

# AI at My Age?

**Older adults, like people in other age groups, can benefit from artificial intelligence tools but also must be aware of the risks that AI can pose in their personal and work lives.**

BY JAMES PEARSON

If you've read any of my articles, you know I often say, "I love living in the future." Many things that were once science fiction are now everyday realities. We carry powerful tools in our pockets; my phone is more capable than the room-sized computers of the past. Video calls and instant information are commonplace, and the advents of artificial intelligence (AI) and advanced robotics promise endless new possibilities.

As in the sci-fi movies and books I grew up with, we can finally communicate verbally with AI agents and even virtual companions. Further, my AI companion, usually Copilot, responds to me in a human voice, often showing interest in and contributing emotional depth to the conversation.

However, I'm also nearing my sixties, and as I age, I find technology more frustrating and moving faster than I can keep pace with. It's a common joke among my IT peers of a similar age that we can't keep up like we used to and that IT is becoming a younger person's game. AI is accelerating that trend.

Further, after over 35 years in this industry, I've learned that promises and reality often diverge. For years, we've been told computers would be simple and easy to use; yet given that I still have a job and an IT business, that's not entirely true. We continue to guide clients in navigating technology and new technologies. And, learning curves – especially for those of us in the "senior" bracket – don't seem to have flattened much.

In balancing my interest and desire for simple, easy technology that moves us in a new direction with a healthy fear of how AI might go awry, I did a little digging and found that I'm not alone among older adults in ambivalence about this amazing new technology.

## How Older Adults Are Using AI

Surprisingly, many people age 50 years old and

older use AI daily in some way. As many as 50% of people reported using AI technology you can speak to or type into (such as Alexa, Gemini, or ChatGPT). Further, using AI to power health monitoring and to collect general information has become part of this use.

In many ways, older Americans are finding that AI helps them increase independence and security. In the same study, a whopping 96% of older adults who used AI-powered home security devices and systems, and as many as 80% who used AI-powered voice assistants, reported that these led to greater feelings of safety and independence in their homes. And many regard AI as a way to improve health, enhance security, simplify communication, and monitor well-being through devices such as AI-powered wearable monitors.<sup>1</sup>



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## AI and Health Care

AI has quickly become part of nearly every industry, including health care. Benefits of increased AI use in health care include better monitoring and greater mobility for people with disabilities. For example, there are now robotic limbs with manipulable fingers – something that seemed like science fiction when I grew up. Neuralink, a company founded by Elon Musk, develops implantable brain-computer interfaces. These are being promoted with promises that they can help people with a range of neurological and physical disabilities and that they can extend life and improve the quality of life for people of all ages.<sup>2</sup>

Many people hope that AI will help discover new secrets, cures, and solutions previously out of reach. For example, some people are optimistic that AI might help extend human life through advancements in longevity research. In the past, it could take years or even decades to determine the effectiveness of a new treatment. Today, digital twins – AI-powered virtual models of individuals – can simulate and predict the aging process and the effects of various treatments. By running these simulations with personalized data, the effects of potential therapies can be observed almost instantly.<sup>3</sup>

In the senior-living industry, an increasing number of facilities are embracing AI, not only in administrative tasks but also for a range of applications

for residents. For instance, AI is being used for fall detection, with devices such as ElliQ providing companionship and assistance. Additionally, AI supports daily activities such as research, photo organization, and meal planning.<sup>4</sup>

## AI and Loneliness

Loneliness and depression, whether due to health issues, lack of family, or isolation, affect as many as one-third of people between the ages of 50 and 80.

A growing number of AI chatbots, many of them “spicy” in nature, advertise themselves as virtual companions available to chat about anything, nonjudgmentally, at any time of day or night, at a lower cost than a therapist. This accessibility is something that even a close friend can’t always match. But can these types of applications help alleviate loneliness in older adults?<sup>5</sup>

In some ways, yes. ElliQ,<sup>6</sup> a virtual companion aimed at older adults that works much like an Alexa device, is a constant companion that can do things such as provide medication reminders, monitor health, “listen” and “talk” to the human owner, and play games with the human owner.<sup>7</sup>

However, using an AI companion as a therapist presents challenges. There have been several cases, including that of a 14-year-old boy, in which individuals have died by suicide after interactions with, and at the prompting of, AI companions. As a result, many states are introducing laws regulating the use of AI as therapy and requiring clear disclosure that these AI tools are not licensed professionals or real humans. Still, there is much progress to be made in this area.<sup>8</sup>

Some people with social anxiety turn to AI; when people are already withdrawn or have social anxiety, the AI chatbots can worsen the symptoms. A major criticism is that AI lacks the emotional understanding of a human being or a trained therapist and can miss important cues.<sup>9</sup>

So, while AI companions have some potential to improve quality of life

and alleviate some loneliness for older adults, they are not without risks or issues. And, not everyone is ready to retire yet. So, what does AI mean for people still in the workforce?

## Employed Older Adults and AI

AI serves as a powerful productivity booster for people who are employed, helping them stay efficient and competitive while reducing costs. Companies like Base44 are developing solutions that empower everyday users to create software applications without coding. Tasks such as document review, formatting, and even complex calculations – which once required knowledge of Excel formulas – can now be accomplished simply by making a conversational request to Copilot, which then manipulates the data and provides the results.<sup>10</sup>

According to the American Bar Association’s Legal Industry Report 2025, 37% of lawyers have adopted AI tools for personal (nonwork) uses, but within law firms, the rate of adoption is only 21-24%, with the highest adoption rate when the AI is part of existing software that already tightly integrates AI features.<sup>11</sup>

Yet, despite all the positives of AI and related tools, there is a healthy amount of fear and concern, even among those of us already using AI in our everyday work and personal lives. In addition to fears about misusing AI or trusting its output without verification, security concerns are top of mind among IT professionals and most attorneys I talk with.

## AI Scams and Older Adults

AI-generated deepfake videos and audio recordings are now so convincing that distinguishing them from reality is a major challenge, especially for detecting fraud. In previous articles and presentations, I’ve discussed scams that have cost victims hundreds of thousands of dollars – cases in which people believed they were communicating with trusted contacts, business associates, or friends or even claimed to hear the voice of a loved one in distress.



One tactic, according to the FBI, involves taking photos and videos from social media and processing them with AI to create deepfake “proof of life” images. The scammers pretend they have kidnapped someone and send these altered photos to the family while demanding a ransom.<sup>12</sup>

Although the underlying strategies scammers are using are the same as always – using fear and urgency to hook a victim and then looking for some financial payoff – the use of generative AI to create deepfake voices and visuals makes detecting these scams harder than I’ve ever seen in my career.

In one classic scheme, known as the grandparent scam, scammers use deepfake voice technology to mimic a grandchild’s voice, calling in a panic about car trouble, overdue rent, or some other urgent expense. The caller often will pressure the victim to send money online or buy gift cards to “help.”

There are other financial scams. Someone calls, claiming to be from a bank or an investment firm, and insists the call recipient’s account is compromised. The caller asks for the call recipient’s password or other sensitive information. Similarly, callers pretend

to be from agencies such as the Social Security Administration (SSA) or the IRS, threatening to cut off the call recipient’s benefits or to launch an “investigation” unless the call recipient pays back taxes. The goal of such callers is to commit identity theft. (And by the way, neither the IRS nor the SSA will ever call out of the blue – legitimate requests from these agencies always come by mail.)

Tech support scams remain among the most effective. A computer user receives an email warning or pop-up that the user’s computer has been hacked, along with a helpful link to “fix” it. Click that, and the user has just handed the scammer remote access to the user’s system.

And don’t forget romance scams. Fraudsters set up fake profiles – often with AI-generated photos – on dating sites or social media. They build trust over time, then invent emergencies and ask for money to cover visas, medical bills, or travel expenses, usually requesting that the funds be wired overseas. Given the increase in loneliness in people of all ages and the fact that older adults are turning to dating apps, these types of scams are long game, designed to earn the target’s trust over an extended period for financial gain.<sup>13</sup>

## Conclusion

AI is transforming the daily realities of older Americans, influencing how they work, connect with others, and manage their health and personal needs. The promise of greater independence, improved access to information, and enhanced convenience is real – yet so are the risks. From scams targeting older adults with sophisticated technology to concerns about privacy and the reliability of digital companions, these challenges underscore the need for awareness and caution.

As AI becomes more woven into the fabric of life for older adults, thoughtful adoption is crucial. Whether in the context of empowering people in the workforce, making senior living communities safer and more engaging, or helping individuals remain independent at home, the benefits of AI will depend on how wisely it’s used. By staying informed and proactive, older Americans and their families can take advantage of the many opportunities AI offers while guarding against its potential pitfalls. **WL**

## ENDNOTES

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<sup>2</sup>ABC News, *What to Know about Elon Musk’s Neuralink Brain Chip Implant*, (Jan. 30, 2024), <https://abcnews.go.com/Health/elon-musks-neuralink-brain-chip-implant/story?id=106792141>.

<sup>3</sup>Tomoko Yokoi, *How AI Is Rewriting the Future of Aging*, *Forbes* (April 26, 2025), <https://www.forbes.com/sites/tomokoyokoi/2025/04/26/how-ai-is-rewriting-the-future-of-aging/> (behind paywall for some readers).

<sup>4</sup>StoryPoint Group, *AI for Seniors: How AI is Changing Senior Living*, <https://www.storypoint.com/resources/active-adult/ai-for-seniors> (last visited Feb. 13, 2026).

<sup>5</sup>Usama Khan, *Elderly Loneliness Statistics (2026): Rates, Risks, & Trends*, *RetirementLiving* (updated Feb. 2, 2026), <https://www.retirementliving.com/best-senior-dating-sites/elderly-loneliness-statistics>.

<sup>6</sup><https://elliq.com/> (last visited Feb. 13, 2026).

<sup>7</sup>Robert T. Muller & Adrian Parham, *Is Artificial Intelligence Perpetuating Loneliness?* *Psych. Today* (Oct. 3, 2025), <https://www.psychologytoday.com/us/blog/talking-about-trauma/202509/is-artificial-intelligence-perpetuating-loneliness>.

<sup>8</sup>Shalina Chatlani, *AI Therapy Chatbots Draw New Oversight as Suicides Raise Alarm*, *Medical Xpress* (Jan. 21, 2026), <https://>

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<sup>9</sup>Anna Mae Duane, *AI ‘Companions’ Promise to Combat Loneliness, but History Shows the Dangers of Oneway Relationships*, *Seattle PostIntelligencer* (Feb. 12, 2024), <https://www.seattlepi.com/news/ai-companions-promise-to-combat-loneliness-a21339774>.

<sup>10</sup>Base44, <https://base44.com/>.

<sup>11</sup>ABA L. Practice Div., *The Legal Industry Report 2025*, *Law Technology Today* (May 6, 2025), [https://www.americanbar.org/groups/law\\_practice/resources/law-technology-today/2025/the-legal-industry-report-2025/](https://www.americanbar.org/groups/law_practice/resources/law-technology-today/2025/the-legal-industry-report-2025/).

<sup>12</sup>Nat’l Council on Aging, *What Are AI Scams? A Guide for Older Adults*, (Dec. 28, 2025), <https://www.ncoa.org/article/what-are-ai-scams-a-guide-for-older-adults/>.

<sup>13</sup>Tim Smart, *AI Is Now Helping Scammers Target Older Americans*, *U.S. News & World Report*, (Feb. 9, 2026), <https://money.usnews.com/money/retirement/articles/ai-is-now-helping-scammers-target-older-americans>. **WL**