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Submission for the House of Representatives  
Joint Select Committee on Cyber-Safety for Senior Australians  
2012

Submission by Joanne Lambie, Owner of Stay In Touch Pty Ltd  
*'technology tutoring and support for seniors and over 50s'*

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This report is submitted on the request of the Joint Select Committee on Cyber-Safety.

In my business, Stay In Touch Pty Ltd, which has been established since 2009, we assist seniors and over 50s with technology.

This includes a range of services such as:

- Helping them purchase affordable technology, internet (and phone) plans;
- Setting them up in their own home;
- Ensuring that their technology is secure and virus-free;
- Providing home based one on one tutoring;
- Providing ongoing IT support; and
- Assisting them with regular computer care and security check services.

I am a qualified business practitioner and bring over 20 years of experience in fields of business, project management, human resources, training and information technology.

I have experience establishing and managing national consortiums to provide a total solution to clients and understand local government processes due to my own experience working with various levels of government.

Through my work with seniors and over 50s in the Bayside, Glen Eira and Stonnington areas I understand intimately the needs of this sector in the community and the most effective ways of communicating with them and teaching them.

I draw upon my experience in order to respond to the four items in the terms of reference and suggest recommendations to assist senior Australians are safe and secure online.



**Submission for the House of Representatives  
Inquiry into Cyber Safety for Senior Australians 2012  
Prepared By Joanne Lambie, Owner of Stay In Touch Pty Ltd**

**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.



## **Terms of Reference 1**

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

In my experience, there are many seniors who are totally exposed and at risk, due to a total lack of awareness and education in this area.

When we visit seniors in their homes we make sure their computer is set up for safety and they know how to remain safe online, regardless of whether we are tutoring them, helping them buy technology, or setting it up for them. A number one priority is always to proactively teach them how to be safe and secure.

However, the reality is that many seniors who have not had the benefit of our assistance or that of another IT tutoring business seek our assistance once a threat has been made or a security incident has occurred.

We set out below an overview of the nature, prevalence and level of some of the risks and threats we have commonly seen amongst this sector of the community.

### **Phone Scams**

Phone scams prey on seniors in the hope of finding those with little or no experience and do not know what to do. Many seniors receive phone calls from scam organisations or people stating a virus on their computer. When seniors receive these calls and hear the word 'virus' from the caller they quickly become scared and fall into the trap of following the caller's instructions on how to remove the so called 'virus'. These instructions often lead them into trouble as they usually open the computer's door to the caller allowing the caller to put something on their computer (or not). Seniors then provide their banking details to the caller in order to pay the caller to remove the 'virus'. In some instances, callers have even opened up a *PayPal* account on behalf of the senior which makes it easier for the caller to keep using the senior's banking accounts and more difficult for the senior to track where payments are going.

### **Pop ups, Links, Offers and Upgrades**

Pop ups, offers and upgrades also prey on seniors with little or no experience. They encourage seniors to purchase a certain product in order for their computer to remain safe or keep their computer running at optimal performance. Seniors who are uneducated and are scared about their safety on the internet feel they do not have any other option but to purchase what has been recommended.



### **Spam, Scam and Phishing Emails**

In my experience, most seniors are aware of these emails. Most know not to give out personal information, but they do not know what to do with these emails when they receive them. They also do not know how to take simple preventative measures such as unsubscribing from email circulation lists or blocking senders.

They are also often unaware that unwanted emails can appear to be alright when it comes from family or friends when in fact a virus has gotten onto that person's computer and automatically sends an email out to everyone in those people's address books. Seniors who receive these emails tend to click on the links that are contained in the email because they think the email is from someone they know and this causes problems. As they have not had the training and experience that people in younger generations we find that their level of trust in these instances is far higher.

### **Effective Passwords**

Most seniors do not know that they should have a password on their computer. Those that do have a password do not know what a strong password is, are unaware that you should have different passwords and that you should change your passwords on a regular basis. It is just not written in manuals. Seniors who have never used a computer before do not know this and leave themselves exposed.

### **Suitable Antivirus**

Those that do know about antivirus software do not necessarily know that there are different levels of antivirus software and they need to choose one that will protect them for their own needs. Many times we have come across either seniors with no antivirus, or with an antivirus but not one that is suitable for what they are using the computer for, for example banking.

### **Out of Date Software**

We have come across many seniors with extremely old computers that were handed down to them by their children or grandchildren. Many of these computers have operating environments that are no longer supported and receiving updates. This leaves them exposed.

### **Receiving Important Updates**

Those that do have operating environments that are still supported may not be aware that they require updates on their operating environments and programs. We have come across many seniors that have not had automatic updates turned on, have not installed updates, and/or have not been turning their computer off in the appropriate manner therefore not receiving important updates. One client had 73 updates waiting because she had not been turning her computer off properly! This also leaves seniors exposed. Many also do not realise that when they return from a holiday to leave their computer on for a short period of time before they start using it and let the updates take place. They do not realise that their antivirus could require some important updates in order to block the latest viruses.



### **Sourcing Appropriate Internet Plans**

We find many seniors do not know how to source a cost effective internet (and phone) plan, nor do they know how to read their internet usage in order to stay below their data allowance. They do not know what it means, what they need, what they are paying for, and what they are actually using.

### **Deleting Browser History**

Many seniors do not know that their internet browser will keep a record of the websites they have visited. If they do not delete their browsing history, they are leaving themselves at risk.

### **Privacy Settings in Skype and Social Networking Sites such as Facebook**

In my experience, not many seniors are using technology for social networking and Skype. However of those that do, many have been set up with these applications by their children or grandchildren. This is wonderful but the problem we find is that their privacy settings have not been adjusted to ensure their personal information remains private.

### **Secure Wireless Network**

Many seniors do not know they have to secure their wireless network, or how, which leaves their personal and financial information vulnerable, and the risk of people using their wireless connection for downloads or even illegal activities.





## **Terms of Reference 2**

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

In my experience with senior Australians, I believe cyber safety definitely impacts the access and use of information and communication technologies greatly.

Seniors are already extremely fearful of technology that they have not grown up using. Most were either not in a job or at school that required technology and many also thought it was also going to be a passing phase. They are now embarrassed that they do not know how to use technology and didn't learn when it first came out. They are also more isolated and therefore have less people around them to ask. All of these factors compound on one another.

Seniors are also influenced by media reports on safety and friends and family who have been "bitten" by scams and viruses. They read about the risks and threats one has using technology and feel uncomfortable and scared about jumping in.

Those that are keen to embrace technology often feel "stupid" asking for help or feel they are burdening busy children and grandchildren with their questions. Those that do ask their family for help find that their family are too busy or they cannot teach them as they speak to quickly or assume a certain level of knowledge and get frustrated easily. Seniors need people with patience to teach them.

Many that are using technology are using it in a limited capacity as they are frustrated by the risk and threats out there and not knowing how to deal with them – this is viewed as the area of the unknown. There are so many hurdles for seniors.

My business is successful with this age bracket as it is cognisant of all the above factors specific to the older generation.



### **Terms of Reference 3**

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

My research shows that the key factors influencing the adequacy and effectiveness of current government and industry initiatives to threats, including education initiatives aimed at senior Australians are (i) the lack of education specific to this topic, (ii) the delivery method used and (iii) the cost of the senior's preferred delivery method.

#### **Lack of training specific to Cybersafety**

The Department of Broadband run a CyberSecurity Awareness week each year where they deliver a number of presentations throughout Australia to all generations on CyberSecurity. They have done this for the past five years. We hosted one of these presentations this year specifically for seniors in Melbourne's Stonnington, Bayside and Glen Eira localities.

In my experience, presentations are a great medium for delivering an introduction and some awareness to seniors. The best medium for teaching seniors, and ensuring knowledge retention and implementation is through one-on-one tutoring as described further in the next point 'Delivery Method'.

At Stay In Touch we provide education on cyber safety in a user-friendly manner due to the specific nature in which we deliver the services. Based on our research, there are not many other education initiatives on cybersafety. There are numerous computer training bodies and companies throughout Australia that provide courses which are delivered in a classroom style with each participant in front of a computer. These are designed for beginners to competent users on various topics; but there are not many training classes that are specific to cybersafety and how to set up and maintain safety online with scope for the individual to get tailored advice at their own pace and for their own needs.

There needs to be more training specific to cyber safety for seniors.

### **Delivery Method Used**

In addition to the lack of cybersafety training sessions for seniors, there is also a problem with group presentations and classroom style training in front of a computer. Most seniors either:

- do not attend as they feel they would find it too intimidating because they have never used a computer before; or
- they do attend but cannot keep up and do not put their hand up to ask questions as they are too embarrassed or intimidated; or
- they do keep up but find it a waste of time as their computer at home is very different to the one used in the classroom or presentation.

Due to the nature of the way seniors are used to learning, my research indicates that seniors prefer to be taught one-on-one in their own home, not group presentations and classroom style training.

### **Cost on the Preferred Method**

Those that have booked in for one-on-one tutoring quickly realise what their investment means to them as the doorway to accessing so much information to the rest of the world opens. We continually receive thank you cards and gifts from our clients voicing their appreciation of our service and what we have brought to their lives.

Unfortunately there are many seniors that cannot afford to pay the price of one-on-one in home personal tutoring and there is no support currently from the government in subsidising this cost.





## **Terms of Reference 4**

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

**One-on-One** In home tutoring and support for purchasing technology, setting up technology, learning how to use technology and maintaining technology is the key to resolving these issues.

Regular 'introductory' group presentations to seniors on cybersafety would also support the above. These presentations should be designed specifically for seniors and provide a gentle introduction into cyber safety and an overview of how seniors will be supported with the above one-on-one tutoring and support. This would help eliminate some of the fear and anxiety seniors have about cybersafety and encourage them to take steps to go online (if they have not already done so), learn and move forward.

Assistance with paying for the one-on-one tutoring and support, who provides the tutoring and support and how this message is communicated to seniors will be the most important factors to this key.

### **Subsidised Tutoring and Support**

A subsidised rate by the government on the above would be beneficial to those seniors that could not afford the service. This would see more seniors embrace technology and the benefits technology has to offer, as they would be able to learn using the training and support method they would like to use, and at a price they can afford.

### **Selection of Tutoring Company to Roll Out these Initiatives**

It is imperative to the success of this plan to select a business (or businesses) that has the experience and proven success in providing one-on-one tutoring, shopping assistance, set up and support to seniors.

Stay In Touch has been providing this service to seniors and over 50s for three years. We have proven success in these fields and everything is in place and ready to roll out on a national scale.

It is also imperative to the success of this plan that if a consortium of businesses are selected, those businesses selected have had experience in the role they are to play in the consortium – be it establishing, managing or being part of the consortium.



As mentioned earlier, I am a qualified business practitioner and bring over 20 years of experience in fields of business, project management, human resources, training and information technology. I have experience establishing and managing national consortiums to provide a total solution to clients. I also understand local government processes and have experience working with various levels of government. Through my work with seniors and over 50s in the Bayside, Glen Eira and Stonnington localities of Melbourne I also have a strong understanding of the needs of this sector in the community. I feel that there is a lot that I can offer in this industry and genuinely care to improve the current state of affairs. In my view, seniors are already relatively isolated enough – empowering them in this area with knowledge will greatly assist their self-esteem and ability to communicate in the online world.

#### **How the Message is Communicated to Seniors**

This message (the one-on-one tutoring and support available, the assistance provided by the government, the name of the organisation/s delivering the support) needs to be communicated effectively to seniors.

This can be done through many mediums, such as introductory group presentations on cybersafety (as listed earlier), national senior groups and bodies, educational articles in senior magazines, local councils, community groups and centres, and at the point of sale at all technology distributors.





## **Appendix A: Introduction to Stay In Touch Pty Ltd**

We are a team of computer tutors at Stay In Touch Pty Ltd who for three years have been helping Australian Seniors and Over 50s learn how to use technology and feel safe and secure online.

Opening up the door to technology opens up a whole new world for a senior or over 50. It also helps them feel more connected, become more independent, and is beneficial to their overall mental health.

Our aim is to encourage as many seniors and over 50s as possible (at a club, group and individual level) to overcome their fear and anxiety around computers and safety on computers today, and help them learn so they too can complete daily common tasks easier and create a more connected and fulfilled life.

In order to do this we provide one-on-one tutoring, services and ongoing support to Australian Seniors and over 50's in their own home on their own computer.

We also:

- Take seniors shopping
- Assist them within their budgetary restrictions
- Set them up at home in the best possible way
- Assist them with needs impairment equipment
- Assist them to protect themselves from security risks
- Do all of the above to ensure that they are set up on a long term basis not just a quick fix
- Create task lists of what we have achieved for future reference
- Provide plain English easy to use manuals
- Aim for our sessions to be enjoyable

We have also been contracted by local councils and libraries to provide presentations to their senior community groups and individuals.

In addition, we have recently worked with the Department of Broadband, hosting a complimentary presentation on CyberSecurity for Seniors and Over 50s in the Stonnington, Glen Eira and Bayside Communities – showing Seniors and Over 50s how simple it is to keep safe and in control online. We aim to continue these presentations on a regular basis.

Our tutoring, services and support cater for both the PC Windows and Apple MAC platforms and are designed specifically for Seniors and Over 50s. We work on all computer technology equipment, such as but not limited to desktops, laptops, tablets (ie. ipads), and phones.

