

---

The Parliament of the Commonwealth of Australia

# Cybersafety for Seniors: A Worthwhile Journey

Second Interim Report

Joint Select Committee on Cyber-Safety

March 2013  
Canberra

---

© Commonwealth of Australia 2013

ISBN 978-1-74366-008-9 (Printed version)

ISBN 978-1-74366-009-6 (HTML version)

This work is licensed under the Creative Commons Attribution-NonCommercial-NoDerivs 3.0 Australia License.



The details of this licence are available on the Creative Commons website: <http://creativecommons.org/licenses/by-nc-nd/3.0/au/>.



# Contents

Foreword .....	ix
Membership of the Committee .....	xi
Terms of reference .....	xiii
List of abbreviations .....	xiv
List of recommendations .....	xix
<b>1 Introduction .....</b>	<b>1</b>
Conduct of the inquiry .....	3
Online survey for seniors .....	4
This report .....	5
<b>2 How seniors use information and communication technologies .....</b>	<b>7</b>
How seniors are using ICT .....	9
Using ICT in remote, regional and rural areas .....	11
Computer clubs for seniors .....	13
Seniors and online social networking .....	14
Seniors' use of internet for banking and ecommerce .....	16
Shopping online .....	16
Shift of government services to the internet .....	17
Government initiatives to engage seniors with ICT .....	18
Barriers to internet access for seniors .....	21
The cost of ICT as a barrier for seniors .....	23
Concluding comments .....	25
<b>3 Cybersafety risks and threats for seniors .....</b>	<b>27</b>
Introduction .....	27

---

<b>The nature and prevalence of cybercrime</b> .....	<b>27</b>
<b>Emergent cyber threats</b> .....	<b>29</b>
Identity theft by 'phishing' .....	31
Computer hacking .....	32
Superannuation fraud and boiler room investment schemes .....	33
Online dating and romance scams .....	34
Money transfer, lottery and charity scams .....	35
<b>Are seniors more at risk?</b> .....	<b>36</b>
Wealthy or seeking wealth .....	37
Reluctant and online .....	39
Unfamiliarity with cyber 'conventions' .....	40
Increased social networking .....	42
The NBN and technology take-up .....	44
<b>Seniors' responses to risk</b> .....	<b>45</b>
<b>Building seniors' confidence and safety online</b> .....	<b>46</b>
Keep it simple: key messages for keeping safe .....	47
Keep it clear: user friendly web design and interfaces .....	49
Make it safe: access to computers and security advice .....	51
Make it easy: a single portal for reporting and advice .....	52
<b>Concluding comments</b> .....	<b>55</b>
<b>4 Cybersafety education and training for seniors</b> .....	<b>57</b>
<b>Introduction</b> .....	<b>57</b>
<b>How seniors prefer to learn</b> .....	<b>58</b>
Inter-generational cybersafety help .....	60
Cybersafety education for the most vulnerable .....	61
Cybersafety education for life .....	62
<b>Cybersafety education currently available for seniors</b> .....	<b>63</b>
Off-line cybersafety education for seniors .....	65
Incidental cybersafety education for seniors .....	66
Government cybersafety training initiatives .....	67
Suggestions for future cybersafety education and training .....	72
<b>Research into appropriate cybersafety education</b> .....	<b>76</b>
Targeting cybersafety training appropriately .....	78

	Overseas cybersafety training initiatives.....	78
	The cost of training.....	80
	Concluding comments .....	81
<b>5</b>	<b>Consumer protection, regulation and enforcement.....</b>	<b>83</b>
	Introduction .....	83
	<b>Australia’s cybersafety framework.....</b>	<b>84</b>
	Federal agencies.....	84
	State and Territory consumer protection activities .....	91
	<b>Updating the law .....</b>	<b>92</b>
	International co-operation and law enforcement .....	93
	Protection of personal information.....	94
	<b>Support for enhanced protections .....</b>	<b>95</b>
	Cross-jurisdictional collaboration.....	96
	Mandatory reporting of data breaches .....	98
	Secure government information systems — PCEHR .....	99
	Consumer awareness measures .....	102
	Central collection and analysis of data.....	105
	Concluding comments .....	107
<b>6</b>	<b>The role of industry.....</b>	<b>109</b>
	Introduction .....	109
	Building productive capacity under a digital economy .....	110
	Industry security and consumer protection codes .....	111
	Mandatory codes for industry? .....	114
	Self-regulation and data monitoring.....	115
	ISPs, data monitoring and ‘walled gardens’ .....	116
	Private networks.....	119
	Regulating online transactions and money transfer.....	120
	The obligations of banks .....	120
	Online shopping and money transfer .....	122
	Industry’s cybersafety services to seniors.....	122
	Privacy and security advice.....	123
	Defensive web design .....	125

---

Product training and technical support .....	127
Computer and security product costs .....	128
<b>Raising industry’s cybersafety and security awareness .....</b>	<b>129</b>
<b>Industry/government partnerships for cybersafety .....</b>	<b>131</b>
Bringing all partners together .....	133
Concluding comments .....	135
<b>7 Concluding comments .....</b>	<b>137</b>
<b>Appendix A — Submissions .....</b>	<b>141</b>
<b>Appendix B — Exhibits .....</b>	<b>145</b>
<b>Appendix C — Witnesses .....</b>	<b>147</b>
<b>Appendix D — Online survey evaluation .....</b>	<b>153</b>
The survey .....	153
Launching and advertising the survey .....	153
Closing the survey .....	154
<b>YOURLifeChoices survey .....</b>	<b>154</b>
Other research .....	155
<b>Discussion of responses to the Committee’s survey .....</b>	<b>155</b>
Who completed the survey .....	155
How seniors use the internet .....	155
How seniors acquire their online skills .....	158
How safe do seniors feel when online? .....	161
Scams and internet fraud .....	163
Seniors’ perception of government involvement .....	165
Education about cybersafety and regulation .....	166
Concluding comments .....	168
<b>Appendix E — Online resources .....</b>	<b>169</b>
<b>Appendix F – Phishing Scam .....</b>	<b>171</b>

---

**LIST OF TABLES**

Table 1	Question: Do you have a computer at home?.....	154
Table 2	Question: What do you use the internet for?.....	155
Table 3	Question: Where did you acquire your computer skills? .....	157
Table 4	Question: Where did you acquire your computer skills? .....	158
Table 5	Question: Do you find using the internet difficult or frustrating?.....	158
Table 6	Question: Are you worried about online safety?.....	160
Table 7	Question: Have you been affected by e-mail scams, identity theft or fraud?.....	161
Table 8	Question: Level of comfort accessing Government information/services online .....	163
Table 9	Questions on Education and regulation .....	164







## Foreword

Cyber technology has developed dramatically in the last 20 years and the internet and other new communications technologies have infiltrated our lives in ways most of us would not have imagined only a few years ago. Australians are now communicating with government, business, family and friends, as well as shopping and banking, online. While many senior Australians may have been reluctant to venture into the cyber world initially, seniors are now the fastest growing online user group in the country.

Anyone who uses the internet is vulnerable to cyber security threats but the Committee found that seniors are particularly vulnerable for several reasons. In the words of Dr Helen Kimberley from the Brotherhood of St Laurence, senior Australians are 'digital immigrants' not 'digital natives' as young people are. Seniors have not grown up using the technology and, in the case of the older senior cohort, they did not even have the advantage of using computers in their work before retirement. Many seniors therefore have a lot of catching up to do when it comes to being 'cyber savvy'.

Additionally, seniors are attractive targets for criminals because many seniors own substantial assets and have access to life savings and their superannuation. In many cases, seniors are looking for opportunities to invest their money, so they might be receptive to scams and fraudulent investment opportunities.

The Committee spoke to seniors who have enthusiastically embraced the internet and other communications technology, and who act safely online. However, the Committee also received a lot of evidence showing that there are many senior Australians who either are not using the internet at all, or are using it with caution, because they are afraid of becoming involved in cyber security issues. Additionally, many are now too embarrassed to admit to family and others that they have no knowledge of the internet and no idea how they would go about 'getting online'. For these seniors, education and training will be their key to becoming cyber savvy and cyber safe.

Paradoxically, it is often the seniors who could most benefit from being online in their own home – that is, the geographically isolated or those who are housebound through disability or for other reasons – who have been left behind and are not yet online. Many of these seniors are hesitant to venture into the cyber world, if indeed they even knew how to do so.


The Committee found that there is a lot of help available for seniors who want to go online, particularly in the more populated parts of the country. Many seniors' groups, public libraries and government departments around the nation are helping seniors start the journey towards being cyber savvy. Some seniors' clubs are teaching computing with a cybersafety component and some also teach dedicated cybersafety courses. The Universities of the Third Age are experiencing very high demand for their computer courses. Public libraries around the nation are doing an impressive job of helping seniors to safely use email, smartphones, social networking and to access government sites and services. Over 2,000 Broadband for Seniors kiosks are located around the nation offering free internet access and training for seniors.

At the back of this report we have included a list of on-line resources which offer cybersafety advice and guidance. As a starting point I would advise seniors with cybersafety concerns to look at the Department of Broadband, Communications and the Digital Economy's Stay Smart Online webpage or the FaHCSIA Staying-Safe-Online website. The FaHCSIA website also has information about the Broadband for Seniors kiosks.

In conclusion, I would like to express my appreciation to the Committee's Deputy Chair and my colleagues on the Committee. On behalf of the Committee, I would also like to thank the Secretariat for the enthusiasm and dedication they have shown to this inquiry. My thanks also go to everyone who sent in a submission, or appeared as a witness, either at a public hearing or at the round table in Hobart. Thanks also to each of the 536 seniors who took the time to complete the Committee's online cybersafety for seniors' survey. All of the information provided to the Committee was invaluable in the writing of this report.

The Committee has made 13 recommendations in this unanimous report, all of which we believe will improve cybersafety for senior Australians. As the report title suggests, the journey to help all seniors enjoy the benefits of being online while staying cyber-safe is a worthwhile one.

Senator Catryna Bilyk  
Chair



## Membership of the Committee

Chair            Senator Catryna Bilyk

Deputy Chair   Mr Alex Hawke MP

Members        Mr Michael Danby MP

Senator David Bushby

Ms Nola Marino MP

Senator Scott Ludlam

Mr Graham Perrett MP

Senator Stephen Parry

Ms Amanda Rishworth MP

Senator Louise Pratt

Mr Tony Zappia MP

# Committee Secretariat

<b>Secretary</b>	Mr Russell Chafer <i>(from 9/7/12)</i>
	Mr James Catchpole <i>(until 9/7/12)</i>
	Mr David Monk <i>(from 26/3/12 until 11/5/12)</i>
<b>Inquiry Secretary</b>	Dr Cathryn Ollif <i>(from 3/4/12)</i>
	Ms Loes Slattery <i>(until 27/3/12)</i>
<b>Research Officers</b>	Ms Loes Slattery <i>(14/05/12 until 6/07/2012 and from 14 /12/2012)</i>
<b>Administrative Officers</b>	Ms Heidi Lushtinetz
	Mrs Dorota Cooley <i>(from 23/7/12)</i>
	Ms Michaela Whyte <i>(until 20/7/12)</i>



## 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; and
- d) best practice safeguards, and any possible changes to Australian law, policy or practice that will strengthen the cybersafety of senior Australians.



## List of abbreviations

ABACUS	Australian Business Assessment of Computer User Security
ABS	Australian Bureau of Statistics
ACC	Australian Crime Commission
ACCC	Australian Competition and Consumer Commission
ACFT	Australasian Consumer Fraud Taskforce
ACL	Australian Consumer Law
ACMA	Australian Communications and Media Authority
ADIs	Australian Deposit-taking Institutions
AFP	Australian Federal Police
AGIMO	Australian Government Information Management Office
A-Gs	Attorney-General's Department
AHRC	Australian Human Rights Commission
AIC	Australian Institute of Criminology
AISA	Australian Information Security Association
ALIA	Australian Library and Information Association
AO	Officer of the Order of Australia
APPs	Australia Privacy Principles

ARC	Centre of Excellence for Creative Industries and Innovation
ASCCA	Australian Seniors Computer Clubs' Association
ASIC	Australian Securities and Investments Commission
ATO	Australian Tax Office
ATM	Automated teller machine
BPAY	Bill payment service
BSOL	Brisbane Seniors Online Association
CALD	Culturally and Linguistically Diverse
CCI	Creative Industries and Innovation
C/CSPs	Carriers and carriage service providers
CDPP	Commonwealth Director of Public Prosecutions
CEO	Chief Executive Officer
CERT	Computer Emergency Response Team
CIS	Centre for Internet Safety
CLC	Communications Law Centre
CSOC	Cyber Security Operations Centre
CWP	Consultative Working Party
DBCDE	Department of Broadband, Communications and the Digital Economy
DMARC	Domain-based Message Authentication, Reporting and Conformance
DPP	Director of Public Prosecutions
EFTPOS	Electronic funds transfer at point of sale
FaHCSIA	Department of Families, Housing, Community Services and Indigenous Affairs

FECCA	Federation of Ethnic Communities' Councils of Australia
GDP	Gross Domestic Product
HTCO	High Tech Crime Operations
ICT	Information and communication technologies
IIA	Internet Industry Association of Australia
ISP	Internet Service Provider
IT	Internet technology
LACVI	Life Activities Clubs Victoria Inc.
NBN	National Broadband Network
NEHTA	National E-Health Transition Authority
NSA	National Seniors Australia
NSIPC	National Security and International Policy Group
NSLA	National & State Libraries Australasia
OCS	Online Content Scheme
PA-DSS	Payment Application Data Security Standard
PCEHR	Personally Controlled Electronic Health Record
PDF	Portable Document Format (PDF) - Adobe Reader
PINs	Personal Identification Numbers
PTS	PIN Transaction Security
PM&C	Department of the Prime Minister and Cabinet
PCI DSS	Payment Card Industry Data Security Standards
SAT	Security Analysis Toolkit
SIR	Security Incident Response
SMEs	Small and Medium Enterprises



SOIF	Serious and Organised Investment Fraud
TIO	Telecommunications Industry Ombudsman
UTS	University of Technology, Sydney
U3A	University of the Third Age
VoIP	Voice Over the Internet Protocol
VMR	Vulnerability Management and Research





# List of recommendations

## 2 How seniors use information and communication technologies

### Recommendation 1

That the Australian Government investigates innovative ways of providing low cost internet connection to financially disadvantaged housebound and geographically isolated seniors who request it.

### Recommendation 2

That an advertising campaign targeting seniors be devised to alert seniors around the nation to the existence and location of the Broadband for Seniors kiosks.

### Recommendation 3

That the Department of Broadband, Communications and the Digital Economy prioritise including some cybersafety information on their website in languages other than English.

## 3 Cybersafety risks and threats for seniors

### Recommendation 4

That the Australian Government develops, as a supplement to its *Web Guide*, a web style guide prescribing the key elements of web design to ensure simplicity of language, visual clarity in design and logical navigation tools. This could be supported by graphical step-by-step tutorials for use where applicable.

### Recommendation 5

In support of the previous recommendation, the Committee also recommends that, in addition to conducting compliance audits based on the web style guide requirements, the Australian Government

Information Management Office should offer an Annual Award for user friendly web design, in part based on public input on the utility of government websites.

#### **Recommendation 6**

That the Australian Government develops a centralised user friendly reporting and cybersafety awareness portal for all types of cybercrime with links to relevant regulators.

The site should feature a dedicated reporting tab, a seniors tab and be backed up by a telephone service which links individuals to appropriate victim support, training and other advice.

#### **Recommendation 7**

In support of the above, the Australian Government should investigate options for the contracting of appropriate non-government organisations or private organisations to provide support and advice to victims of online and technology related crime.

## **4 Cybersafety education and training for seniors**

#### **Recommendation 8**

That the Australian Government advertise the Broadband for Seniors initiative widely, including:

- launching a campaign publicising the internet kiosks using seniors clubs, magazines, newspapers, radio and television; and
- widely advertising the new cybersafety telephone helpline, including on all government websites which host cybersafety information.

#### **Recommendation 9**

That the Australian Government work with the States and Territories to support public libraries or community resource centres where no public library exists, for the purpose of meeting the demand for cybersafety training for seniors.

## **5 Consumer protection, regulation and enforcement**

#### **Recommendation 10**

That Australian Government's cyber awareness campaigns should headline clear and practical messages for cybersafety on the central reporting and awareness portal, and appear up front of all published cyber awareness material for the general community.

**Recommendation 11**

That the cybercrime reporting tab on the central reporting and awareness portal be designed for ease of access to users and to facilitate data collation and assessment. The system should be supported by simple online instructions and accessible to the visually and aurally impaired, and for print in hard copy.

**6 The role of industry****Recommendation 12**

That the Australian Government establish a consultative working group, with wide stakeholder representation, to co-ordinate and promote government and industry partnerships and initiatives in support of a healthy and secure online environment.

**Recommendation 13**

That the proposed consultative working group should examine the effectiveness and promote awareness of relevant industry codes of practice, and make recommendations to governments at all levels on these matters.

