

SUBMISSION NO. 63



Submission to the House of Representatives Standing Committee on Communications

INQUIRY INTO CYBER CRIME

Australian Seniors Computer Clubs Association

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SUMMARY

- ◆ *ASCCA* encourages Seniors to embrace communication opportunities of the 21st century but to be aware of cyber crime and be informed about ways to remain safe.
- ◆ Seniors may be one of the fastest growing age groups taking up the use of the internet but the percentage of the community that they represent is still far too low. Projected figures show a rapid increase in the number of older Australians establishing educational and skills training as essential if the increasing use of websites to disseminate information is going to actually work for seniors! E-Security awareness must be required as a part of that training.
- ◆ There is a considerable role for governments – particularly the Federal Government – to provide direct funding to community groups **outside the vocational area** for computer literacy for daily living skills. With government, business and community sectors relying more heavily than ever on ICT for disseminating information via their websites the ability of those who are not computer literate will be severely affected. Their lack of computer literacy will impact on daily living skills, business transactions and social inclusion.
- ◆ National e-Security Awareness Week is an important step towards a better informed community but there must be the same effort put into e-security awareness of cyber crime and safe use of the Internet throughout the year.
- ◆ Many seniors are very worried by the rapid development of social networking. Their concern is primarily for their grandchildren with particular emphasis on cyber bullying and ‘foolish’ entries being made by their younger family members on some social networking sites.
- ◆ The general public must hear information that is consistently the same from both Government and Industry to enable them to make appropriate decisions and develop safe and appropriate habits when using the Internet.
- ◆ If we are to meet the needs of Seniors it is essential that information is provided about:
 - How to protect and secure their computer;
 - How to identify online security threats;
 - How to develop safe habits and behaviour when online
 - How to help their family to be safe online

**ASCCA encourages seniors to be
AWARE BUT CONFIDENT
when they use the Internet.**

RECOMMENDATIONS

- That the general public must hear information that is consistently the same from both Government and Industry to enable consumers to make appropriate decisions and develop safe and appropriate habits when using the Internet.
- That anti virus software and a firewall should be pre-installed on all new computers purchased. An easy to understand brochure, written in plain English, outlining how to be safe online should also be provided with each purchase. Translating this brochure into relevant community languages should also be considered.
- That it is not good enough that information is provided to consumers; education is required to enable them to understand and apply that information to ensure they are safe and confident Internet users.
- That computer related courses provided by TAFE, Community Colleges and Adult Education Organisations that receive government funding to deliver their courses must include a component on the risks of cyber crime and the steps that need to be taken to stay safe online.
- That there is a considerable role for governments – particularly the Federal Government – to provide direct funding to community groups **outside the vocational area** for computer literacy for daily living skills.
- That it is essential that school children be educated in matters pertaining to cyber crime and safe use of the Internet. **Demography demands that the needs of seniors for appropriate education also be addressed.**

Inquiry into Cyber Crime

The Australian Seniors Computer Clubs Association welcomes the opportunity to bring to the Inquiry into Cyber Crime some of the issues and views of older Australians.

ASCCA encourages Seniors to embrace communication opportunities of the 21st century but to be aware of cyber crime and be informed about ways to remain safe.

Introduction to ASCCA

The Australian Seniors Computer Clubs Association (**ASCCA**) is a Public Benevolent Institution and the National Peak Body for Seniors and Technology. It is run by seniors for seniors. **ASCCA** has established a network of member clubs in every state of Australia. **ASCCA**'s services are provided by volunteers to assist older and disabled Australians to access computer related technology.

Seniors, particularly those isolated by distance, disability and/or limited finances, are disadvantaged by the lack of computer skills and the ability to access technical support and internet information enabling them to enjoy safe, effective and quick communications. Without this access, many older and disabled persons are not able to benefit from the provision of information and services which are available via the Internet to other Australians. This has become more urgent as more and more Government Departments and Agencies are using their websites as a primary method of information dissemination. In this day when younger Australians usually have the knowledge to use computers, the older Australian is often disadvantaged by not having been taught at school or work how to obtain vital information and an awareness of online security issues and measures they can take to **Stay Safe Online**. **ASCCA** seeks to redress this imbalance.

While Seniors Computer Clubs are designed for seniors our actual membership covers a wide spectrum of Australians:

- Our membership includes both men and women; people from CALD communities, older people with disabilities and some indigenous members.
- They are mostly parents; many are concerned for their grandchildren.
- They use their computers at home;
- Some are involved in small business and
- Many belong to not-for-profit organisations other than Seniors Computer Clubs —often as office-bearers!

For more information about **ASCCA** go to *Overview of ASCCA* on page 12.

The need for Education

ASCCA considers that consumer education will help to improve an understanding of e-security issues. The education that will support seniors will support all consumers. There is a need to make consumers not only aware of risks online but to provide information to help them modify their behaviour when using the Internet to reduce their exposure to those risks.

Privacy and security are a great worry for older Australians.

Participants in workshops and seminars run by ASCCA for National e-Security Awareness Week in 2006, 2008 and 2009 summed up the attitude of many as they considered connecting to the Internet. The participants consisted of both Internet users and non Internet users. Many seniors had not yet committed themselves to using the Internet because they were unsure!

They put their fears into words such as,

"I'm scared. Is it safe?"

"Who can I trust as my ISP?"

"What actually is an ISP?"

"How do I manage the cost?"

"How do I get started?"

"I've heard about ID theft. My husband doesn't want me to go onto the Internet."

Many seniors are very worried by the rapid development of social networking. Their concern is primarily for their grandchildren with particular emphasis on cyber bullying and 'foolish' entries being made by their younger family members on some social networking sites.

If we are to meet the needs of Seniors it is essential that information is provided about:

- **How to protect and secure their computer;**
- **How to identify online security threats;**
- **How to develop safe habits and behaviour when online**
- **How to help their family to be safe online**

ASCCA encourages seniors to be aware but confident in their use of the Internet.

Who will be responsible for this education?

Government and Industry share a major role and responsibility for providing and/or enabling education through retailers, vendors, business and social networks and adult and community education programs.

The general public must hear the same consistent information from both Government and Industry to enable them to make appropriate decisions and develop safe and appropriate habits when using the Internet.

Community organisations must also accept some responsibility by endeavouring to keep their membership informed about issues relating to the safe use of the Internet. Organisations need to be very conscious of the steps they can take to preserve the privacy of their members and by their example encourage their members to take similar steps.

Computer related courses provided by TAFE, Community Colleges and Adult Education Organisations who receive government funding to deliver their courses must include a component on the risks of cyber crime and the steps that need to be taken to stay safe online.

Funding should be provided to community groups **outside the vocational area** for computer literacy for daily living skills courses. With government, business and community sectors relying more heavily than ever on ICT for disseminating information via their websites the ability of those who are not computer literate will be severely affected. Their lack of computer literacy will impact on daily living skills, business transactions and social inclusion.

Older consumers should be made aware of the danger of sharing personal and financial information online. They need to be educated about simple things such as updating anti virus software regularly; identifying secure sites; not sending emails out with the email addresses of all their friends and contacts visible for all to see – use bcc. These simple things may bring a smile to those who are more technically minded but they are the first tentative steps on the pathway to being safe and confident users of the internet. It is those who don't know about those first steps who are the most vulnerable within our ageing community!

When a computer is sold it normally has an operating system and some software already installed. Anti virus software and a firewall should also be pre-installed when a new computer is purchased. An easy to understand brochure, written in plain English, outlining how to be safe online should also be provided with each purchase. Translating this brochure into relevant community languages should also be considered.

Good progress is being made by the Government on developing and co-ordinating formal education through the school curriculum however that will be impeded if there isn't an agreed consistent national approach between all States and Territories.

Australia is rapidly approaching a time when there may well be more older Australians than there are students in schools. Necessary attention is being given to the education in matters pertaining to e-security to school students;
it is essential that older Australians are not neglected!

What steps has ASCCA undertaken to help seniors understand and combat Cyber Crime?

ASCCA has always encouraged clubs to include information for club members about the use of anti virus software and cyber safety. Discount prices for commercial anti virus software have been sought when possible and information provided about free anti virus software.

ASCCA runs regular workshops, seminars and conferences for members and the general community; it is usual to include sessions on eSecurity Awareness. A manual is provided free to all clubs on issues relative to eSecurity. Advice has been sought from the Australian Federal Police to ensure that this manual will be kept up to date and relevant.

The AFP also created a brochure at the request of ASCCA for use in Seniors Computer Clubs and in the training manual produced by ASCCA for older Australians who are learning to use the Internet in Broadband for Seniors Kiosks across Australia.

Seniors Telecommunications Issues – their Interests and Concerns

Seniors want the same as everyone else! They want an ISP that is reliable and has a good reputation; they want the best overall deal and must have good service backup!

In 2006 ASCCA conducted research into the *Telecommunication Interests and Concerns*¹ of members. As part of this research project a survey was sent out to members and more than 500 responses were received.

Responses were received from 257 Males and 252 females who came from the following locations: 67% metropolitan, 29% regional and 4% rural.

The age groupings of these recipients were 44% in the 50 – 69 age group; 44% aged 70 – 79; 12% aged 80 - 89 and just 2 respondents over 90 years of age.

A Forum was held in June 2006 to address all of the priorities identified during the research. The research findings and copies of the papers presented to that forum were published and are still available on the ASCCA website <http://www.ascca.org.au/TelecommunicationsSurvey.pdf>

It became obvious that seniors want the same as everyone else! They want an ISP that is Reliable and has a good reputation; they want the best overall deal and must have good service backup! They were given 14 choices to allow them to indicate what they used the internet for.

Respondents prioritised issues of concern and ranged *Security issues relating to spam, phishing, viruses etc.* as number one and *Access and affordability to telecommunications for all Australians* as number two. Their other concerns *Protection from pornographic material on the internet for our grandchildren* and *Consumer rights* are covered in the full report.

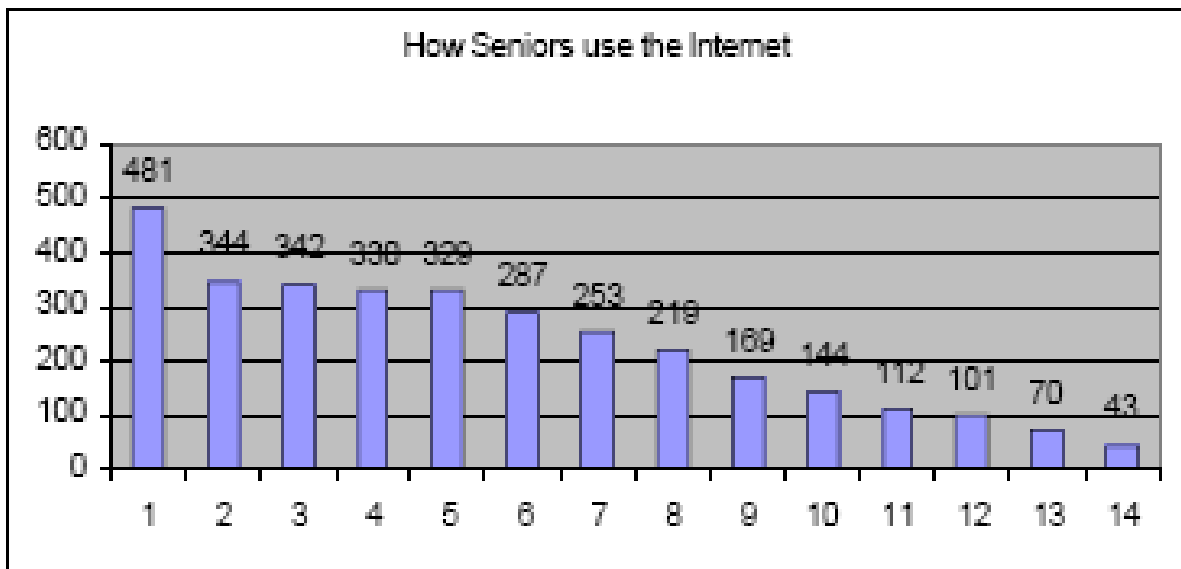
This project allowed seniors to say in a very loud voice:

"Seniors WANT
Seniors NEED....."

- Seniors would be more likely to choose a service provider that had simple and clear plans that didn't contain any surprises.

¹ Bosler, Nan *Seniors' Telecommunications Issues: Their Interests and Concerns*, ASCCA, 2006

- 38% of respondents had a dial-up connection and many expressed a strong desire for broadband. However, they were not able to access either ADSL, cable or wireless and assumed that satellite was too inconvenient or too expensive
- Seniors greatly value reliable service.
- Many Seniors are travelling and want to know how to use technology when away from home.



1. Email	481
2. Searching for product information	344
3. Sending photographs by email	342
4. Looking up timetables	330
5. Research/study	329
6. General Surfing	287
7. Internet Banking	253
8. Paying bills on-line	219
9. Reading newspapers online	169
10. Purchasing online	144
11. Playing games	112
12. Online trading	101
13. Downloading streaming video or audio	70
14. Publishing your own web page	43

OVERVIEW of ASCCA



ASCCA, is the National Peak Body for Seniors and Technology. It is run by seniors for seniors. **ASCCA**'s services are provided by volunteers to assist older and disabled Australians to access computer technology. It is a Public Benevolent Institution and endorsed as a Deductible Gift Recipient by the Australian Taxation Office.

Membership of **ASCCA** is open to all Computer Clubs for Seniors, Organisations with a membership of seniors, and Organisations that recognise the value of computer technology for seniors. At present **ASCCA** has more than 142 member clubs and there are many steering committees working to establish further clubs. There are clubs in every other State of Australia. **ASCCA** has also started many clubs that are not financial members of **ASCCA**. We provide a development kit that can be used to start a new Seniors Computer Club (in fact any other community group) on our website. This development guide is available without cost and we are aware of it being used both in Australia and overseas. We will help a club get started before there is any need to consider membership of **ASCCA**. Our bottom line is to help Seniors to become computer literate so that they can benefit from the communication technologies of the 21st century.

The Association will help start new clubs, advise and assist existing clubs; undertake research projects; liaise with the three spheres of Government and other organisations on behalf of the membership, organise seminars and like activities and seek out discounts for members. It provides a channel for communication between like-minded people, who want to share in the potential of the computer age to serve their individual and community goals.



ASCCA seeks to serve the Seniors of Australia by providing information, training, forums, seminars and workshops relevant to Information Communications Technology and other issues of importance to older or disabled people. We also happily accept opportunities to participate in media opportunities such as interviews for newspapers, magazines, radio or TV to enable us to spread the word about the advantages of computer technology for seniors and older people with a disability.

ASCCA's Board of Directors are all volunteers and each is involved in the management of his or her local Seniors Computer Club. This ensures a grass-roots understanding of the needs and aspirations of our clubs. All clubs are autonomous but **ASCCA** is there to advise and support them. Seniors, and those with a disability, can be disadvantaged by not knowing how to use a computer.

Our goal is to assist older and disabled Australians to access the benefits of computer-based technologies through a national network of computer clubs. Skills such as using the Internet, using search engines, email, and numerous other computer-based applications significantly contribute to making older persons' lives more interesting. Mastering simple computer skills greatly enhances their self esteem and general well being. It enables them to communicate with family and friends, and to embrace life-long learning in ways they never thought possible before becoming comfortable with using computer-based technologies.

ASCCA's services are provided by volunteers to assist older and disabled Australians who are unable to use and access computer technology. Without this access, many older and disabled persons are not able to benefit from the provision of information and services which are available via the Internet to other Australians. This is becoming more urgent as more and more Government Departments and Agencies are using their websites as a primary method of information dissemination. In this day when most young Australians have the knowledge to use computers, the older Australian is often disadvantaged by not having been taught at school or work how to obtain vital information and the cost benefits available through using computer technology. **ASCCA** seeks to redress this imbalance.



We have never had core funding from either the State or Federal government. Our funds have come from our membership fees and our own efforts or from grants and donations. While our membership fees are still set at the 1998 level of \$100 per club per year we now charge \$110 to include GST. Clubs have to watch their finances and must keep their membership fees low to ensure that seniors with very limited fixed incomes are not excluded. We are most grateful to have successfully sought funding and support for specific projects from State and Federal governments and the corporate world. **ASCCA** employs the equivalent of 2 full time staff to help manage the national organisation.

Why do seniors come to Computer Clubs?

Many arrive at a club and confess that son or daughter has just bought a new computer and has given them the old one. They hasten to add that the son or daughter is extremely clever but very busy and they haven't had time to show them



how to work the computer. The son or daughter usually expresses the reassuring comment to their parent that it is quite easy and that they should have no trouble. After a pause the senior quietly asks "Could you show me how to turn it on please?"

Yet others come to a club because their family has encouraged them to 'go and do something about learning to use a

computer'. However, they don't even know if they want to use a computer! The clubs assure them that they can learn to use a computer at the club to find out for themselves if they want to become a computer user.

Seniors who have recently retired and have had some computer experience in the workplace join because they want to extend the perimeters of their knowledge and learn how to use a computer for their own purposes.

It is pleasing to note that the computer skills gained by seniors are often used to enable them to participate in other community groups, e.g. as Secretary, Treasurer etc. Yet others use their new skills to take up work, usually part time and very often in a family business. **Seniors Computer Clubs are building social capital within their communities.**

The Internet draws other seniors to a club. Some want to be able to keep in touch with friends and families; whether they are across the street or across the world. Yet others want to learn how to use the Internet to shop, chat, research, buy and sell shares, and pay bills.



Age is certainly no barrier. One lady decided at the age of 93 that she would like to write her memoirs and she decided to learn how to use a computer to help her achieve her objective. By the time she was 100 two volumes of her memoirs had been published!

Another lady, aged 84, wrote to *The Australian* complaining that no-one had offered to teach her how to use a computer. One of our club members saw the letter and passed it on to the club nearest to where the writer lived. She was invited to join the club, did so and now delights in the work she can prepare using her computer for her local CWA group. She has been heard to say:

You know, when I visit my friends in hostels and even nursing homes, instead of glumly contemplating my future entry, I look about to see where my computer will fit, and think happily of all the time I'll have available to work on it.

Learning is a life-long experience and if a senior is motivated to use a computer and seek the support and encouragement of peers at a Seniors Computer Club that person is likely to succeed.

INITIATIVE

Learning is a life-long experience and if a senior is motivated to use a computer and seek the support and encouragement of peers at a Seniors Computer Club that person is likely to succeed. **ASCCA** received the 2005 Seniors Achievement Award for Education/Life Long Learning.

ACHIEVEMENT

- **ASCCA has become a catalyst to enthuse, encourage, empower and assist seniors to explore the satisfaction and advantages of using computer technology**
- The prime objective of the clubs is to teach seniors how to use a computer. Most older people prefer to be taught by people of a similar age, they want to learn specific things and most of all they want to learn at their own pace.

It is estimated that more than 125,000 seniors have already learned how to use a computer through **ASCCA's** peer assisted learning programs. There are currently more than 40,000 members in our member clubs and organisations. These clubs are located in every state of Australia.

- **ASCCA** includes 'those with a disability' in their mandate. Members with disabilities include those who have had strokes, suffer from MS or Motor Neuron Disease, Parkinson's etc, but **ASCCA** considers that many disabilities that effect their members are actually a normal process of ageing so they help them, when possible to continue enjoying and benefiting from the use of their computer.

ASCCA undertook a research project, *Barrier Free Access*, to provide information to clubs about adaptive technology and produced two brochures and a webpage which also provides contact details so they can talk with 'an expert'.

<http://www.ascca.org.au/barrierfreeaccess/access.htm>



- **ASCCA** has given a sense of unity, purpose, and representative strength to the many small and diverse seniors computer clubs around the country. The "voice" of seniors computer clubs and their interests, problems, issues, and concerns in communication technologies can be heard. **ASCCA** has provided leadership in the development of a wide range of programs, training, and networking, which has significantly contributed to the goal of enhancing the lives of many seniors and disabled older people who would have otherwise not had those opportunities. Learning is a life-long experience and if a senior is motivated to use a computer and seek the support and encouragement of peers at a Seniors Computer Club that person is highly likely to succeed with their lives enhanced accordingly.



mobility or transport and find it difficult to join in community activities. To help these older people **ASCCA** helps form clubs auspiced by retirement villages and since 1998 has successfully started many such clubs in retirement villages.

- **ASCCA** has identified that those living in retirement villages are often disadvantaged by lack of

- In 2005 **ASCCA** commissioned an "Interactive Communications Manual" to provide members with a user-friendly information guide that informs them about new technology applications for either their own personal, or club use.

The project objectives were to conduct the wide ranging research about new technologies such as Webcams, Voice over Internet Protocol (VoIP), and Teleconferencing and Videoconferencing applications. This includes the investigation of user-experiences, plus the technical, regulatory, and consumer protection issues surrounding these applications.

- **ASCCA** continues to research communication technologies and as a member of the Telstra Consumer Consultative Council received funding for a Consumer Issues project. The grant was used to conduct a survey through member clubs to establish a profile of just what seniors want when they connect to the Internet, and to find out what other telecommunications issues concern and interest them.

More than 500 responses were received from every state in Australia to enable **ASCCA** to draw a realistic picture of what Seniors want from telecommunications. The survey allowed individual members to contribute information to assist **ASCCA** to inform Government Departments and Telcos of their concerns.

Members of seniors computer clubs in Australia are all consumers who want to be able to speak with a powerful voice and say "Seniors WANT"
Seniors NEED....."

IMPACT

Seniors can be hesitant to attempt to use a computer. Computer Clubs provide an excellent solution - they provide a friendly and non- threatening environment and an opportunity to socialise. The senior gains confidence as they learn to use a computer, their self esteem improves and so does their general well-being. The computer skills gained by seniors are often used to enable them to participate in other community groups, e.g. as Secretary, Treasurer etc. Yet others use their new skills to take up work, usually part time and very often in a family business; and imagine being able to swap emails with grandchildren!

NETWORKS

ASCCA had built, and maintained, a worthwhile network spanning community organisations, government department/agencies, Industry, media and the general public.

ASCCA is represented on many Councils and committees including the National E-Security Awareness Week Steering Group and Digital Switchover Taskforce. ASCCA's president has been appointed as one of the nine foundation directors of ACCAN



ASCCA was a foundation partner in the Microsoft Unlimited Potential Program. Our partners include WorkVentures, Aboriginal Employment Strategy and Yarnteen.

ASCCA has been a Telstra Connected Seniors National Grant Partner and is part of the NEC led consortium that has been awarded the tender for the Broadband for Seniors program.

ASCCA is frequently invited to present at conferences at all levels. Nan Bosler visited South Korea in February 2008 at the request of Microsoft where she represented Australian older people at the *Information Society and the Elderly: Global Perspectives* at Yonsei University in Seoul. ASCCA has become a foundation member of an International network of conference delegates working to expand the use of technology by older people.

She was honoured to become the Apia Adult Learning Australia Ambassador and went to Montevideo, Uruguay in June 2008 where she attended an international three-day seminar, ***Women in motion for the right to education***. The seminar was organised by The International Council for Adult Education (ICAE) and run by its Gender and Education Office (GEO). In July 2008 she attended the Annual Conference of ACE (Adult and Community Education) Aotearoa in Auckland as part of the Adult Learning Australia delegation.

FUTURE

ASCCA aims to develop according to the needs and interest of its members. Future needs will include changing technology and the different expectations of the baby boomers. Projects for 2009 include the establishment of an online club for socially isolated seniors and work to empower Carers by helping them use technology.

Computer clubs for seniors are helping to meet the needs of seniors who want to know more about computers and the internet.



A successful group of seniors show off their achievement certificates.

Computer clubs for seniors are helping to meet the needs of seniors who want to know more about computers and the Internet.