



# Inquiry into Cybersafety for Senior Australians

March 2012

## Terms of Reference

The Joint Select Committee on Cyber-Safety shall inquire and report on the cybersafety of senior Australians, and make recommendations aimed at ensuring Australian law, policy and programs represent best practice measures for the cybersafety of senior Australians. Cybersafety for senior Australians includes issues of consumer protection, such as financial security and protecting personal information, and issues involving using social networking sites safely. In particular, the Committee shall inquire into:

- a. the nature, prevalence and level of cybersafety risks and threats experienced by senior Australians;
- b. the impact and implications of those risks and threats on access and use of information and communication technologies by senior Australians;
- c. the adequacy and effectiveness of current government and industry initiatives to respond to those threats, including education initiatives aimed at senior Australians;
- d. Best practice safeguards, and any possible changes to Australian law, policy or practice that will strengthen the cybersafety of senior Australians.

## Preface

The Alannah and Madeline Foundation welcomes the opportunity to make this submission to the Joint Select Committee on Cybersafety in its inquiry into Cybersafety for Senior Australians.

The Alannah and Madeline Foundation is a national charity, keeping children safe from violence. We care for children who have experienced or witnessed serious violence and run programs that prevent violence in the lives of children. Our remit has broadened to include enhancing wellbeing in the lives of children. Children's wellbeing is contingent on their being in safe, supportive relationships and environments.

We believe it is important that the adults in children and young people's lives have the skills, knowledge and capacity to provide them with appropriate guidance and support. We therefore make this submission and recommendations.

## Contact

Dr Judith Slocombe  
[judith.slocombe@amf.org.au](mailto:judith.slocombe@amf.org.au)

Sandra Craig  
[sandra.craig@amf.org.au](mailto:sandra.craig@amf.org.au)

The Alannah and Madeline Foundation  
P.O. Box 5192  
South Melbourne VIC 3205  
03 9697 0666

## Recommendations

1. That the abundant information currently available online on how to prevent fraud and stay cyber-safe be supplemented with written information, community announcements and via other offline services accessed by vulnerable seniors (e.g. senior citizens groups, U3A, libraries), and be presented in language and framing suitable to an older audience.
2. That a whole-of-nation, government-led integrated long-term National Cyber Strategy and Plan be developed identifying priorities and dedicated resources, which recognises the scale of the cyber challenge and the need to address that challenge in a more comprehensive manner. It is important to identify gaps in current provision, which channels are needed to convey information and how to sustain activity to support vulnerable seniors. This Plan should define responsibilities and the roles of government, industry, the education sector, NFPs and the public in supporting cybersafety and security outcomes.
3. That a campaign be developed to provide information about risks and benefits managed by the government but possibly in conjunction with other organisations (e.g. COTA).
4. That eSmart Schools and Libraries be considered for delivery of community-based outreach initiatives which connect older people with each other and with staff knowledgeable about cybersafety, as well as young people who can mentor them in their use of digital technologies. The “Smart, Safe and Responsible” eSmart social marketing campaign can contribute to the messaging required to provide seniors with the information they need about the risks and benefits of technology use.

## The nature, prevalence and level of cybersafety risks and threats experienced by senior Australians

The Australian Government's Cyber Security Strategy's key priorities are to educate and empower Australian citizens with information, confidence and practical tools to protect themselves online. This is vital in light of the roll-out of the National Broadband Network (NBN), which will provide 90% of homes, schools and workplaces with access to fast and affordable broadband internet connection. The internet can help older people improve their quality of life, stay healthier and live independently for longer (European Commission 2007) as well as reduce social isolation (Haukka, S., 2011). Equally, this group, which has certain vulnerabilities, must be kept as safe as possible in the online environment.

We know that the internet has definite benefits for older people who are entitled to have access to online information, government services, and other opportunities, regardless of whether or not they use them. They should be able to take advantage of the benefits of high speed broadband services that the NBN aims to provide, which the Allen Consulting Group (2011) identified as time-savings, enhanced communications, learning and information, new online services, access to markets, participation in civic or political causes and social inclusion (Haukka, S., 2011. 5).

The benefits of this initiative are enormous; unfortunately, risks posed are also considerable: phishing, vishing, identity theft, botnets, malware (Trojans, worms, viruses), scam emails and convergence of these risks, which presents new threats. Many threats are also delivered via smartphones and, because people are unaware of security risks, loss of personal and financial information can occur (Oberoi, S, 2009). As one writer says, 'when there's increased broadband rollout in a region, viruses, botnets and spam follow'. He hypothesises that users who 'may be new to the Internet [are therefore] unaware of the risks they run when they go online. It's likely that they're not aware of the techniques they need to apply to protect themselves and the users they connect with...' (Sunner, M., messagelabs 2012).

While senior citizens are showing an increased interest in going online, there is still a 'digital divide' in the Australian community, with certain groups less connected, including older people, rural populations, lower income groups and certain others (DBCDE, 2011). Haukka's 2011 Australian study revealed that 56% of those aged 65 and over have used the Internet compared to almost 90% for all age groups. Older people are also less likely to use a range of online applications or seemingly, to be aware of their existence. They are very wary about entering personal information online, fearing identity theft and mistrusting much available information.

## The impact and implications of those risks and threats on access and use of information and communication technologies by senior Australians

Older people who do use the internet enjoy its benefits and seem to show an enhancement of wellbeing because of it (Palmer, 2011, 34) although they remain wary of connecting via social networking sites, valuing more highly the ability to communicate in person and fearing the possible negative impacts on family and other relationships.

A paper presented by the Australian Institute of criminology (CRM, June, 2006) suggests that, because older people are less likely to report being the targets of scams and frauds, it is difficult to quantify their numbers. We do, however, know that some groups of older people are more afraid of crime than other groups and are therefore less likely to engage in the sorts of internet activities that could potentially provide support and necessary services.

In 2009, the auDA Foundation funded the Australian Research Council Centre of Excellence for Creative Industries and Innovation (CCI) to explore the reasons for older Australians never or rarely using the internet. The study found that a surprising number of older Australians had used a computer (85%) and accessed the internet (48%). However, while 40% had access to the internet at home, nevertheless two-thirds described their skills as 'very low'.

Lack of skills and confidence poses a significant risk and makes senior Australians vulnerable online. Knowing when and how to set automatic updates of security software, turn on a firewall and use secure passwords are the most basic cybersafety and security elements, but beyond the understanding or capacity of many who have come late to computer use.

A study by Palmer (2011) cites a number of other common problems affecting senior users such as not knowing what computer to buy and not wanting to burden family members as barriers to use; lack of awareness of support services; classes which were not paced well for older learners; and ineffective learning in group situations (Ewing & Thomas 2010). Seniors in the UK also spoke of lack of time and patience among family members; they were also ignorant of the help available to them (AgeUK 2009). Other problems included problems with Internet Service Providers (ISPs) and telcos, ranging from frustrations with the technical help line to overuse charges and being talked into new contracts or plans without adequate explanation. Participants were often left feeling disillusioned, confused and extremely wary. The greatest problems affecting female seniors' use of internet based resources were associated with lack of supporting services, lack of knowledge, and fear (Palmer, 2011).

Palmer (2011) showed that older people's concerns were to do with safety of financial transactions and avoiding social networking sites as a means of keeping personal details secure. Seniors are often very acute judges of character; however on the internet visual cues are absent and as this group is also often trusting of official looking materials, scams could pose a greater risk. Many official-looking fake websites and communications exist as part of various sorts of scams.

Reporting of fraud and financial abuse of senior Australians might not reveal the true extent of crimes against them, as older people, like younger ones, are reluctant to report their victimisation. A Crime Reduction Matters paper from the Australian Institute of Criminology (2006) makes the point that while much information about self-protection from such activities

exists online, this must be augmented by personal approaches and written information. However, merely providing information about risks is apt to increase fear and heighten reluctance of older people to engage with the very services that could provide support and connections.

Older people are more apt to live alone, a figure predicted to rise to 3.7 million by 2026 (ABS, 2006). It is important for these people to be able to stay in touch with family and friends. It does not seem from current information (Palmer, 2011) that living alone is a predictor of internet use despite the benefits of increased companionship offered by social networking sites. Increasingly, older people will be encouraged to stay longer in their own homes and the internet should be able to help them live independently for longer as they shop, bank, seek health advice and communicate from their own home.

Older Australians with low web skills are unable to conduct business transactions, access services, find out about community events or use it to communicate with friends and family (Haukka, S., 2011). As more and more government and business services go online, older people are increasingly at risk of being excluded, isolated and financially disadvantaged. One important example is the inability to access Centrelink or obtain their health records from Australia's e-health record system from July 2012. They will also be unable to deal with tradespeople or businesses that direct customers to websites on the assumption that everyone has internet access. A study by a team at Queensland University of Technology reported, 'Internet use still varies between different groups although these differences have lessened since 2000. Students, employed persons, younger people, higher educated and higher income individuals are all more likely to use the internet than retired people, home-makers, older people, lower educated and lower income individuals' (Ewing and Thomas, 2010, v), with implications for social inclusion and equity.

## The adequacy and effectiveness of current government and industry initiatives to respond to those threats, including education initiatives aimed at senior Australians

Key barriers for older people using the internet relate to skill levels and concerns about viruses and security (Haukka, S., 2011). They also fear that online socialising is undermining face-to-face interactions of theirs and younger generations with a concomitant lowering of social skills (Fujitsu, 2011). While the Australian government has provided a range of online materials, most do not specifically target older people or are available on sites they might be expected to use habitually, nor do they allay fears about online socialising.

The Australian government 'recognises that, from the perspective of an Australian Internet user, protecting yourself online is not simply a matter of securing your computer. It is also about sensible online practices' (Cyber Security Strategy, 5). The government has taken steps to provide a comprehensive cyber-safety plan to protect children online, including the Cybersafety Help Button, The Easy Guide to Socialising Online and the Budd:e program.

*The Cybersafety Help Button* is aimed particularly at young people and provides help and advice for young people and families. It provides help and on disturbing or unwanted contact for example, cyberbullying, or content that is inappropriate or upsetting.

*The Easy Guide to Socialising Online provides information on how internet users can protect themselves and their information when using social networking sites, search engines and online games. Information is provided on different social networking sites including bebo, Flickr, MySpace, Tumblr, You Tube, Club Penguin, Facebook and Formspring. Questions about who can access the site, protection of information, reportage of bullying and abuse, what ways exist to spend money on the site and further possible sources of information are also provided. Excellent tips for socialising online are also provided for users about how to be cybersafe, how to keep information private and using respectful behaviour, including the importance of not sending sexual images online.*

*Budd:e* is a cybersafety resource designed to protect kids online and raise awareness of safer online behaviours and more secure practices. It's designed to be used directly by children, who choose and design an avatar to engage with the program and through teacher delivery. A number of resources including lesson plans and curriculum maps are supplied for teacher-led activity.

While excellent information is available on the ACMA CyberSmart site for children and teachers and parents whose work it is to protect them, nothing is specifically provided on this site for the seniors who, as grandparents, furnish the next level of support for children and young people.

Resources aimed at a broader audience include *Scamwatch*, which provides excellent information on scams: what they are, from banking and online account scams through mobile phone scams, fake lottery prizes and others, how they work and advice for the victim of the scam on steps to take to reduce the damage.

For example, information on 'phishing', one of the most common scams, includes a series of signs to alert the recipient that a scam might be taking place, followed by comprehensive advice on protecting oneself and reporting an attempt.



Resources targeted specifically at seniors include '*Broadband for Seniors*', a program which aims to 'support older Australians in gaining the confidence and skills they need to use new technology, so they can participate in and share the benefits of the growing digital economy', delivered through 2000 internet kiosks which provide older Australians with 'free access to computers and the internet, as well as training in information technology skills'.

(<http://www.fahcsia.gov.au/sa/seniors/progserv/broadbandseniors/Pages/default.aspx>)

Resources on this website include podcasts and Elluminate sessions, both of which could provide significant barriers to participation from many seniors. There seems to be an almost complete dearth of plain-language downloadable resources on the site.

A number of resources which have already been developed could well be drawn together under a strategy targeted specifically at seniors. This would also allow governments at both Federal and State levels to identify where gaps exist, not only in content provision, but in the most effective channels provided for delivering content to the target audience.

A large-scale campaign could then be developed which would

- add to the effectiveness of what is currently being provided.
- communicate with seniors in a variety of ways
- significantly add to the support being offered to this vulnerable group.

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

A UK study found that, despite local and broader government expectations that older people would increasingly access information provided via their websites, this is just not so (Fujitsu/Age UK Report). On the contrary, older people (over 60) 'are not advocates of their online channels, and would be unwilling to switch in the future (p6). More than '70% of older people say that if more services were provided on the internet, they would still visit or phone their local council to receive services'.

The implication is that in this case, more is definitely not more. Information for senior citizens needs to be provided in a variety of ways, with an emphasis on continuity of provision of information via phone and through written materials.

This is not to say that the possibility of change does not exist or that older people wouldn't use the internet if sufficient scaffolding were provided to support their exploration of it.

Everyone should be able to access information and services freely and easily, therefore 'web accessibility guidelines' [should be in place] so that online services can be used by anyone regardless of age and physical characteristics' (Fujitsu/ Age UK, p 10).

Costs need to be defrayed in some way. Older people with limited funds will be denied access to the NBN because of expense unless plans are put in place to prevent this happening. Older people's fears need to be allayed and their skills and knowledge enhanced so that their financial and personal information is reasonably able to be secured.

Access to the internet could be provided through the avenues they use to socialise, for example community centres, aged people's clubs and libraries. Staff in such centres themselves would also need to possess the requisite skills and have time available to instruct and mentor older people.

The intuitiveness of smartphones and tablets might provide part of the answer: these devices 'could "leapfrog" the technology fears of older people or apparent lack of skills, and, given the clear need of older citizens for simplified access to services, government would do well to lead the way' in providing these at reduced charge to seniors (Fujitsu. Age, UK, p 11).

The Alannah and Madeline has developed an ambitious and comprehensive scheme - eSmart - with the goal of promoting digital inclusion and smart, safe and responsible use of digital technologies.

eSmart is modelled on the multi-layered SunSmart campaign, and other well-known health promotion and social change programs. Community-facing messages (e.g. "Slip Slop Slap") are backed up with organisational and community change interventions. These interventions create the environments in which it is easy and normal for individuals to make smart/healthy/self-protective choices.

Like SunSmart, eSmart initially is anchored in schools, with a system to guide schools to introduce the right policies and practices that ensure their teachers, students, and families are equipped to be 'eSmart'.

The eSmart Schools Framework and system designed to help schools change their culture and behaviours in relation to the use of digital technologies and enhance wellbeing. It:

- is a whole-school approach
- embraces technology's benefits
- reduces students' and teachers' exposure to risk
- improves wellbeing and enhances relationships

eSmart encourages and supports the development of technology-rich learning environments where student voice and student-led activities are central. It reaches out to the parents and other family members, as well as the wider community through a dedicated domain of activity.

eSmart is not a system, framework or philosophy that works or interacts directly with children and young people. It is a model of school/organisational change and continuous improvement that works principally with school leadership and staff through the development of appropriate organisational structures, policies, relationships, pedagogy and curricula to improve the wellbeing and digital know-how of all members of its community. It is flexible and able to be adapted by settings as diverse as large southern state private schools to schools in remote indigenous locations.

eSmart relies on a shared workload and involvement of all key groups in decision making and implementation. It is considered essential that students, parents and other community members participate and that their ideas are respected

Recently, work has commenced on eSmart Libraries. Public libraries provide an excellent opportunity for supporting a digital inclusion strategy. Public libraries are by far the most heavily used community agencies in Australia. More than half of the population are public library members, and make over 110 million visits per year to 1,500 public libraries across Australia (ALIA 2009).

Computers are now the biggest visible sign of change in libraries today. Virtually every library in Australia now offers internet access. Latest figures show that libraries provide technology access to over 300,000 users per week (ALIA, 2009).

Public libraries provide a range of services across the age spectrum, from homework support to one-to-one help for seniors and other new users, including migrant groups. For those without computer or internet access in the home they are an important free or low-cost option.

It is expected that the rollout of the NBN will significantly improve library access to the internet and local governments that are the major funders are increasingly cognisant of

the need to provide improved access to technology within libraries. As the investment in library infrastructure continues to grow, their already important role in providing access to technology for the Australian community is becoming increasingly significant.

eSmart Libraries will support the safe and responsible internet use of the whole spectrum of library users, as many users, including senior Australians are vulnerable to a range of risks in the online environment.

eSmart Libraries is a community capacity building strategy, equally applicable to all communities, including remote and indigenous one. It will deliver:

- a framework for implementing a whole-of-organisation approach
- a dedicated website providing a central point for all the best information and case studies available
- evidence-informed strategies and approaches that have been evaluated for effectiveness
- a system for libraries to track report and share their own progress and activities
- acknowledgement of good practice through signage and other promotional materials when libraries reach set milestone.

Introduction of this framework will increase the capacity of library staff to support their community to become more skilled in the positive use of digital technologies.

A key attribute of the eSmart library strategy is the ability for each library community to adapt the framework to suit its own needs. The initiative avoids individual settings having to 'reinvent the wheel'. It provides a system/framework and immediately accessible set of tools to enable libraries (or schools) to become cyber-safe. An eSmart library, whether it is a library in a remote indigenous community or an inner city library within a multicultural community is well-equipped to help its community particulate in the world of digital technologies in smart, safe and responsible ways.

We are also in the early days of eSmart homes: a framework to guide children, adults and seniors to the resources and information they need to know about cybersafety. The eSmart framework supports and guides families and households to implement cybersafety best practices, ensuring they can reap the benefits of technology while keeping safe on line.

The other component of a comprehensive social change strategy like eSmart is a social marketing campaign to promote the desired cybersafety behaviours. The SunSmart campaign promoted "Slip Slop Slip" and the eSmart campaign aims to promote "Smart, Safe and Responsible" use of technology.

## Conclusion

There are large skill gaps between different sectors of the community and a strategy needs to be in place to assist those who have the lowest skills and experience with digital technology so they will be able fully to participate in and increasingly digitised age. Further, poor understanding of the pitfalls of online social networking could potentially put vulnerable seniors in all communities including indigenous at risk of exclusion and further marginalisation. In addition, there is increasing evidence that digital communication devices and applications are being used in negative ways in remote indigenous communities and that indigenous elders are amongst the most vulnerable of all senior groups.

Older people need to be supported with information targeted specifically to them which is delivered through settings where they are comfortable and where support is readily available. The Alannah and Madeline Foundation is mindful of seniors' needs and have proposed eSmart libraries is a key place where these conditions prevail. While libraries do currently offer informal and some formal training on how to use computers and the internet, it is of a limited nature and inconsistent quality. Training for seniors takes place in 69 per cent of libraries, mainly at an introductory level: computer use, email, social networks and internet search skills. We envisage providing training for staff to be able to tailor cybersafety information specifically to this group.

Effective digital inclusion strategies seek to do more than provide access to computers and bandwidth. Increasingly the notion of the 'digital divide' (discussed in this document, above), also encapsulates the gap between those who have the skills and knowledge to be smart, safe and responsible users of technology and those who fail to gain the most valuable benefits that access to digital technology brings and/or fall prey to online risks. The Alannah and Madeline Foundation proposes that it has developed a successful, whole-of-community strategy to develop smart, safe and responsible digital behaviour in all groups from the youngest to the most elderly in its eSmart framework for schools, libraries (in development) and families (in discussion).

## Resources

ABS FUTURE LIVING ARRANGEMENTS Year Book Australia, 2006

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