SUBMISSION TO THE FEDERAL HOUSE OF REPRESENTATIVES JOINT SELECT COMMITTEE ON CYBER-SAFETY

INQUIRY INTO CYBERSAFETY FOR SENIOR AUSTRALIANS

SOUTH AUSTRALIAN GOVERNMENT SUBMISSION

March 2012

Introduction

The South Australian Government welcomes the opportunity to make the following submission to the Federal House of Representatives Joint Select Committee on Cyber-Safety's Inquiry into Cybersafety for Senior Australians.

In Australia, older people are the least likely age group to access and use the internet. Australian Bureau of Statistics data indicates that just 31 per cent of people aged 65 and over used the internet at any location within a 12 month period from 2008-09[1]. Of those aged 65 and over using the internet at home, 80 per cent accessed the internet for personal or private purposes, 10 per cent for work or business, 2 per cent for education or study and 4 per cent for voluntary community work.[2] This low participation rate limits the potential access for older people to online services and opportunities for social interaction.

The 2009 *State of Ageing in South Australia* Report identifies that, although the internet is not a 'silver bullet' to compensate for the social losses of old age, it does generate and sustain social capital and has the potential to improve service provision[3]. Initiatives to improve cybersafety have an important role to play in both encouraging older people to use the internet and ensuring that they can do so safely and securely.

Cybersafety encompasses a wide range of issues including, but not limited to, cyber scams, privacy and use of social networking. This submission also addresses issues of e-security and identity protection, which are intrinsically linked to cybersafety for all people. As a cohort, older people often lack the confidence and the experience to use computers and the internet safely and securely.

The South Australian Government would like to make comment on the following terms of reference:

1. the nature, prevalence and level of cybersafety risks and threats experienced by Senior Australians

2. the impact and implications of those risks and threats on access and use of information and communication technologies by Senior Australians

3. the adequacy and effectiveness of current government and industry initiatives to respond to those threats, including education initiatives aimed at Senior Australians

4. best practice safeguards, and any possible changes to Australian law, policy or practice that will strengthen the cybersafety of Senior Australians.

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[1] Australian Bureau of Statistics, *Year Book Australia 2009-10*, Cat. No. 1301.0, pg. 652
[2] Australian Bureau of Statistics, pg. 655
[3] South Australian Government (2009), *State of Ageing in South Australia*

Key Messages

The South Australian Government submission has examined key current and recent Commonwealth and South Australian Government cybersafety awareness initiatives. The key messages that the South Australian Government would like the Federal House of Representatives Joint Select Committee on Cyber-Safety to note are:

- Older people often lack the confidence and experience to effectively use computers and the internet. Initiatives to improve cybersafety have an important role to play both in encouraging older people to use the internet and ensuring that they do so safely and securely.

- It is vital that cybersafety initiatives be expanded to meet the needs of Australia's ageing population. This is particularly important for South Australia as the state that, with Tasmania, contains the oldest population in Australia.

- To date, initiatives to improve digital literacy for older people have generally not focused on cybersafety, or provided only brief advice on the subject. It would be an advantage to develop targeted training tools that are useful to, and accepted by, older people.

- The majority of cybersafety awareness initiatives are targeted toward improving cybersafety for children. This is an important initiative, however the same resources are required to ensure that we are protecting the cybersafety of older people.

- The changing technological landscape presents new challenges to cybersafety. Services to improve the cybersafety of older people need to remain contemporary with new developments in information technology. A contemporary focus will provide older people with the information and skills required to safely use mobile and tablet devices to access the internet.

- Social media is an increasingly popular way for older people to engage with family, friends and the wider community. A focus on cybersafety, as it relates to the use of social media, is of particular importance given the increasing number of older people using social networking sites.

- The majority of current cybersafety training focuses on providing older people safe and secure access to the internet for limited purposes, such as general browsing and checking email. Broader training could encourage more older people to use more complex online services, such as e-banking and potentially e-health.

- Older people who do not have the skills, interest or resources to increasingly engage with technology and the internet will not be able to take full advantage of the effects of the National Broadband Network, especially as services progressively move online.

The South Australian Government would like the Federal House of Representatives Joint Select Committee on Cyber-Safety to note several recommendations that are detailed on page 17 at the end of this submission.

Addressing the Terms of Reference

This submission addresses the four terms of reference of the Inquiry, and is divided into two sections titled 'Part A - Older people and the internet' and 'Part B - Initiatives to improve cybersafety for older people'.

Part A – Older people and the internet

The following section addresses the first two Terms of Reference of the Inquiry:

1. *The nature, prevalence and level of cybersafety risks and threats experienced by Senior Australians.*

2. *The impact and implications of those risks and threats on access and use of information and communication technologies by Senior Australians.*

Benefits of the internet for older people

The deployment of the National Broadband Network provides an opportunity for older people to harness the linkages between internet usage, lifelong learning, re-skilling and workforce retention. These aspirations are reflected in South Australia's Strategic Plan, which includes targets to increase workforce participation for older people and to improve access to broadband. Providing safety, security and protection is also a focus of *Improving with Age*: *Our Ageing Plan for South Australia*.

The 2011 National Seniors Australia Productive Ageing Centre Report, *Older Australians and the Internet: Bridging the Digital Divide,* provides an insight into the range of positive benefits for older people who use the internet. The internet can for instance *'provide older people with avenues for learning, networking and participating in civic or political causes. It also enables them to benefit from e-health, e-banking and e-shopping'*[4]. The internet is particularly beneficial for older people from rural, regional and remote communities who have limited alternative means of remaining engaged with the wider community.

The 'digital divide'

The *Older Australians and the Internet: Bridging the Digital Divide* Report states that the internet is profoundly shifting *'the way we live, but some older Australians are finding it hard to keep up'*. This is an issue in particular for vulnerable groups, including Aboriginal people, older people from culturally and linguistically diverse backgrounds and older people living in rural and remote areas. This inability to keep up to date with technology can in turn widen the 'digital divide' and result in social isolation from friends and family. The digital divide refers to the gap between people who have access, and those who do not, to computers and the internet, in addition to the knowledge to use these technologies effectively.

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[4] National Seniors Australia Productive Ageing Centre (September 2011), *Older Australians and the Internet: Bridging the Digital Divide*

Furthermore, the *Older Australians and the Internet: Bridging the Digital Divide* Report states that many older people do not have the skills, interest or resources to take advantage of the National Broadband Network, which could profoundly affect the engagement of older people with their community as services progressively move online. The *Older Australians and the Internet: Bridging the Digital Divide* Report identifies that concerns over cybersafety and lack of knowledge about the internet are among some of the barriers limiting access to the internet for older people.

Cybersafety and new developments in technology

The changing technological landscape presents new challenges to cybersafety. It is important that services to improve the digital literacy of older people remain contemporary with new developments in information technology. It is also crucial that cybersafety initiatives be expanded to meet the needs of Australia's ageing population. This is particularly crucial for South Australia, which has one of the oldest populations in Australia.

Business, community organisations and local and state government are increasingly choosing to deliver services through the internet to promote easier access and deliver cost savings. The South Australian Government has, for instance, developed the *EzyReg* smart phone application, which allows people to renew their vehicle registration on their smart phone. This application was introduced following the abolishment of vehicle registration stickers in June 2011.

Research in general demonstrates a need to further develop information tools and expand training for older people to utilise the internet safely and securely. Action in this area will ensure older people can continue to access services, which are progressively moving online, such as with vehicle registration in South Australia. Improved information tools will help to engage those older people who have avoided using the internet, due to uncertainty and lack of knowledge, while providing those already online the means to use the internet safely and securely.

Older people and cybersafety

Cybersafety is not an issue exclusively for older people, but represents a particular challenge given the general lack of knowledge and experience of older people in using computers and the internet. Therefore, it is important that older people are provided the opportunity to develop the knowledge and confidence needed to use the internet effectively.

Initiatives to improve digital literacy for older people to date have generally not focused on issues of cybersafety, or provided only brief advice on the subject. It would be an advantage to develop targeted training tools that are useful to, and accepted by, older people.

The South Australian Government supports an emphasis on developing and promoting initiatives to improve cybersafety for older people. Positive work in this area will ensure safe and secure access to the internet and help to improve the confidence and knowledge of older people to use the internet for a wide range of tasks.

South Australia Police is informed about the vulnerability of older people in regard to the use of technology, and is actively engaged in raising community awareness and education to improve cybersafety for older South Australians. South Australia Police

makes use of the resources provided by the Australian Communication Media Authority in this work.

Identity theft

Identity theft refers to the theft of an individual's personal details, in order to assume that person's identity, often for financial gain. Identity theft is emerging as one of the key risks for older people using the internet. It is a major invasion of privacy and a serious concern to the community, particularly, given its increasing prevalence and adaptation to new technology.

While technological advances give us the means to communicate and do business virtually anywhere, the downside is that criminals have a better chance of obtaining personal details and exploiting them for financial gain. The rise in identity theft, as one of the fastest-growing crimes in Australia[5], is particularly concerning for vulnerable groups, such as the elderly.

This trend can be addressed through initiatives targeted toward older people to improve awareness of online identity theft. South Australia Police is informed that older people are as vulnerable to identify theft as younger people. Identity theft can be devastating and lead to long term financial and emotional costs. This is particularly concerning for older people who may be socially isolated or lack the knowledge to pursue the complicated measures to resolve such a situation.

Scams

Scams, which involve gaining someone's confidence in order to defraud them, represent one of the key challenges to cybersafety for older people. The Consumer and Business Services Division of the South Australian Attorney-General's Department receives approximately 900 to 1 000 enquiries and reports relating to cyber scams annually. However, no statistical information on the age of those making the enquiries and reports is available.

The Australasian Consumer Fraud Taskforce 2009 online survey found that people aged 45-54 years are most likely to respond positively to scams (ie by providing information or money), with 26 per cent of survey respondents indicating they had been victimised by a scam[6]. For people aged 55-64, 21 per cent of respondents indicated they had been the victim of a scam. This figure drops to 4 per cent for people aged 65 and over, although due to the sample size this is likely not to be statistically significant. The survey was not solely a measure of online scams, although scams received through email did account for the majority[7]. Additional surveys have been conducted in 2010 and 2011, with the results yet to be made available.

Social media

Social media generally refers to the interactive tools used to communicate and network online. The considerable popularity of social media across society is an emerging challenge to cybersafety for older people.

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[5] Australian Crime Commission. *Identity Crime.*
http://www.crimecommission.gov.au/publications/crime-profile-series-fact-sheet/identity-crime
[6] Australian Institute of Criminology. *Consumer fraud in Australasia: Results of the Australasian Consumer Fraud Taskforce online Australia surveys 2008 and 2009*, pg. 25
[7] Australian Institute of Criminology, pg. 30

Recent research indicates that one in eight older Australians (aged 60 years and over), more than 500 000 people, have a Facebook page[8]. While this represents a significant opportunity for older people to remain engaged and included within their community, thereby improving their quality of life, it also presents challenges for those not aware of how to safely use social media. With appropriate support, older people can develop the knowledge to safely and securely navigate the risks of using social media.

Part B – Initiatives to improve cybersafety for older people

The following section addresses the last two Terms of Reference of the Inquiry:

3. *The adequacy and effectiveness of current government and industry initiatives to respond to those threats, including education initiatives aimed at Senior Australians.*

4. *Best practice safeguards, and any possible changes to Australian law, policy or practice that will strengthen the cybersafety of Senior Australians.*

Making the most of the National Broadband Network

A major Commonwealth Government initiative, the National Broadband Network was launched in 2009. As the national roll-out progresses, opportunities are being identified by government and non-government organisations to provide new and improved services online.

The first South Australian launch site for the National Broadband Network, at Willunga, came online in September 2011. Construction will occur in an additional nine sites in 2012. Local government councils of the selected sites will play an important part in co-ordinating and facilitating the rollout of the National Broadband Network within their community.[9]

The National Broadband Network will give older people access to improved health and education service delivery and enhanced community engagement. The National Broadband Network also provides the opportunity to strengthen engagement with Aboriginal people, older people from culturally and linguistically diverse backgrounds and older people living in rural, regional and remote areas.

The *Connecting Communities: the impact of broadband on communities in the UK and its implications for Australia* Report provides some insight into the experience of the United Kingdom in making effective use of a high speed broadband network. It identifies potential benefits, such as telehealth for people in remote communities, telecare to enable older people to stay in their own community and retain their independence and greater social inclusion and wellbeing for older people, as a result of online interaction[10].

Jurisdictions anticipate that any initiatives delivered through the National Broadband

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[8] McCrindle Research (May 2011). *Retired and Wired*
[9] http://www.nbnco.com.au/getting-connected/local-government.html?icid=pub:connect::men:loca-gov
[10] Huawei Australia (2011). *Connecting Communities: the impact of broadband on communities in the UK and its implications for Australia*, pg 2-3

Network will take into account the privacy and security of personal and private information.

For instance, the materials related to the In-Home Telemonitoring for Veterans Trial Program, state that *'all information will be provided via a secure format and the safety and privacy of personal data will be protected'.*[11]

The *Connecting Communities: the impact of broadband on communities in the UK and its implications for Australia* Report recognises that older people need to receive support in order to fully benefit from the introduction of high speed broadband. One recommendation includes facilitating a volunteering program for younger volunteers to 'buddy-up' with older people online, enabling knowledge transfer and conversations between generations. The *Connecting Communities: the impact of broadband on communities in the UK and its implications for Australia* Report also recommends subsidised access to high speed broadband for older people on low incomes.

The Advisory Panel on the Economic Potential of Senior Australians has recommended that a concession or allowance be provided for older people to learn about using the latest technology, including the National Broadband Network[12]. This training could provide advice to older people about how to access the internet safely and securely.

The Advisory Panel on the Economic Potential of Senior Australians recommends that, at a minimum, older people on low incomes should receive assistance, as they are at risk of being left on the 'wrong side' of the digital divide. This may help to promote digital literacy alongside the deployment of the National Broadband Network, potentially attracting older people to the internet as a means to access services more efficiently. Furthermore, the Advisory Panel on the Economic Potential of Senior Australians states that, *'Given the Federal Government's commitment to introducing the National Broadband Network as an important pillar of the future of Australia, it is imperative that older people are not left behind'.*

Cybersafety Plan

In May 2008, the Commonwealth Government committed $125.8 million over four years to its Cybersafety Plan for the purpose of:

- expanding the Australian Federal Police Child Protection Operations Team to detect and investigate online child sex exploitation
- funding to the Commonwealth Director of Public Prosecutions to manage increased activity resulting from the Australian Federal Police work to ensure that prosecutions are handled quickly
- funding to the Australian Communications and Media Authority to:
  - implement a comprehensive range of cybersafety education activities, including improving current government cybersafety website resources, making them easier for parents to use, and providing up to date information

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[11] Department of Veterans' Affairs. *In-Home Telemonitoring for Veterans trial.*
http://www.dva.gov.au/health_and_wellbeing/health_programs/Pages/telem.aspx
[12] Advisory Panel on the Economic Potential of Senior Australians (December 2011), *Realising the economic potential of Senior Australians: turning grey into gold*, pg. 32

- o implement an online helpline to provide a quick and easy way for children to report online incidents that cause them concern
- developing and implementing internet service provider filtering, which included undertaking a real world live pilot
- expanding the Consultative Working Group that considers the broad range of cybersafety issues and advises government to ensure properly developed and targeted policy initiatives
- forming a Youth Advisory Group to provide advice to the Consultative Working Group on cybersafety issues from a young person's perspective
- ongoing cybersafety research into the changing digital environment to identify issues and target future policy and funding.

Although some of the initiatives detailed above will help to identify and address issues of cybersafety for older people, the majority are targeted toward improving cybersafety for children. The Consultative Working Group, for instance, is focused on addressing *'aspects of cybersafety that Australian children face, such as cyber-bullying, identity theft and exposure to illegal and inappropriate content'*[13].

While children do need to develop awareness of safe internet usage, research in general indicates that many older people also lack the technological knowledge and experience to recognise and respond to threats to their cybersafety. Allocating the majority of resources for promoting cybersafety for children may create a gap in protecting the cybersafety of older people. Therefore, it is recommended that future government plans and policies include approaches targeted to older people and other vulnerable groups, including Aboriginal people.

Cybersmart

The Australian Communications and Media Authority operates the Cybersmart Program to increase awareness of cybersafety issues. The focus of the Program is primarily directed towards cybersafety awareness initiatives for children.
The Cybersmart website for instance provides information for 'young kids', 'kids', 'teens', 'teachers', 'parents' and 'libraries'. Although the information provided for libraries is of a more generic nature, a number of elements remain targeted toward children.

The Cybersmart Program also includes the Cybersafety Outreach training initiative, which provides professional development training for teachers and cybersafety presentations for parents, schools and teachers throughout metropolitan and regional areas. These free presentations and workshops provide information about the risks confronting children online and offer appropriate tools and strategies.

Similar, but repackaged, information may prove highly beneficial for older people who may lack experience and confidence in using the internet.

Initiatives to address cyber scams

The South Australian Government undertakes a number of initiatives to improve community awareness of scams, largely through the Consumer and Business Services Division of the South Australian Attorney-General's Department. The 'Scam alert' page on the Consumer and Business Services Division website

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[13] Hon Stephen Conroy (15 May 2008). Media release. *Consultative Working Group to Improve Cyber-Safety*

www.cbs.sa.gov.au contains information for consumers about scams, including warning signs and tips on how consumers can protect themselves. The information is not specifically about cyber scams, it applies equally to all forms of scams.

Other ways in which the Consumer and Business Services Division educates and warns the community about scams include:

- twitter feeds
- talks to community groups, including seniors
- radio interviews and media releases
- involvement in the delivery of education initiatives led by the Australian Competition and Consumer Commission
- publications, such as *Savvy Seniors: a guide to consumer rights for seniors* and *The Smart Consumer*
- articles for inclusion in publications for seniors
- fridge magnets distributed at field days and talks.

The *Savvy Seniors* booklet, published in 2011, addresses the key issues for older people including consumer protection, savvy shopping, being technologically savvy, scams and identity protection. *Savvy Seniors* is in an easy-to-read format with readily accessible advice and tips.

The Consumer and Business Services Division supports promoting the use of one national reporting website for businesses, government and consumers to report all scams and cyber crime, such as the Australian Competition and Consumer Commission's SCAMwatch website.

Data from this website could be used to provide commonwealth, state and territory enforcement agencies with detailed information and trends. It would also assist commonwealth, state and territory governments to obtain the information and data required to form a more precise assessment of the extent of the economic and social harm caused by cyber crime.

South Australia Police notes that older people are forced to use evolving technology, in order to carry out many functions formerly done in person, such as banking. South Australia Police is aware that, consistent with general and long-held community views, members of the older generation tend to have a high level of trust in well-known logos and brands, such as those associated with banks.

Emails and other material containing images of well-known logos may present as highly convincing on the internet but may be, in fact, false – exposing older people to the risk of cyber scams that frequently originate from overseas. Self-funded retirees may be especially vulnerable to scams and frauds about shares as they are very interested in this topic.

South Australia Police has developed a range of community information programs to prevent scams. These are delivered by Crime Prevention Sections in every local service area state-wide, to groups such as Neighbourhood Watch and Probus.

South Australia Police also regularly conducts community education and awareness raising Internet Safety for Seniors sessions for older people at the Workers Educational Association South Australia Incorporated, at a nominal charge for seniors. Workers Educational Association South Australia Incorporated was founded

in 1913 and, as part of the national Workers Educational Association, is Australia's largest non-government adult community education organisation. There are generally no prerequisites for courses and no assessment or exams.

In the last six month period, South Australia Police conducted a free Internet Security for Older People seminar at the University of South Australia. This was attended by several hundred people, demonstrating the level of community interest in this topic.

Anecdotal evidence received from the predominantly older participants of the South Australian ForwardIT Program (outlined on page 11 of this submission) indicates that few older people are aware of services, such as SCAMwatch. A national education campaign could be used to highlight the benefits of reporting cyber crime, focused toward specific population groups, such as older people. This will encourage scam victims to overcome their embarrassment and report their stories.

At the community level, local governments provide limited support for initiatives promoting cybersafety. While the public is provided with access to computers and the internet via council libraries and community centres, local government does not play a major role in promoting cybersafety to older South Australians. Initiatives at the local government level are generally confined to holding or facilitating information and education sessions on cybersafety. Council libraries do prescribe conditions for the use of their computers, but these rules often relate to the safe use of computers for children, and do not specifically address the issue of cybersafety for senior South Australians. Research supports the position that, to date, local councils do not play an integral role in this space.

Cybersafety awareness initiatives have been progressed in each jurisdiction through the Australasian Consumer Fraud Taskforce. The National Consumer Fraud Week, timed to coincide with the Global Consumer Fraud Prevention Month, provides a suitable means for increasing community awareness of scams. This annual event could be used as an opportunity to help older people develop awareness, through targeted activities, of services such as SCAMwatch.

Stay Smart Online and the National Cyber Security Awareness Week

The Commonwealth Government's Stay Smart Online initiative and associated National Cyber Security Awareness Week have been designed to enhance community awareness of cybersafety. The awareness raising week has been supported by government, business and non-profit organisations with a large number of events held during the 2011 awareness week.

The National Cyber Security Awareness Week could be further promoted to older people through events at community centres. This may provide a means to readily engage older people during each annual awareness week on issues relating to cybersafety.

The Stay Smart Online website www.staysmartonline.gov.au has separate sections providing advice for 'kids', 'teens', 'schools and teachers', 'small and medium business' and 'home internet users'. This website could be updated to include information specifically for older people about best practice in using the internet, taking into account that many older people may lack the knowledge and experience to use computers and the internet safely and securely.

The Stay Smart Online Alert Service www.ssoalertservice.net.au is a suitable platform to provide older people regular and simplified news of the latest security threats and initiatives to improve e-security. As indicated earlier, few of the predominately older participants of the South Australian ForwardIT Program were aware of the Stay Smart Online Alert Service or similar such initiatives. Therefore, participants of the ForwardIT Program are encouraged to register for the alert service to ensure they remain engaged on cybersafety and e-security.

The Stay Smart Online Alert Service could be further promoted as a means to regularly deliver up to date information to older people about the latest online threats and initiatives to improve security for internet users. The Stay Smart Online Alert Service is an important potential tool for keeping older people engaged on cybersafety issues and its availability could be widely promoted alongside other training initiatives, which introduce older people to, but do not necessarily promote engagement with cybersafety and e-security issues.

ForwardIT Program

The South Australian Department of Further Education, Employment, Science and Technology has established the ForwardIT Program to provide training in the fundamentals of computer and internet use. Many of the program's participants have been older people, 75 per cent of whom already owned a computer, prior to commencing in the program but were not confident users.

The ForwardIT Program assumes no prior knowledge or understanding of computers or the internet, and is designed to be used in a supported environment initially, until the user is confident enough to use the instructional website www.forwardit.sa.gov.au on their own.

An eight week trial of the program was held in partnership with Willunga Library, the first launch site of the National Broadband Network in South Australia, which found older people:

- viewed themselves at risk of being 'left behind' if they didn't know how to use the internet
- know how to do one thing on a computer, such as use email, but lack the confidence and skills to attempt anything else
- lack knowledge of the extensive potential application for internet use.

The ForwardIT Program is delivered primarily through libraries and community centres, as trial participants indicated they did not know anyone to ask for help using the internet. Therefore, the ForwardIT Program provides older people the opportunity to develop knowledge in accessing the internet in a supportive and inclusive environment.

The ForwardIT Program includes a cybersafety component. This training includes general advice relating to matters, such as password security, installing computer security updates, maintaining personal privacy and the use of social media.

The focus on cybersafety as it relates to the use of social media is of particular importance given the increasing number of older people using social networking sites. The ForwardIT Program provides practical advice to assist older people to safely use social media, such as limiting the provision of identifying information,

locking online profiles and photo albums and reporting abuse of social media. This information is presented on the website and through an instructional video.

Training to fit contemporary trends and products

It is important that training for older people in the use of information technology features new developments and popular trends in the types and uses of technology, enabling older users to be up to date.

Most training initiatives to improve digital literacy for older people are conducted on desktop computers. This overlooks the significant rise in the number of people using mobile and tablet devices to access the internet. There, is for example, limited information and training available to assist older people to safely and securely use smart phones to access the internet. Smart phone users are more susceptible to privacy and security threats in view of the additional features available on such phones, such as the ability to readily install third party software.

The *Telstra Smartphone Index 2011* shows that approximately 46 per cent of mobile phone users in Australia use a smart phone, with this number expected to reach 60 per cent by mid-2012, and almost a quarter of these users (23 per cent) are aged 50 and over.[14] While it may be difficult to tailor training initiatives to the wide range of smart phones and tablet devices on the market, advice for older people using the internet on such devices would be beneficial and could be a subset in all cybersafety training courses.

The Commonwealth Government's Stay Smart Online website provides detailed advice on how users of smart phones can protect their identity and financial security. This sort of information could be communicated to older internet users through community awareness events, such as the National Cyber Security Awareness Week. In addition, applications could be developed to provide advice for older internet users to safely and securely use their smart phones and tablet devices.

The Telstra Connected Seniors Program is one of few initiatives providing training for older people in using new technology to access the internet. The program provides participants with access to an iPad and instructional materials at sessions held across Australia. In South Australia, four such sessions were held this month, in the metropolitan area only, in Helping Hand Aged Care facilities.

The South Australian Government, through the Office for the Ageing, is responding to new developments in the use of information technology. The Medical Devices Partnering Program (the Program) is an innovative South Australian program funded by the South Australian Government through the Premier's Science and Research Fund and the Office for the Ageing. The Program is hosted and coordinated by the Flinders University of South Australia, in collaboration with a number of key partners. The Program supports the development of cutting-edge medical devices and assistive technologies through collaboration between researchers, industry, end-users and government. The Program provides a mechanism for the development of prototypes, proof of concept and/or commercialisation planning for potential South Australian medical device products. It coordinates the efforts of key stakeholders, focusing primarily on solutions for end-users (clinicians, older people and people with disabilities).

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[14] The Nielsen Company (June 2011). *Telstra Smartphone Index 2011*. http://sensisdigitalmedia.com.au/Files/Mobile/Nielsen_Telstra_Smartphone_Index_June2011_Presentation.pdf

In South Australia, funding has been provided for the Program to develop a tablet computer package for older South Australians, with pricing to suit the market for older people. The package will include a tablet computer, internet connection and relevant software. Targeted training will also be provided to enable effective use of the technology, with scope for cybersafety to be addressed during this training. This training will help to dispel myths and address the fears of older people who are unsure how to embrace this new technology.

Broadband for Seniors

The Commonwealth Government's Broadband for Seniors initiative provides supported access to the internet for older people across Australia. There are approximately 1 900 live 'kiosk' sites in total, with the nationwide roll-out completed in 2011.

This Program's support from the Commonwealth Government will continue until 2015 through the provision of additional funding of $10.4 million for technical support. Kiosks were gifted to the hosting organisation and became their property upon delivery, under the condition that, until 30 June 2011, the kiosks were used exclusively by Broadband for Seniors' participants. It is unclear how many kiosks are currently being used exclusively for this purpose.

Broadband for Seniors has been successful in providing training and access to the internet. More importantly, it has helped older people develop confidence in the use of new technology through supported training. This is enabling participants to remain engaged with their families, friends and local communities.

Although Broadband for Seniors has been successful in introducing older people to the basics of computer and internet use, it has had a limited focus on cybersafety issues. The resource kit for participants of the Broadband for Seniors Program contains a brief two page fact sheet of safety and security information for older people using the internet[15]. This provides only a general introduction to the threats to cybersafety and e-security experienced by older internet users and does not provide detailed information for older internet users to understand appropriate steps to take to safeguard their use of the internet.

The availability of detailed advice on improving cybersafety is particularly important for older people who are new to computers and the internet, who may otherwise be unaware of how to put this information into practice. Therefore, a more detailed cybersafety resource may benefit participants of the Broadband for Seniors Program.

The Broadband for Seniors website states that, *'The project does not permit volunteer tutors to train seniors on how to divulge personal information from a kiosk and over the Internet'.*[16] Volunteer tutors are prohibited from teaching participants to access internet banking, online shopping, or any other activity where the participant needs to disclose personal or financial information.

While this may help to protect the personal and financial security of participants, it does not assist older people to safely access financial services online. If volunteer

[15] Australian Federal Police. *Security on the Internet: Information for Australian Senior Computer Users.* http://www.afp.gov.au/policing/cybercrime/~/media/afp/pdf/s/security-on-the-internet.ashx
[16] NEC. *Broadband for Seniors – FAQ*, Q14. http://www.necseniors.net.au/FAQ__90.aspx

tutors cannot provide this training, other avenues, such as external facilitators, could be pursued to provide this training in a safe manner. This would ensure the provision of consistent information specifically tailored to older internet users, which unqualified volunteer tutors may be unable to provide.

Older internet users would benefit from having the correct knowledge to identify what information is safe to provide on the internet, which organisations should be provided personal and private information, and in what context this information should be provided.

Knowledge empowers older people to be more assertive in claiming and protecting their rights and may assist them in carrying out their responsibilities. Good practice includes, for example, users ensuring that any organisation requesting private information has an encrypted website, a privacy policy, or similar such mechanism, to protect the security of information provided. Confidence in carrying out these actions would ease valid concerns held by older people and their families about providing information on the internet.

The Broadband for Seniors volunteer tutors' fact sheet states that tutors should inform participants of the *'possible 'dangers' that may be encountered when surfing the internet and the types of sites that should be avoided'*[17]. This language is reflected in a number of other cybersafety awareness campaigns, which have tended to identify the threats of using the internet without describing the benefits. Positive reinforcement of safe internet usage will instead help to dissuade fears held by older people about using the internet.

Security and consumer protection for online shopping

The *Older Australians and the Internet: Bridging the Digital Divide* Report identifies that, of internet users aged 50 years and over, at least 10 per cent purchase an item online on a weekly basis, if not more often. Older people using the internet for shopping may not be aware of the potential risks, such as making transactions on unsecure websites or on an unsecured computer.

South Australia supports well-designed and appropriately delivered initiatives that will increase awareness of how older people can securely use the internet for shopping, in addition to what their consumer rights are when making online purchases.

The South Australian *Savvy Seniors* publication provides a range of tips for safe online shopping and resolving disputes with sellers. However, the majority of cybersafety initiatives do not adequately address consumer rights for online purchases, particularly when purchasing from overseas sellers.

The Australian Competition and Consumer Competition's *Tips for a fine time shopping online* pamphlet contains some information about this topic. This topic could be progressed further through other cybersafety initiatives. This may provide older people clarification of their rights and means of redress when making online purchases, in addition to how to make secure transactions.

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[17] NEC. *Volunteer Tutors Fact Sheet*.
http://www.necseniors.net.au/LinkClick.aspx?fileticket=afWvNUq%2bpn8%3d&tabid=77&mid=472

Initiatives to address identity theft

The South Australian Government *Savvy Seniors* booklet provides tips for older people to avoid falling victim to identity theft. This advice includes avoiding putting personal information on social networking sites, maintaining a secure internet connection, checking credit card and bank statements closely, and avoiding replying to emails with personal details.

The Commonwealth Government's *Protecting your Identity* booklet provides extensive information about what identity theft is, how it can be prevented and who to contact in the event it does occur. This information could be made available to older people, as part of other cybersafety initiatives.

National Identity Security Strategy

To combat identity crime and to better protect identities, Australian governments have all agreed to the development and implementation of the National Identity Security Strategy. The National Identity Security Strategy aims to maximise the effectiveness and interoperability of work across all levels of government to combat the misuse of stolen or assumed identities. The National Identity Security Strategy is supported by a formal Intergovernment Agreement.

South Australian Government agencies have implemented a range of policies to support the National Identity Security Strategy. This will ensure the security of private information as government services are increasingly being delivered online. The South Australian Births, Deaths and Marriages Registration Office, for instance, has Access and Proof of Identity Policies to protect the confidentiality and privacy of register information.

The National Identity Security Coordination Group is a high level group established to coordinate and implement the National Identity Security Strategy. South Australia is represented on the National Identity Security Coordination Group by a nominee of the Department of the Premier and Cabinet. The South Australian Registrar of Births, Deaths and Marriages is a member of one of several National Identity Security Coordination Group committees and the Document Verification Service Advisory Board. The Registrar is also a member of the South Australian Identity Security Management Group.

National Document Verification Service

As services are increasingly provided online, it is important that sufficient controls are in place to protect and verify the identity of older people accessing high value services, including thorough verification of identity documentation.

The National Document Verification Service is a key component of the National Identity Security Strategy. The Document Verification Service is a secure, electronic, on-line system that can be used to check, in real-time, whether a particular proof-of-identity document that has been presented by a person applying for a high value benefit or service is authentic, accurate and up to date. The Document Verification Service does not store any personal information, and no personal data is transferred from the document-issuing agency.

The Document Verification Service has been designed to be accessible by the commonwealth, state and territory governments, and potentially by the private sector. Following successful trials, the Document Verification Service is being progressively

implemented. Agencies may participate as 'users' or 'issuers' (of documents), or both. By the end of 2011, all Australian births, deaths and marriages registries had joined the scheme as issuers.

The South Australian Births, Deaths and Marriages Registration Office has been a participant in the Document Verification Service for over a year and has also participated for several years in CertValid (formerly CVS, or Certificate Validation Service). This was a similar service run by the New South Wales Registry on behalf of all Registrars, available to government agencies and approved private sector organisations on a fee-paying basis.

The South Australian Births, Deaths and Marriages Registration Office also participates in other National Identity Security Strategy activities, including the National Identity Security Strategy Workplan, which encourages collaborative efforts on a range of projects aimed at improving identity security. This includes, for example, developing information resources for the public on how to protect themselves from identity theft and fraud.

Recommendations

South Australia shares with Tasmania the privilege of hosting the largest proportion of people aged 65-84, and has the highest proportion of people aged over 85 years. Therefore, South Australia recommends:

1. That the Commonwealth Government identifies older people as a target group for future national cybersafety campaigns. This will achieve an increased community awareness of the need for cybersafety for older people.

2. The increased provision of practical, well-designed cybersafety information for older people. This information needs to be accessible, in plain English and other languages, and easily understood and implemented by novice users, people with disabilities and people for whom English is not their first language.

3. Commonwealth Government initiatives and targeted funding that identify and address cybersafety issues specific to older people in rural, regional and remote communities, Aboriginal communities and people from cultural and linguistically diverse backgrounds.

4. Measures are taken to increase collaboration between the commonwealth, state and territory governments and the private sector to improve the digital literacy and safety of older people.