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United States Senate

SPECIAL COMMITTEE ON AGING

WASHINGTON, DC 20510-6400

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February 9, 2026

Andrew N. Ferguson
Chairman
U.S. Federal Trade Commission
600 Pennsylvania Avenue N.W.
Washington, D.C. 20580

Dear Chairman Ferguson,

As Chairman and Ranking Member of the Senate Special Committee on Aging, we write with concerns about how generative artificial intelligence¹ (AI) chatbots affect the safety of older adults and people with disabilities. The integration of generative AI into everyday technologies brings promising opportunities for our nation's technological leadership and innovation. However, like any emerging technology, there are serious implications for safety and consumer protection. We are pleased that the Federal Trade Commission (FTC) is taking steps to assess the negative impacts that AI-enabled chatbots have on children and teens.² However, news reports suggest that older adults may also be at heightened risk.³ Accordingly, we request that the FTC thoroughly review the impacts of AI-enabled chatbots on older adults and people with disabilities. We also request a briefing on the FTC's inquiry into generative AI companions and the possibility of expanding that inquiry to consider the effect of AI companions on older adults and people with disabilities.

Cognitive changes caused by aging may place older adults at unique risk when interacting with chatbots. For example, aging shrinks areas of the brain critical for complex activities such as behavior, emotional control, learning, and memory.⁴ Some effects of these changes could include dementia, reduced information processing speed, depression, and impaired motor function – all

¹ Generative artificial intelligence is “a deep-learning-based computing model that, when prompted by a User, generates statistically-probable outputs – such as text, images, audio, or other content – that mimic human communication and creativity.” See Federal Trade Commission, *Order to File a Special Report*, FTC Matter No. P254500, Washington, DC, 2025, at 15, (hereinafter “FTC AI Order”),

https://www.ftc.gov/system/files/ftc_gov/pdf/AICompanionChatbot6%28b%29Order.pdf.

² “FTC Launches Inquiry into AI Chatbots Acting as Companions,” Federal Trade Commission, September 11, 2025, <https://www.ftc.gov/news-events/news/press-releases/2025/09/ftc-launches-inquiry-ai-chatbots-acting-companions>.

³ Jeff Horwitz, “Meta’s Flirty AI Chatbot Invited a Retiree to New York,” Reuters, August 14, 2025, (hereinafter “Reuters Chatbot Article”), <https://www.reuters.com/investigates/special-report/meta-ai-chatbot-death/>.

⁴ “How the Aging Brain Affects Thinking,” National Institute on Aging, last updated June 27, 2023, <https://www.nia.nih.gov/health/brain-health/how-aging-brain-affects-thinking>; “Changes that Occur to the Aging Brain: What Happens When We Get Older,” Columbia Mailman School of Public Health, June 10, 2021, <https://www.publichealth.columbia.edu/news/changes-occur-aging-brain-what-happens-when-we-get-older>.

of which impact everyday functionality.⁵ As such, older adults could be more susceptible to confusion and deception.⁶ This is especially concerning for the 34 percent of older adults who report feelings of social isolation.⁷ Without proper safeguards in place, AI chatbots could be especially harmful to older populations.

Last year, Thongbue Wongbandue, a 76-year-old man from New Jersey, was fatally injured while traveling to meet a generative AI chatbot he believed to be a real person.⁸ Years before his death, Mr. Wongbandue suffered a stroke that reduced his ability to focus and forced him into early retirement. In his last messages with the AI companion, Mr. Wongbandue repeatedly received assurance that he was speaking to a real person and was even given a fake address to meet the AI companion. Mr. Wongbandue's story highlights the critical need for the FTC to examine how AI companion products affect older at-risk populations.

Another significant area of concern is the use of AI-enabled chatbots to target older adults for fraud and scams. Older adults are especially vulnerable to scams and are more likely to lack confidence in their ability to identify a scam compared to younger adults.⁹ According to the Federal Bureau of Investigation's Internet Crime Report, older Americans reported nearly \$4.9 billion stolen through fraud in 2024, with an average loss of \$83,000.¹⁰ With the development of generative AI, scammers have been able to commit fraud on a larger scale with increased believability. In 2025, an investigation by Reuters and Harvard University revealed how easily AI-powered chatbots can be manipulated to craft convincing phishing emails, even with built-in safety features.¹¹ Accordingly, the FTC should also examine whether AI companion products are being designed with the guardrails needed to discourage fraud and scams.

Older adults with disabilities are also at an increased risk when interacting with AI companions.¹² Older adults are more likely to have a disability than younger populations, with 46 percent of Americans over the age of 75 reporting some type of disability.¹³ This population is particularly vulnerable for a variety of reasons, including but not limited to reliance on

⁵ Stephen B. Wharton et al., "Age-Associated White Matter Lesions: The MRC Cognitive Function and Ageing Study," *Brain Pathology* 25, no 1, January 2015, at 35, <https://onlinelibrary.wiley.com/doi/epdf/10.1111/bpa.12219>.

⁶ Richard C. Lewis, "Why Are Elderly Duped? Area in Brain Where Doubt Arises Changes with Age," *ScienceDaily*, August 12, 2012, <https://www.sciencedaily.com/releases/2012/08/120816121836.htm>.

⁷ Preeti Malani, "Trends in Loneliness Among Older Adults from 2018-2023," Institute for Healthcare Policy & Innovation, University of Michigan, March 13, 2023, <https://ihpi.umich.edu/national-poll-healthy-aging/reports-and-resources/trends-loneliness-among-older-adults-2018-2023>.

⁸ *Supra*, note 3, Reuters Chatbot Article.

⁹ Dinesh Napal, "Imitation is the Sincerest Form of Fraudulent Activity: Artificial Intelligence in Financial Scams Against Older Adults," *Bifocal: Journal of the ABA Commission on Law and Aging* 45, no 6, July-August 2024, at 185, https://www.americanbar.org/content/dam/aba/administrative/law_aging/vol45issue6.pdf.

¹⁰ Federal Bureau of Investigation, *Internet Crime Report 2024*, Washington, DC, 2025, at 27, ic3.gov/AnnualReport/Reports/2024_IC3Report.pdf.

¹¹ Steve Stecklow and Poppy McPherson, "We Set Out to Craft the Perfect Phishing Scam. Major AI Chatbots Were Happy to Help," Reuters, September 15, 2025, <https://www.reuters.com/investigates/special-report/ai-chatbots-cyber/>.

¹² Julian De Freitas, "Navigating the Promise and Peril of AI Companions for Older Adults," Digital Data Design Institute at Harvard, December 9, 2025, <https://d3.harvard.edu/navigating-the-promise-and-peril-of-ai-companions-for-older-adults/>.

¹³ Tori DeAngelis, "Nearly Half of the Oldest Americans Have Disabilities," *Monitor on Psychology* 54, no 8, 2023, <https://www.apa.org/monitor/2023/11/older-adults-disabilities>.

caregivers, limited transportation options, limited access to Sign Language interpreters and assistive devices, and isolation from the community.¹⁴ Additionally, people with disabilities experience higher rates of social isolation and loneliness than the general population.¹⁵ A lack of social connections may make someone more likely to seek companionship through an AI chatbot.¹⁶ Loneliness also places people at a five times higher risk of suicide,¹⁷ which is especially concerning as AI chatbots’ “strong tendency to validate can accentuate self-destructive ideation and turn impulses into action”.¹⁸

In its resolution authorizing the use of compulsory processes for AI-related products, the FTC recognized the need to protect at-risk consumers, particularly those who “are part of vulnerable populations, such as children and the elderly.”¹⁹ However, the FTC only required AI companion companies to provide information about AI companion products for the following age groups: “Children, Teens, Minors, Young Adults, users age twenty-five or older, and users of any other age(s) or age range(s) under 25.”²⁰ The Commission’s current plan for data collection could be strengthened through the inclusion of granular insights on how companies that offer AI companions measure, test, and monitor for negative impacts on aging adults and individuals with disabilities. As such, we urge the FTC to specifically consider older adults and people with disabilities as it reviews the impacts of AI-enabled chatbots.

While AI poses risks to older adults, studies suggest that AI may also offer benefits, including early detection of health problems, improved medication adherence, enhanced independent living, and improved quality of life.²¹ We respect the autonomy and decision-making power of older adults when using AI companions. It is clear that many older Americans are recognizing the potential benefits of AI technology – in a recent poll, approximately 55 percent of people age 50 and older reported using speech-based and text-based AI, and approximately 35 percent

¹⁴ “Crimes Against People with Disabilities,” Office for Victims of Crime, last accessed February 2, 2026, at 1, https://ovc.ojp.gov/sites/g/files/xyckuh226/files/ncvrw2018/info_flyers/fact_sheets/2018NCVRW_VictimsWithDisabilities_508_QC.pdf.

¹⁵ Eric Emerson et al., “Loneliness, Social Support, Social Isolation and Wellbeing Among Working Age Adults With and Without Disability: Cross-Sectional Study,” *Disability Health Journal* 14, no 1, January 2021, <https://pmc.ncbi.nlm.nih.gov/articles/PMC7403030/pdf/main.pdf>.

¹⁶ Yutong Zhang et al., “The Rise of AI Companions: How Human-Chatbot Relationships Influence Well-Being,” Preprint, posted 2025, at 7, <https://arxiv.org/pdf/2506.12605>.

¹⁷ Danah Alothman et al., “The Association Between Living Alone, Loneliness and Suicide Mortality and Effect Modification by Age: A Case:Control Study,” *Journal of Affective Disorders* 325, no 1, May 2024, <https://www.sciencedirect.com/science/article/pii/S0165032724003574>.

¹⁸ Allen Frances and Luciana Ramos, “Preliminary Report on Chatbot Iatrogenic Dangers,” *Psychiatric Times*, August 15, 2025, <https://www.psychiatrictimes.com/view/preliminary-report-on-chatbot-iatrogenic-dangers>.

¹⁹ Federal Trade Commission, *Resolution Directing Compulsory Process to Collect Information From Companies that Offer Generative AI Companion Products or Services Regarding Their Advertising, Safety, and Data Handling Practices*, File No. P254500, Washington, DC, September 10, 2025, at 1, [https://www.ftc.gov/system/files/ftc_gov/pdf/GenerativeAI6\(b\)resolution.pdf](https://www.ftc.gov/system/files/ftc_gov/pdf/GenerativeAI6(b)resolution.pdf).

²⁰ *Supra*, note 1, FTC AI Order, at 14.

²¹ Laura McDaniel et al., “Aging with Artificial Intelligence: How Technology Enhances Older Adults’ Health and Independence,” *The Journals of Gerontology: Series A* 80, no 7, July 2025, <https://academic.oup.com/biomedgerontology/article-abstract/80/7/glaf086/8165380?redirectedFrom=fulltext&login=false>.

reported interest in using AI in their day-to-day lives.²² As more older adults adopt this technology, we have an opportunity to help them experience the benefits while limiting the risks.

We urge the Commission to broaden its review of AI-enabled chatbots to better examine their effects on older adults and people with disabilities. We also ask the Commission to schedule a briefing for Aging Committee staff on the FTC's chatbot inquiry, including the potential to broaden the inquiry to older at-risk populations, for no later than February 27, 2026.

Thank you for your attention to this matter. Please do not hesitate to reach out to our staff if you have questions or to schedule the briefing.

Sincerely,



Rick Scott
Chairman
Senate Special Committee on Aging



Kirsten Gillibrand
Ranking Member
Senate Special Committee on Aging

²² Jeffrey Kullgren et al., "How Older Adults Use and Think About AI," Institute for Healthcare Policy and Innovation, University of Michigan, July/August 2025, at 1, 2, <https://backend.production.deepblue-documents.lib.umich.edu/server/api/core/bitstreams/6fda6333-a782-44a5-a5de-1e7aeecc5fa36/content>.