CENTRE FOR AGING + BRAIN HEALTH INNOVATION
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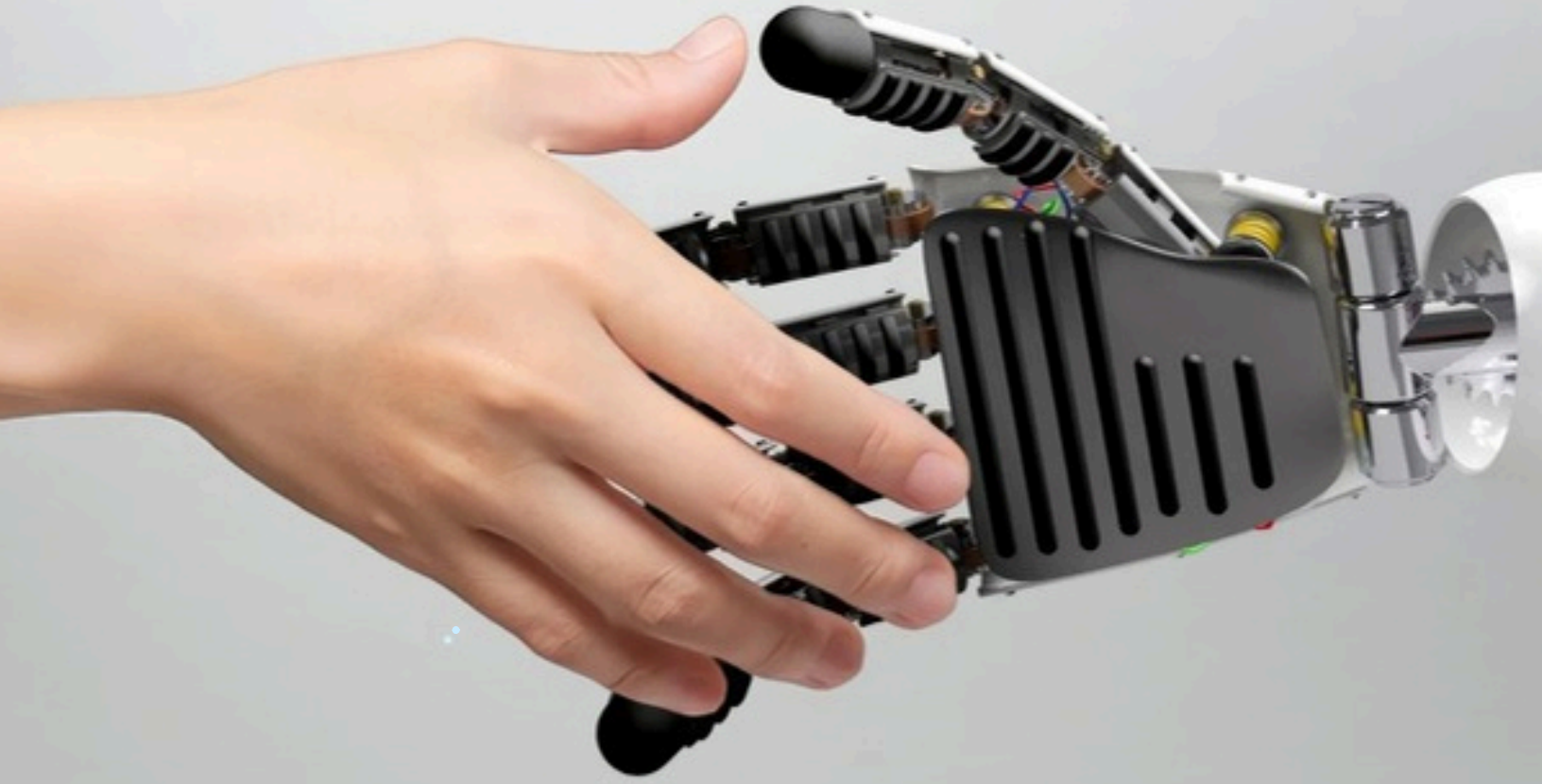
AgeTech Insights

Building Trust in AI

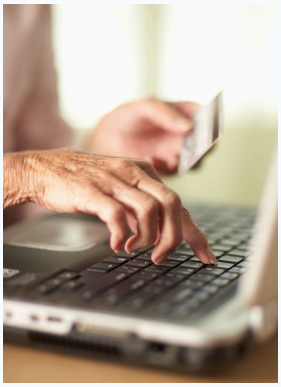


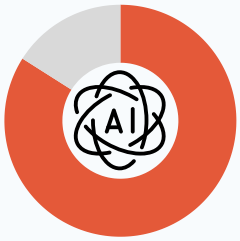
Why Transparency Matters for Canadians, Through a 50+ Lens

Snapshot | November 2026

Artificial intelligence (AI) has the potential to transform how we age, and older persons are ready to help shape it: our AgeTech Insights report, *Designing Inclusive Innovation for the 50+ Market*, showed that 51% of respondents are interested in agetech co-design. End-user engagement is especially important for AI, as new insights reveal that trust and comfort remain significant barriers to adoption.

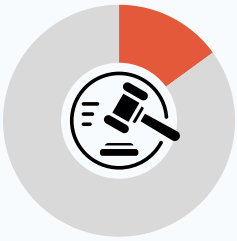
Older persons want to know **when and how AI is being used,** especially when their **health (41%), finances (45%),** or personal information are involved. Without that baseline, **trust falters** and promising agetech solutions that support brain health and independence struggle to gain traction.





84%

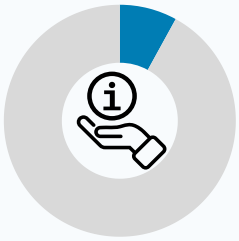
of older persons said knowing when content was created by AI would increase their trust



15%

of older persons said today's tools, rules, and laws make AI-generated content easy to spot

Building trust is a shared responsibility. **Half of older persons** surveyed said that developers should be responsible for providing **transparency** around AI-generated content, followed by **deployers at 21%.** Where the level of risk (real or perceived) becomes higher, perceptions of who is most responsible shift more heavily toward government and regulators. Any way you look at it, older persons don't feel that there is enough transparency around AI to foster **trust and adoption**—especially in **healthcare applications.**



8%

of older persons thought people receive enough information about how AI works



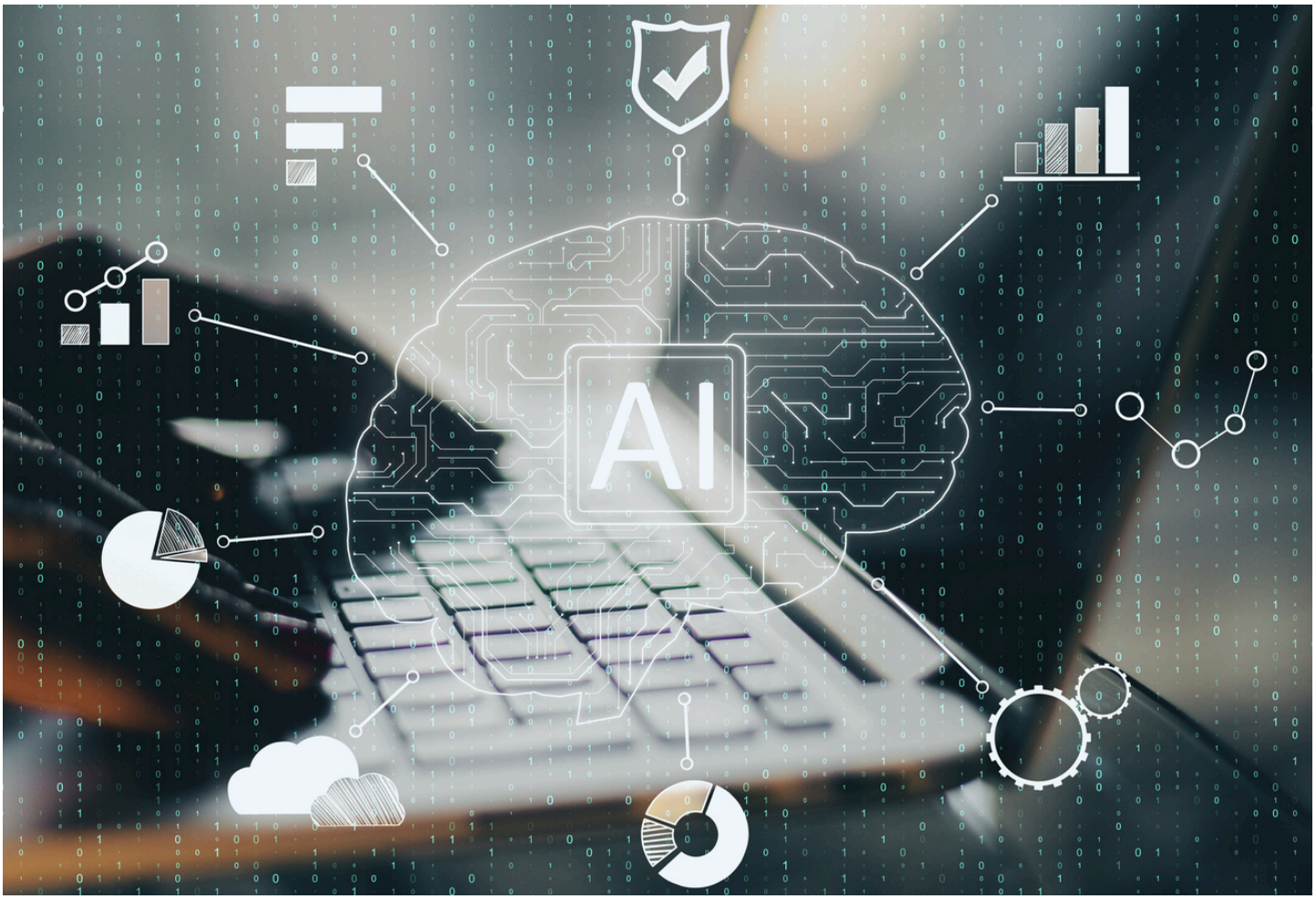
70%

of Canadians surveyed do not think the public or government understands enough about the risks of AI



The opportunity is clear: explain when and how AI is used, put strong safeguards in place, and involve older persons and care partners from the start. These steps can build confidence, increase adoption, and help AI-powered agetech deliver lasting benefits.

Introduction



Artificial intelligence (AI) is becoming part of everyday life, moving from behind the scenes into the information Canadians see, the services they receive, and decisions that can have real consequences for their lives. Yet public understanding of when AI is being used, how it works, and what its limitations are has not kept pace with its adoption.

The stakes are high, but so is the opportunity. When designed and implemented safely and responsibly, AI has the potential to strengthen productivity, improve services, create jobs, and support a more robust and resilient economy. Canada's National AI Strategy estimates that AI could unlock nearly $200 billion in GDP gains through improved labour productivity and help create up to 250,000 new jobs through AI adoption by 2031. The strategy also sets an ambition to increase AI adoption among Canadian businesses from 12% to 60% by 2034.

Realizing this potential depends on Canadians having the trust and confidence to use AI. Yet Canada ranks 42 out of 47 countries in trust in AI systems, and fewer than half of Canadians believe they can use AI tools effectively (Innovation, Science and Economic Development Canada [ISED], 2026). Closing this gap will be critical as AI adoption expands. Canada will be stronger when people have the confidence and information they need to use AI safely and effectively.



Why transparency matters

Transparency is an important part of building trust. AI-generated text, images, audio, and video can be difficult to distinguish from human-created content. At the same time, AI is increasingly being used in services and decisions that affect Canadians' lives. People need clear information about when AI is involved, how it may affect them, and where responsibility lies when something goes wrong. Transparency is more than disclosure. It enables informed decision-making and helps institutions build and maintain public trust.

The need for action is already clear. AI can make fraud, scams, misinformation, and impersonation more convincing and easier to produce at scale. In 2025 alone, Canadians reported more than $704 million in losses to fraud, and the true scale is likely much higher, as an estimated 5–10% of fraud is reported (Canadian Anti-Fraud Centre [CAFC], 2026). AI adds to this challenge by giving fraudsters new tools to create convincing content and impersonate trusted individuals and organizations. As these risks become more difficult for people to identify and assess, waiting for public understanding to catch up places too much responsibility on individuals. Policy, regulation, and industry practices need to advance alongside adoption so that Canadians can benefit from AI without being expected to navigate its risks on their own.

Canada is not starting from scratch. The federal government has already taken steps to build trust and strengthen protections as AI adoption grows, including through the National AI Strategy, ongoing work on AI transparency, and proposed legislation addressing privacy and automated decision systems. Alongside the Centre for Aging + Brain Health Innovation (CABHI), other organizations across Canada's innovation ecosystem are taking an active role in improving AI transparency and understanding.

For example, Baycrest has developed an AI course to build foundational AI literacy among healthcare providers in long-term care and support the responsible use of AI in practice, while MediaSmarts has launched Canada's first AI Literacy Day and offers educational resources and workshops to help Canadians build the skills to engage critically with AI. The next step is to build on this foundation with evidence about what Canadians need and expect from AI.

Innovators also have a critical role to play. As more organizations develop and adopt AI-enabled products and services, they need a direct line of communication with the people who will use and be affected by them. Understanding what builds trust, what information people want, where concerns arise, and what safeguards matter most can help innovators design and deploy AI in ways that better reflect the needs of end users.

Why a 50+ lens matters

These issues affect all Canadians, but a 50+ lens offers an important perspective. As AI-enabled fraud, scams, and impersonation grow more sophisticated, older persons are often among those targeted. Older persons interact with AI in consequential areas of daily life, including healthcare and financial services, but are not always meaningfully represented in the development and testing of new technologies. Their experiences can help identify where current approaches fall short, what information people need, and how AI systems can better support informed decision-making.

To explore these questions, CABHI surveyed nearly 600 Canadians aged 50+ through AgeTech Insights, its market intelligence initiative, and Leap, its community of older persons and care partners (see page 10 for more details). The survey asked when Canadians want to know AI is being used, what information they need, where current approaches fall short, and what would strengthen their trust.

Their responses offer a clear picture of what people expect from AI. The opportunity now is to turn those expectations into action so that trust keeps pace with adoption and all Canadians can participate confidently in the opportunities AI unlocks.

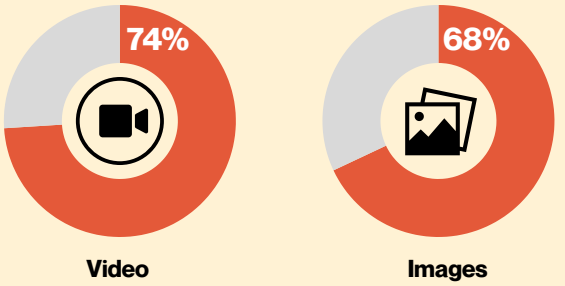
What we heard

1. Transparency is a prerequisite for public trust in AI

AI adoption in Canada is accelerating. In 2026, 19.2% of Canadian businesses reported using AI to produce goods or deliver services, up from 12.2% a year earlier and roughly three times the proportion reported in 2024 (Do et al., 2026). As AI becomes more widely used, Canadians will encounter it across more aspects of their daily lives, making trust and transparency increasingly important.

Importance of AI labelling

84% of respondents said knowing when content was created by AI would increase their trust. This was particularly important for visual content, with video (74%) and images (68%) most commonly prioritized for AI labelling.



Our findings show that **clear identification of AI is an important part of building that trust among Canadians aged 50+**. Older Canadians want to know when they are interacting with AI and when the content they see has been generated by it.

These findings underscore the importance of making AI involvement clear and visible to end users, rather than placing the responsibility on individuals to identify AI-generated content themselves.

> **I think transparency is important for everyone, but especially for people who may not have grown up with this technology. AI can be extremely helpful, but people need to understand its limitations and know when the information they're receiving was generated by AI.**
>
> *-Survey respondent*



2. Current approaches are perceived as inadequate

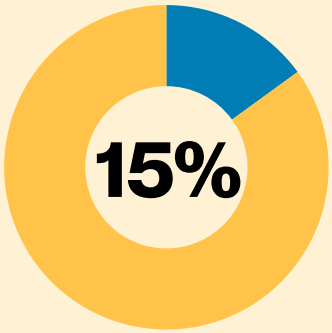
As AI becomes more capable and more widely used, Canadians are being asked to navigate systems that can be difficult to recognize, understand, and evaluate. Keeping pace requires more than knowing that AI is present. AI literacy means having the knowledge and skills to understand how AI works, recognize its benefits and limitations, evaluate its outputs, and make informed decisions about when and how to use it. This includes having enough information to judge whether an AI system is appropriate for a particular task and when additional verification or human input may be needed.

Our findings suggest that Canadians aged 50+ do not feel current approaches are providing that foundation. Across the survey, **few respondents felt they receive sufficient information to identify and understand AI**.

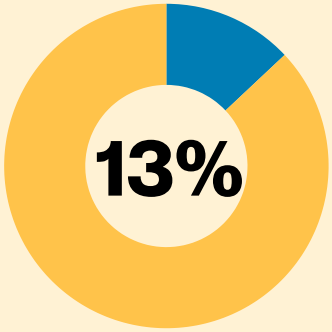
> **AI can be a great tool, but as we've seen, it's not always right... What's important is that interactions with AI are monitored and documented in some way, so people feel comfortable reporting issues and have a record they can use to support their concerns.**
>
> *-Survey respondent*

Gaps in AI transparency and literacy

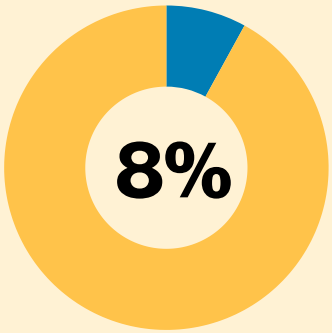
Few Canadians aged 50+ feel current approaches provide the transparency and information they need to identify AI-generated content, understand AI interactions, and know how AI systems work.



of respondents felt current approaches make AI-generated content easy to identify.



of respondents felt existing practices adequately support transparency around AI interactions.



of respondents felt people receive adequate information about how AI systems work.

Taken together, these findings point to a broader **gap in how Canadians are being prepared to navigate an AI-enabled environment**. Addressing this gap will require **clearer disclosure alongside stronger public education and AI literacy**, so Canadians have the knowledge and information they need to engage with AI confidently and make informed decisions.

3. Canadians need clarity, not complexity

Information about AI systems can vary in its quality, level of detail, and accessibility, while technical documentation can be difficult for the public to interpret. As a result, there is growing emphasis on providing consistent and understandable information about AI systems, including their capabilities and limitations.

Our findings show what this could look like for Canadians aged 50+. Respondents value both clarity and substance:

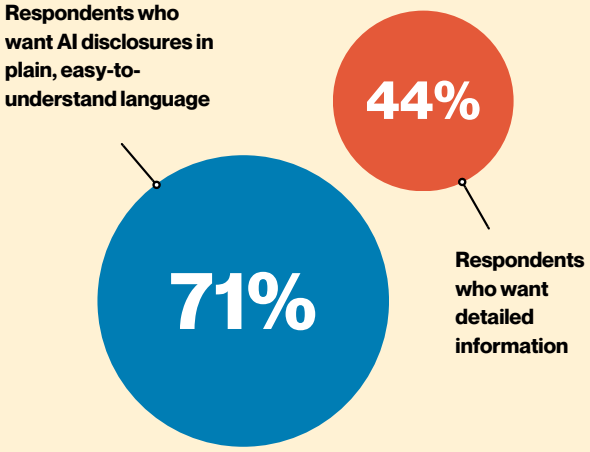
+ **71%** wanted AI disclosures in plain, easy-to-understand language, while **44%** wanted detailed information.

+ Respondents wanted to know **when AI is involved, what it is doing, what data it uses and where that data goes**, and its known limitations or error rates.

These findings highlight the value of **providing information in layers: essential information should be clear and accessible upfront, with more detailed information available for those who want it**. This approach can help Canadians understand what AI is doing, assess its limitations, and make informed decisions about how they engage with it.

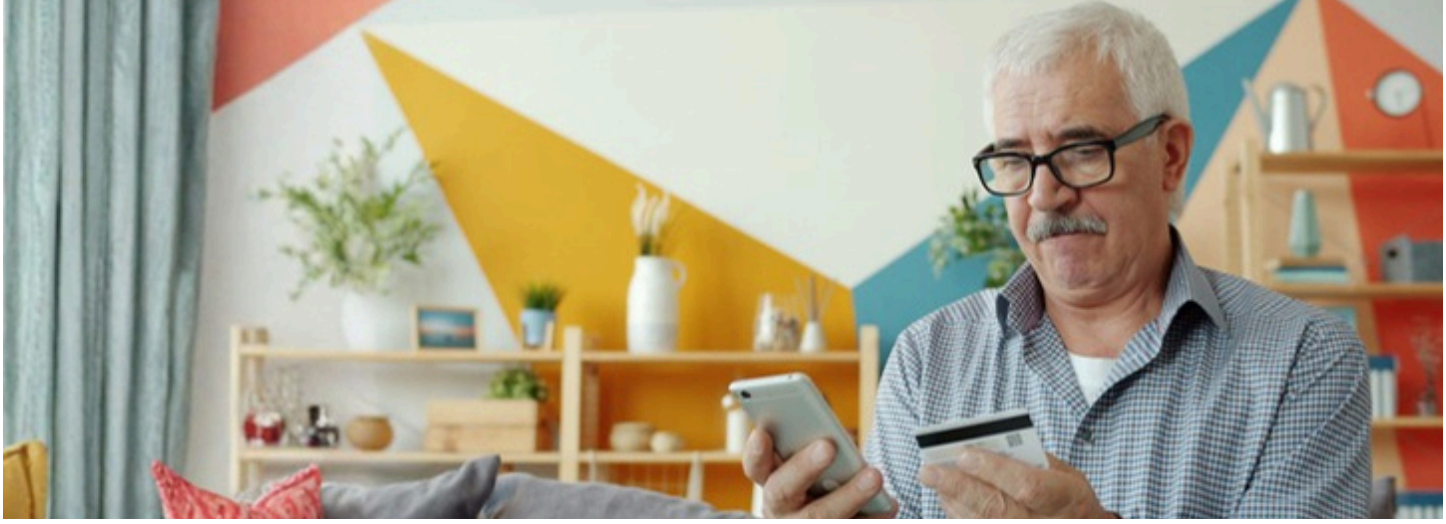
What Canadians want from AI disclosures

Respondents emphasized the need for AI disclosures that communicate information clearly while still providing meaningful detail.



> **Being transparent builds trust, while not being clear about how AI is used can leave people feeling confused or misled. AI should help people, not make them feel like they need to understand the technology just to protect themselves.**
>
> *-Survey respondent*





4. Higher stakes call for stronger safeguards

Not all uses of AI carry the same level of risk. The potential consequences depend on what an AI system is being used for, who may be affected, and the harm that could result if something goes wrong. For example, using AI to recommend a product or support an online search raises different considerations than using it in healthcare, financial services, employment, or other settings where an AI-enabled decision could affect a person's health, finances, rights, or access to essential services. This distinction is central to risk-based approaches to AI governance, which aim to match safeguards to potential system impacts rather than treating every use of AI the same way.

Our findings show that Canadians aged 50+ also distinguish between contexts:

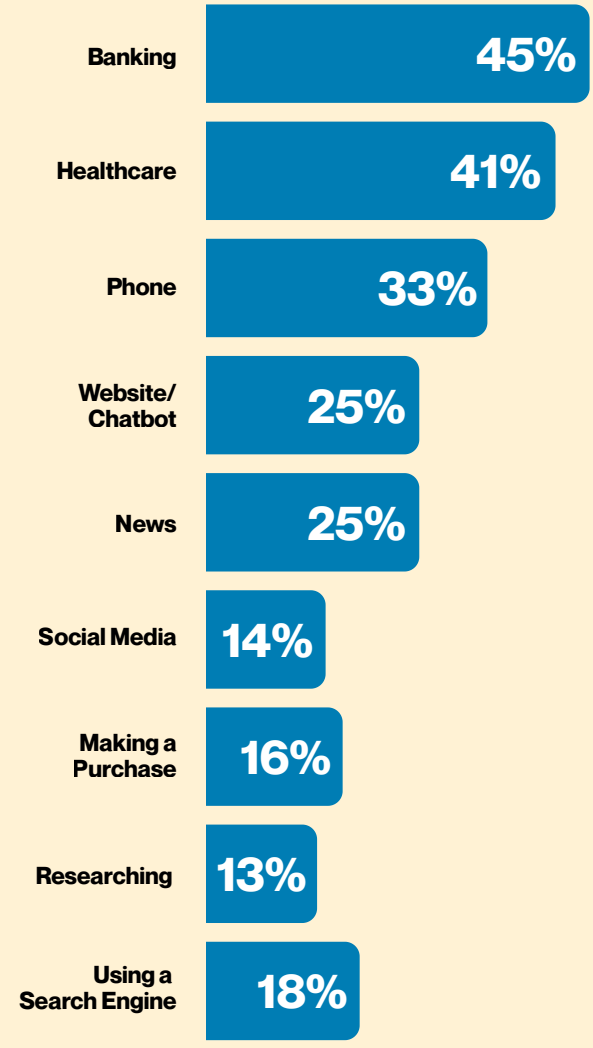
+ Banking (**45%**) and healthcare (**41%**) were the contexts where respondents most wanted to **know they were interacting with AI**.

+ Disclosure was less frequently prioritized for lower-stakes, self-directed uses, such as search and research, social media, and online purchases.

Where AI could affect a person's health, finances, rights, or access to essential services, the consequences of error increase. These findings suggest that a **one-size-fits-all approach may not reflect what Canadians need**. Higher-risk and more sensitive uses may warrant stronger safeguards, including clearer disclosure and consent, appropriate human oversight, and access to human alternatives where AI could have significant consequences for individuals.

+ Where AI transparency matters most

The importance of knowing when AI is being used varies by context, with greater transparency valued in more personal and sensitive interactions, such as banking and healthcare.





5. When AI causes harm, Canadians need somewhere to turn

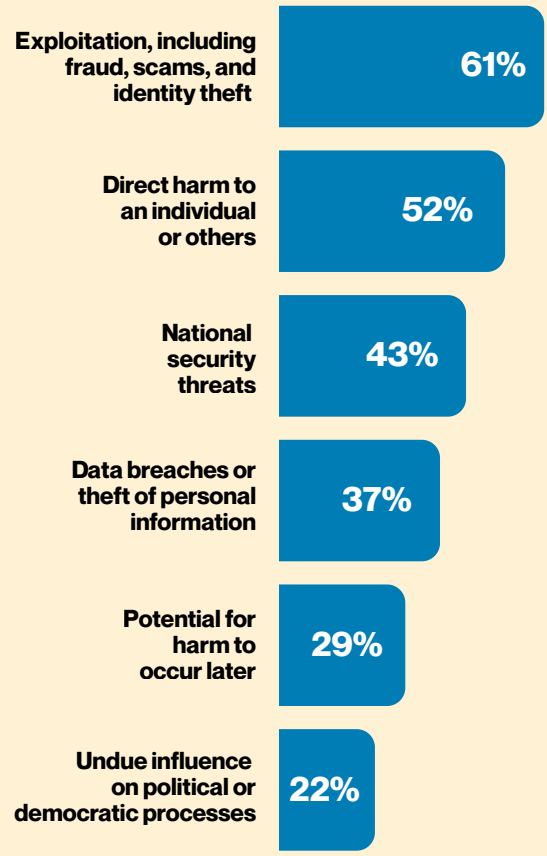
Not every risk can be anticipated before an AI system is deployed. Problems may only emerge when systems are used in real-world settings and interact with different people, data, and contexts. Effective governance therefore needs mechanisms to monitor AI after deployment, identify and document serious incidents, and establish clear requirements for when and to whom to report incidents. Just as importantly, Canadians need to know where to raise concerns, how problems will be addressed, and who is accountable when AI causes harm.

Our findings suggest that Canadians aged 50+ see significant gaps in this area:

+ **Seven in ten respondents did not think the public or government knows enough about AI risks**, while fewer than one in ten felt there were clear ways to report AI-related problems or concerns.

What makes an AI incident serious

Canadians aged 50+ identify a range of outcomes that can make an AI incident serious, spanning risks to individuals, personal information, national security, and democratic processes.



+ Exploitation, including fraud, scams, and identity theft (**61%**), was most frequently identified as constituting a serious AI incident, followed by direct harm to an individual or others (**52%**).

+ As the stakes increased, respondents placed **greater responsibility on government and regulators** for communicating information about AI-related incidents and harms.

These findings point to the importance of **clear and accessible ways to report AI-related problems, seek redress, and understand who is responsible when harm occurs**. Defined responsibilities across developers, deployers, regulators, and government can help ensure that Canadians are not left to navigate AI-related harms on their own.

How CABHI turns lived experience into action

The findings are clear: **Canadians aged 50+ want AI to be visible, explained in plain language, matched with safeguards proportionate to the stakes, and backed by clear routes for reporting harm**. Few feel current approaches deliver on any of these.

This survey reflects the broader role CABHI plays through AgeTech Insights and Leap: bringing the voices of people who use technology into the decisions that shape it. As AI becomes more embedded in daily life, this kind of evidence can help ensure transparency and accountability measures reflect what people actually need.

For policymakers, this evidence can help shape disclosure standards, risk-based safeguards, and incident reporting around what people actually expect. For innovators, it points to concrete design choices, such as layered disclosures and visible human alternatives in banking and healthcare, that can build trust from the outset.

As AI evolves, approaches to transparency and accountability will need to evolve with it, and they will be stronger when shaped by the people they are meant to serve.



AgeTech Insights

AgeTech Insights is a market intelligence initiative supporting innovators, investors, policymakers, and ecosystem leaders at the intersection of aging, brain health, and technology. Grounded in the lived experiences of older persons and care partners through CABHI's Leap service, it provides actionable insights to inform innovation, investment, policy, and the development of technologies and services that reflect real-world needs.

Leap

CABHI's **Leap** service bridges the gap between innovators, older persons, and care partners to shape better aging and brain health solutions. Through surveys, focus groups, and one-on-one interviews, Leap brings the lived experiences, challenges, and perspectives of end users into the innovation process, helping ensure new technologies deliver meaningful value to the people they are designed to serve.

Key terms

Artificial intelligence (AI): Technology that can generate outputs such as predictions, recommendations, decisions, or content based on the information it receives.

AI-generated content: Text, images, audio, or video created or substantially produced using AI.

AI transparency: Providing people with clear information about when and how AI is being used, including information needed to understand its role and potential impact.

AI labelling: Identifying content as AI-generated or AI-modified so people know when AI has been involved.

AI system: A technology or application that uses AI to generate content, make recommendations, support decisions, or perform other tasks.

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This study received ethics approval from the Baycrest Research Ethics Board, and all participants provided informed consent before participating.

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Get involved

Are you an older person or care partner, interested in shaping future technologies? Join CABHI's Leap community to help shape the design and usability of solutions that matter to you! Share your experiences and insights directly with innovators designing new technologies, ensuring that products and services address the real needs of older persons.

Join Today



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