



PRESS RELEASE

Outsmarting Digital Deceptions: Fewer Scam Encounters Among Older Canadians Compared to Younger Generations

84% of Canadians Confident in Detecting Email Scams, Yet Only 57% Can Identify Home Smart Device Intrusions

Toronto, Canada, March 3, 2025 — A majority of Canadians acknowledge the rising threat of AI-driven scams, yet vulnerabilities remain. Younger Canadians are more likely than older groups to have experienced, or know someone who has experienced, scams involving impersonation, according to a new Ipsos poll conducted on behalf of HomeEquity Bank. Eight in ten (84%) Canadians are confident that they could detect a scam email asking for personal information such as ‘what street did you grow up on’ or ‘what is your mother’s maiden name’—questions often required to reset passwords. However, only 57% say they would know if someone accessed their home smart devices to get personal information, dropping to 51% for those aged 55 and older.

Younger Canadians Face More Scams While Seniors Remain Vigilant

Younger Canadians have a higher likelihood than older age groups to have encountered, or know someone who has encountered, impersonation scams, which may be linked to their pervasive use of smartphones and technology. Overall, three in ten (27%) Canadians have personal or related experience with scam impersonations of family or friends requesting personal information on social media, dropping to 14% for those 55 and older; two in ten have experience with telephone scammers saying there was an emergency and requesting personal information like account numbers or have received an email asking for personal information that could be used to reset passwords (13%/12% for 55+). Only one in ten Canadians have experience with smart devices being accessed to steal personal information.

Older Canadians Stay Informed: Navigating AI-Driven Scam Landscape

A majority of Canadians (84%) recognize the widespread accessibility of AI technology, with awareness reaching 90% among those aged 18-34. Notably, older Canadians are becoming more attuned to AI's prevalence, with 81% of individuals aged 55-64 and 77% of those aged 65-74 acknowledging its accessibility. While younger generations show the highest awareness (83%), a commendable three-quarters (74%) of seniors recognize AI's capability to create real-time voice and video filters for impersonation. Furthermore, seven in ten (67%) Boomers are aware of scammers utilizing AI tools like ChatGPT and Adobe Firefly, showcasing a solid understanding despite the generational gap in technology exposure. Three quarters (74%) also understand that these AI platforms require no special training to use, however awareness is significantly greater in younger demographics (84% for 18-34 and 81% for 35-54) than among those 55 and older (60%).



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Canadians Confident Yet Cautious: Aware of AI Scams but Wary of Rapid Scammer Advancements

Canadians are confident in detecting different types of scams, but there are some gaps in awareness. Overall, Canadians are most confident in detecting email scams requesting personal information (84%). Eight in ten (82%) express assurance in identifying social media scams, such as impersonations of family or friends (77% for 55 and older). When it comes to phone scams involving emergencies or requests for personal information, 65-74 year olds are the most confident in their scam detection skills, along with 35-54 year olds (84%). Fewer (73%) Canadians are confident in identifying scams using AI voice or video tools. Alarmingly, confidence drops to 57% when it comes to detecting intrusions through smart devices, with 18-34 year olds at 60%, those aged 35-54 at 61%, and those aged 55 and older at 51%. While Canadians show confidence in scam detection, they should continue to remain cautious: Most Canadians, including those 55 and older, know that AI continues to advance rapidly, offering new tools and capabilities to scammers every month, and they know they must remain vigilant.

New Tactics to Successfully Sidestep Scammers

In response to the increasing use of AI technology by scammers, Canadians are changing their behaviours. Older Canadians lead the charge in protection by ignoring emails, calls, or texts requesting personal information, and they are more likely to choose to avoid speaking first when answering calls from unknown numbers. Canadians have adopted several behaviors to safeguard themselves:

- 74% are letting calls from unknown numbers go directly to voicemail, allowing legitimate callers to leave a message (18-34: 70% vs. 35-54: 78% vs. 55+: 74%)
- 72% are ignoring emails, calls, and texts that urgently request personal information updates (18-34: 69% vs. 35-54: 73% vs. 55+: 75%)
- 47% are avoiding all Facebook links or URLs shared outside of the app, such as those received via text message (18-34: 52% vs. 35-54: 45% vs. 55+: 46%)
- 36% are choosing not to speak first when answering calls from unknown numbers (18-34: 29% vs. 35-54: 36% vs. 55+: 41%)
- 22% have embraced other new behaviors in the past year to combat scams (18-34: 22% vs. 35-54: 22% vs. 55+: 21%)
- 10% have not adopted any of these new behaviors (18-34: 12% vs. 35-54: 9% vs. 55+: 9%)





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About the Study

These are the findings of an Ipsos survey conducted on behalf of HomeEquity Bank. Fieldwork was conducted between January 30 and February 3, 2025. A total of n=1500 Canadians aged 18+ participated in the survey which was fielded via the Ipsos' panel. Quotas and weighting were used to ensure the sample's composition reflects that of the Canadian population according to census parameters. This survey has a credibility interval of +/- 3.1 percent 19 times out of 20, of what the results would have been had all Canadian adults 18+ been surveyed. The credibility interval will be wider among subsets of the population. All sample surveys and polls may be subject to other sources of error, including, but not limited to coverage error, and measurement error.

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