scam protection

## What measures do you currently take to protect yourself from scams?



*\*Multiple responses allowed.*

The vast majority (97%) report taking measures to protect themselves from scams.

The top two measures cited are avoiding suspicious links or attachments (72%) and blocking or ignoring unknown callers and messages (70%), followed by ignoring offers that seem too good to be true (66%).

Nearly 3 in 5 use strong passwords or password managers (58%) or rely on antivirus or security software (55%). Just over half enable two-factor authentication (53%), check URLs and emails for errors (52%), and keep software and devices up to date (51%).

Around 1 in 3 update privacy settings for online accounts (36%), use online payment methods or marketplaces with inbuilt security measures (35%), and research unfamiliar websites or businesses (32%).

Others stay informed about scam tactics and follow official sources for scam alerts (30%), or contact providers directly before making online payments or sharing information (29%).



# More of the Australian Seniors Series coming soon...

## 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, health, car, home & contents, landlords, pet, 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.