

Cybersafety education and training for seniors

Introduction

- 4.1 Lack of knowledge about the internet and how to be cybersafe online was identified in Chapter 2 as one of the main barriers preventing many seniors from being active online. Other parts of this report examine how technical solutions can provide some degree of protection against security threats. This chapter will look at the role of education and training in preparing seniors to be safe online and keeping them cybersafe into the future.
- 4.2 The risks experienced by seniors when using the internet are not significantly different to those experienced by anyone else, however what can be seen as unique to a significant number of seniors is their lack of knowledge about the internet. Dr Cassandra Cross told the Committee that:

Having not grown up with the technology or been exposed to it in the same way as younger generations have experienced, this can impact on their ability to use the internet safely and in some cases may contribute to their victimisation. While many seniors have an in-depth understanding of the internet, there are many more who do not have such knowledge. ...a lack of knowledge [can] create

fear of the unknown and an awareness of the risks posed by online fraud tends to exaggerate this fear.¹

- 4.3 Computer literacy in itself is not enough to ensure that seniors will be safe online. Lack of knowledge about cybersecurity can make seniors vulnerable to myths and scams. Cybercriminal activities such as phishing will continue to evolve and people will continue to be one of the weakest links in attempts to secure systems and networks. Therefore, 'user awareness and education and training are critical in mitigating many types of cyber threats.'²
- 4.4 The inquiry found that there is a substantial amount of cybersafety education available in various guises but it is mostly online and for a senior who is fearful of going online it could be hard to find the help that he or she needs, if indeed they even recognise that they do need knowledge about cybersafety.
- 4.5 Across Australia various groups have taken on the task of providing cybersafety education and training to seniors and the Committee is impressed by their efforts. From state and public libraries all around the nation, to Universities of the Third Age (U3As), computer groups, seniors' clubs and church groups, the Committee found a dedication, often by seniors themselves, to bringing all seniors 'up to speed' so they can safely enjoy the benefits of participating in the digital age.

How seniors prefer to learn

- 4.6 The Committee took a lot of evidence that seniors who are hesitant to go online prefer to learn about computers and cybersafety from their peers.
- 4.7 In most cases, where cybersafety education is offered by seniors' groups, it is delivered by seniors. Those who are learning see that others of their own age have succeeded in learning to use the technology safely, giving them confidence that they too can learn to be cybersafe:

If people have concerns like, 'Is it safe?' or, 'I'm old; I can't do it,' and all those sorts of things, if the person who is teaching them is a

1 Dr Cassandra Cross, *Submission 49*, p. 5.

2 Australian Securities and Investments Commission (ASIC), *Submission 46*, p. 6.

peer and has had those concerns and has overcome them, there is a level of comfort and identification with the person.³

- 4.8 The Committee heard that when seniors teach seniors they do so at a pace which works. Several witnesses said that when younger people teach seniors cybersafety, the pace is often too fast. Mrs Nancy Bosler, President of the Australian Seniors Computer Clubs Association (ASCCA), told the Committee that 'if a senior is motivated to use technology and can learn at their own pace, they are likely to succeed'.⁴ Once seniors are active online, then they are usually comfortable asking their children or grandchildren to solve their internet problems, but 'seniors who are not online appear to prefer to learn from a peer'.⁵
- 4.9 ASCCA estimates that more than 150 000 seniors have learned how to use a computer through its peer-assisted learning programs.⁶
- 4.10 At U3As around the nation senior volunteers tutor seniors in a variety of courses, including computer courses with cybersafety components. Seniors who attend U3A computer classes are often not initially confident that they can learn the technology but 'once they realise they are being taught by someone in their age group...they seem to relax'.⁷
- 4.11 The Communications Law Centre at the University of Technology in Sydney (CLC) said that senior Australians who are savvy internet users have an important role to play in creating a safer online environment for other seniors. Seniors who have years of experience online are well placed to engage with other seniors to give advice on how to navigate the internet and how to access online services, as well as providing advice on cybersafety. CLC said that many seniors are currently helping other seniors in this way.⁸

DBCDE / COTA NSW Peer Education Program

- 4.12 In recognition that many seniors prefer to be trained by their peers, the Department of Broadband, Communications and the Digital Economy

3 Ms Bonnie Simons, Senior Research Officer, Retirement and Ageing, Research and Policy Centre, Brotherhood of St Laurence, *Committee Hansard*, 18 May 2012, p. 22.

4 *Committee Hansard*, 23 March 2012, p. 18.

5 Mr Abul Rizvi, Deputy Secretary, Digital Economy and Services Group, Department of Broadband, Communications and the Digital Economy (DBCDE), *Committee Hansard*, 12 September 2012, p. 3.

6 ASCCA, *Submission 7*, p. 26.

7 Mrs Joyce Hocking (formerly Sheasby), *Committee Hansard*, 31 October 2012, p. 7.

8 The Communications Law Centre (CLC), University of Technology in Sydney, *Submission 31*, p. 3.

(DBCDE) recently provided funding to the Council on the Ageing in NSW (COTA NSW) to develop a peer education program. Called *Internet Safety: Be Confident Online*, the program trains seniors to deliver cybersafety education sessions to other seniors in a relaxed and informal setting. Mr Abdul Rizvi from DBCDE said that it is not so much about how to use the internet, but rather the program aims to alleviate the fears that make seniors avoid using the internet:

...[It] can be delivered with or without a computer wherever seniors meet – such as the local library, community hall or at regular group meetings. This gives the program a broad reach into the community allowing it to engage seniors who might not have a digital hub nearby.⁹

- 4.13 COTA NSW told the Committee that the Internet Safety: Be Confident Online program has three major objectives, which are:

...to collect older people's ideas and concerns in relation to cybersecurity, generate discussion to address any barriers and myths and to then introduce the older people to practices that increase security.¹⁰

- 4.14 COTA Tasmania is working with COTA NSW and has successfully trained peer educators in Tasmania using Internet Safety: Be Confident Online. COTA Tasmania's CEO Mrs Sue Leitch said:

COTA has been using the peer education model for a while now and it is very successful. It is where volunteers of the same age as the target groups are trained in a particular subject and then that goes out to regular groups of people that meet normally, so it is a safe environment for people to learn in.¹¹

Inter-generational cybersafety help

- 4.15 In addition to peer education, there is a role for young people to help seniors with cybersafety. The Australian Communications and Media Authority (ACMA) told the Committee:

[We] encourage young Australians to pass on their user knowledge and practices to older members of their family to ensure safety of their parents and grandparents in online environments. This not only affirms positive online practices and

9 Mr Rizvi, DBCDE, *Committee Hansard*, 12 September 2012, p. 2.

10 Council on the Ageing NSW (COTA NSW), *Submission 39*, pp. 1-2.

11 *Committee Hansard*, 7 August 2012, p. 3.

experiences of senior community members, but strengthens a young person's own knowledge (through the necessity for clear communication skills and reinforcement of their digital citizenship skills) and incidentally promotes close and respectful inter-generational family relationships.¹²

- 4.16 Young people might also play a role as cybersafety mentors to seniors and again, such a relationship could be beneficial to both parties. Dr Judith Slocombe CEO of the Alannah and Madeline Foundation said that:

Children from an eSmart school have the knowledge to become mentors to older Australians in the skills of using technology and already some eSmart schools are linking young people with seniors. Young people are often experts in the smart use of technology and even know how to use privacy and safety settings but sometimes lack the wisdom that makes them behave responsibly. Grandparents and other seniors in a child's life can play an important role here.¹³

Cybersafety education for the most vulnerable

- 4.17 The Committee heard from several witnesses that if all Australians are to have equal access to the opportunities of the internet, educational initiatives must reach those who are most vulnerable.¹⁴

- 4.18 In its submission to the inquiry, the Australian Federal Police (AFP) questioned whether the Government's messages about cybersafety are reaching the most vulnerable in the community, saying some of the cybersafety campaigns are now in their second or third iteration and, therefore:

We should question whether awareness is reaching across the entire community through all socio-economic and culturally and linguistically diverse aspects and age groups and therefore reaching the most vulnerable.¹⁵

12 Australian Communications and Media Authority (ACMA), *Submission 24*, p. 10.

13 *Committee Hansard*, 18 May 2012, p. 36.

14 See, for example, the CLC, *Submission 31*, p. 2.

15 Australian Federal Police (AFP), *Submission 20*, p. 5.

- 4.19 Commander Glen McEwen from the AFP told the Committee that the AFP 'plays a pivotal role in addressing cybercrime operationally and ensuring senior Australians have confidence in continued online engagement.'¹⁶
- 4.20 The South Australian Government expressed concern about vulnerable groups, such as Aboriginal people, older people from culturally and linguistically diverse backgrounds and older people living in rural and remote areas, not being able to keep up-to-date with new technology and ultimately becoming socially isolated from friends and family. It is, therefore, important that all seniors 'are provided the opportunity to develop the knowledge and confidence needed to use the internet effectively'.¹⁷

Cybersafety education for life

- 4.21 Everyone needs to continuously update their awareness of cybersafety practice. This means that everyone, including seniors, needs to be able to access up-to-date information and education on cybersafety, even if it is quite informal updating. Mr Alastair MacGibbon from the Centre for Internet Safety said cybersafety education 'needs to be generational, consistent and sustained'.¹⁸
- 4.22 Or, as Ms Andree Wright from ACMA put it:
- We are increasingly focusing on the notion of cybersafety education as something you need to equip you from the cradle to the grave in this day and age.¹⁹
- 4.23 Mrs Karen Harfield from the Australian Crime Commission (ACC) told the Committee that the next generation of seniors should reach that stage of their life fully confident about current technology so that they can use it to enhance their quality of life.²⁰

16 Commander Glen McEwen, Manager, Cyber Crime Operations, AFP, *Committee Hansard*, 13 March 2013, p. 2.

17 South Australian Government, *Submission 37*, pp. 3–4.

18 Mr Alastair MacGibbon, Co-Director, Centre for Internet Safety (CIS), University of Canberra, *Committee Hansard*, 14 March 2012, p. 8.

19 Ms Andree Wright, General Manager, Digital Economy Division, ACMA, *Committee Hansard*, 23 March 2012, p. 37.

20 Mrs Karen Harfield, Executive Director, Fusion, Target Development and Performance, Australian Crime Commission (ACC), *Committee Hansard*, 15 August 2012, p. 1.

Cybersafety education currently available for seniors

- 4.24 Most cybersafety education is currently being delivered as a component part of a 'computer course' or via one of the various government websites which offer cybersafety information and advice (see Appendix E).
- 4.25 As mentioned above, computer courses with cybersafety as a component are being delivered by a variety of organisations. Courses where cybersafety is the sole topic are few but they do exist, for example, the U3A in Toowoomba has recently added a cybersafety awareness short course to its program.²¹
- 4.26 Many seniors receive cybersafety training informally when receiving help from library assistants or friends, etc. Every day around the nation public libraries are offering practical help with:
- ...setting up email accounts, online banking, setting up mobile phones, completing government forms, accessing e-government information, applying for Centrelink benefits, etc...[while] passing on cybersafety training as they are doing so.²²
- 4.27 Libraries also provide one-on-one and group sessions on cybersafety for seniors but they are limited in what they can offer seniors by the amount of available resources.²³
- 4.28 Some of those seniors' groups, organisations and clubs around the nation which offer members cybersafety training and updates in various ways include:
- National Seniors Australia (NSA) which uses its national magazine to inform its members about scams and its 'IT column' educates its members about new technology.²⁴
 - Brisbane Seniors Online Association (BSOL) which offers its members training in the home on the learner's own computer, including a basic security assessment of the computer, 'for a reasonable and cost-effective annual membership fee'. BSOL has over 1,000 active members and no paid staff. Trainers are volunteers.²⁵

21 Mrs Hocking, *Committee Hansard*, 31 October 2012, p. 6.

22 Australian Library and Information Association and National & State Libraries Australasia (ALIA and NSLA), *Submission 6*, pp. 2, 4.

23 ALIA and NSLA, *Submission 6*, p. 3.

24 Ms Saunders, General Manager, Public Affairs, National Seniors Australia Ltd (NSA), *Committee Hansard*, 31 October 2012, p. 5.

25 Brisbane Seniors Online Association Inc.(BSOL), *Submission 34*, p. 1.

- The YOURLifeChoices website for seniors has over 61,500 subscribers to its e-newsletters and e-magazine which continuously update members with new information about technology and cybersafety.²⁶
 - ASCCA, in partnership with the AFP, delivers sessions to seniors who are active online about how they can protect their personal and financial information, use secure online banking and secure their wireless connections.²⁷
- 4.29 In Victoria, seniors who can afford it can have cybersafety training in their own home as part of an overall package to get them online. A Melbourne-based company assists seniors with a range of services including help to purchase affordable hardware and appropriate internet (and phone) plans, set-up in their home, ensuring the technology is secure and virus-free, providing one-on-one tutoring including cybersafety information, and ongoing IT support.²⁸ Ms Joanne Lambie told the Committee that:
- ... the best medium for teaching seniors, and ensuring knowledge retention and implementation is through one-on-one tutoring.²⁹
- 4.30 The Department of Veterans' Affairs has used its newsletter Vetaffairs on several occasions to publish articles to raise awareness in the veteran community of scams targeted at its clients.³⁰
- 4.31 Telstra runs the Telstra Connected Seniors program which helps seniors to learn more about technology, and how to engage more safely and securely online. Telstra says the program offers individual self-teach guides, fun interactive workshops, and also offers 'eligible community groups with the opportunity of funding to run successful training courses around technology'.³¹ The Telstra Connected Seniors website receives approximately 5000 unique visits each month.³²
- 4.32 The Telstra Connected Seniors program is, according to the South Australian Government, one of the few initiatives which provides training for seniors in using new technology, such as tablets and smartphones, to access the internet. Participants are provided with access to an iPad and instructional materials at sessions which are held across Australia. In

26 YOURLifeChoices website, e-newsletters and magazine, *Submission 38*, p. 4.

27 AFP, *Submission 20*, p. 5.

28 Ms Joanne Lambie, *Stay In Touch Pty Ltd, Submission 47*, p. 1.

29 *Stay In Touch, Submission 47*, p. 7.

30 Department of Veterans' Affairs, *Submission 30*, p. 2.

31 Telstra Corporation Ltd, *Submission 22*, p. 3.

32 Telstra Corporation Ltd, *Submission 22.1*, p. 2.

South Australia such sessions have been held in aged care facilities, among other venues.³³

- 4.33 In Queensland, the Carindale Police Citizens Youth Club launched its Seniors Online Security Project, which is a training package targeted specifically at seniors about online security issues. Five separate modules were developed on the topics of computer security, identity crime, social networking, fraudulent emails and internet banking. The key message in each module is that ‘no-one should send you an email asking for personal details’ and each module encourages people to think through the consequences of sending information or money. Rather than focusing on the ways in which a person can be targeted to send personal information or money, the training materials specifically focus on the sending of personal data or the transferral of money.³⁴
- 4.34 The Seniors Online Security Project is available to anyone and includes Powerpoint presentations. Dr Cassandra Cross told the Committee that feedback from seniors groups about the training material has been overwhelmingly positive, especially in terms of the content and how it is presented to seniors.³⁵
- 4.35 Government departments also play a significant role in helping seniors become cybersafe, offering – for those who are confident enough to use the internet – online training and cybersafety advice. For those not active on the internet, there are other government cybersafety initiatives. The various Australian Government cyber safety education and training initiatives are discussed later in this chapter.

Off-line cybersafety education for seniors

- 4.36 For those seniors who are not yet online information about cybersafety must be delivered using off-line methods. The Australian Human Rights Commission (AHRC) noted that:

Information about cyber safety needs to be extended to offline media platforms in order to reach older Australians who are not yet online and may have concerns about going online due to safety issues. Older Australians are still very loyal to traditional media platforms such as TV, radio and print.³⁶

33 South Australian Government, *Submission 37*, p. 12.

34 Dr Cassandra Cross, *Submission 49*, p. 7.

35 Dr Cassandra Cross, *Submission 49*, p. 8.

36 The Australian Human Rights Commission (AHRC), *Submission 2.1*, p. 3.

- 4.37 The Committee heard that given the shift to providing almost all information via government and commercial websites, the Government has a responsibility to educate everyone about the benefits of using information technologies extensively and ‘this education should balance the benefits against the risks, without unduly emphasising risk’.³⁷
- 4.38 When current affairs programs on television air reports highlighting scams and other cybersafety problems, these can help to raise awareness of cybersafety among seniors and ‘heighten their sense of caution’.³⁸ However, the Committee took evidence that there is a fine line between raising awareness and frightening seniors so that they fear the internet and refuse to learn how to use it.³⁹ Many witnesses said that positive messages along the lines of ‘you can learn how to be safe online’ are more productive.
- 4.39 It was suggested to the Committee that if short, targeted messages about cybersafety were shown as commercials on free-to-air television during ‘the soaps’ those messages would reach a large proportion of seniors who are not yet online.⁴⁰
- 4.40 Life Activities Clubs Victoria told the Committee that educational campaigns using traditional media to explain the benefits of the internet and to encourage people to use the available technologies:
- ... must preclude scaremongering. [They] must also emphasise the simplicity (and safety) of using these technologies and provide information on where basic skills can be acquired ... quite a few opportunities already exist, but are poorly promoted and consequently under-utilised.⁴¹

Incidental cybersafety education for seniors

- 4.41 Incidental learning can play an important role in helping seniors to become familiar and competent internet users. Dr Helen Kimberley from the Brotherhood of St Laurence said that this sort of learning would be

37 Life Activities Clubs Victoria Inc. (LACVI), *Submission 5*, p. 3.

38 WorkVentures Ltd, *Submission 33*, p. 4.

39 See, for example, Mr Lindsay Doig, President, LACVI, *Committee Hansard*, 18 May 2012, p. 14; Mrs Diana Edwards, Italian Australian Pensioners Welfare Association of Tasmania Inc. Day Centre, *Committee Hansard*, 7 August 2012, p. 2; COTA NSW, *Submission 39*, p. 1.

40 Mrs Hocking, *Committee Hansard*, 31 October 2012, p. 7.

41 LACVI, *Submission 5*, p. 2.

helped by 'an expansion of social inclusion programs that support people and assist them to come together'.⁴²

- 4.42 Seniors' groups which meet for purposes other than cybersafety education can be an important builder of ICT competence. Ms Bonnie Simons from the Brotherhood of St Laurence told the Committee that social venues such as craft groups, Men's Sheds or Neighbourhood Houses often offer activities which use the internet for information, techniques or technical patterns, so incidental cybersafety learning occurs as participants use the internet to take part in the activity.⁴³
- 4.43 The Brotherhood of St Laurence believes that while government support for skills development is very important, support and funding for social engagement opportunities is equally important to ensure that seniors have access to spaces where they can meet to discuss and share tips and advice about safe internet use.⁴⁴

Government cybersafety training initiatives

- 4.44 The Australian Government's cybersafety initiative is part of a whole-of-government initiative involving DBCDE, ACMA, the Commonwealth Director of Public Prosecutions (DPP) and the AFP. The current initiative is a continuation of the former government's 'Protecting Australian Families Online' initiative which was implemented in 2007-2008. Funding for the Cybersafety initiative was \$49 million over the four years 2009-2012.
- 4.45 Several Australian Government departments and agencies host informative cybersafety for seniors pages on their websites as do various State and Territory departments. The presentation and accessibility of websites with cybersafety information aimed at seniors was discussed in the previous chapter. This chapter is looking at what is available for seniors seeking cybersafety information.
- 4.46 DBCDE and the Department of Families, Housing, Community Services and Indigenous Affairs (FaHSCIA) both have a vast amount of information about cybersafety on their websites.
- 4.47 ACMA also has a vast amount of cybersafety information, although none of it is targeted specifically at seniors.

42 Dr Helen Kimberley, Principal Researcher, Research and Policy Centre, Brotherhood of St Laurence, *Committee Hansard*, 18 May 2012, p. 17.

43 Ms Simons, Brotherhood of St Laurence, *Committee Hansard*, 18 May 2012, p. 19.

44 Brotherhood of St Laurence, *Submission 13*, p. 8.

- 4.48 Additionally, government organisations such as the Australian Competition and Consumer Commission (ACCC) have informative publications about cybersafety on their websites.
- 4.49 The obvious problem is that if seniors are not online then they will not see, and are probably unaware of, the wealth of available information and where to find it.
- 4.50 While all Governments have made a concerted effort to educate young Australians about cybersafety, reaching seniors who are not active online to educate them about cybersafety has been less ubiquitous and presents particular problems:
- The use of State education resources and popular internet programs makes the dissemination of information [to young people] relatively easy compared to doing so for senior Australians. The difficulty is that to gain access to useful information about cybersafety one has to use the internet so it becomes a “chicken and egg” situation.⁴⁵
- 4.51 Specific government cybersafety training initiatives are discussed below.

DBCDE's cybersafety training

- 4.52 DBCDE is the lead department in cybersafety education for all Australians. It hosts the Stay Smart Online website which is the Government's cyber security website designed to help everyone understand cyber security risks and to educate home and small business users on the simple steps they can take to protect their personal and financial information online.⁴⁶
- 4.53 National Cyber Security Awareness Week is one of DBCDE's key awareness-raising initiatives. Each year the week is held in partnership with industry, consumer and community groups and all levels of government. Mr Rizvi said that DBCDE works closely with ASCCA during the week to ensure it has a focus on senior Australians.⁴⁷
- 4.54 Additionally, DBCDE uses Seniors Week to promote messages to seniors on the Stay Smart Online website, as well as through a range of articles, promotional material and other activities.⁴⁸

45 Legacy, *Submission 10*, p. 2.

46 DBCDE, <www.staysmartonline.gov.au/about> viewed 5 February 2013.

47 Mr Rizvi, DBCDE, *Committee Hansard*, 12 September 2012, p. 1.

48 Mr Rizvi, DBCDE, *Committee Hansard*, 12 September 2012, p. 1.

- 4.55 DBCDE's Digital Hubs program (see Chapter 2) helps local communities gain the skills needed to maximise the expected benefits provided by the National Broadband Network. The program is providing local residents with training in digital literacy skills, including cybersafety and security. The hubs have a focus on people who have yet to engage online and seniors are one of the target groups for the program.
- 4.56 A new website called Internet Basics has been developed to assist the digital hubs deliver the training. It provides introductory information and training for people with little or no experience with the internet to enable them to engage online safely and securely. A number of senior Australians helped to develop the website.⁴⁹
- 4.57 At the digital hubs, a DBCDE staff member will sit with any senior who has never used a computer and help them to get started in a 'very hands-on way'. Mr Rizvi told the Committee:
- Once seniors are familiar with the basics of getting online they can then participate in seminars on specific online topics at these hubs. Each of these seminars generally has a component on cybersafety and security. For example, if they are attending a seminar on online shopping they will have as a dimension of that seminar how to remain safe whilst they shop online.⁵⁰
- 4.58 DBCDE told the Committee it has received very positive feedback from seniors who have used the Internet Basics website and participated in the training to develop digital literacy skills.⁵¹
- 4.59 The Cybersafety Help Button on DBCDE's website is focussed on children and young people but has information for everyone, providing internet users with easy online access to a range of cybersafety and security information and assistance.
- 4.60 The Easy Guide to Socialising Online can be accessed using the Cybersafety Help Button. It provides cybersafety information about social networking sites, search engines and online games and gives instructions on how to report cyberbullying, abuse and inappropriate content on sites, as well as clear information on how to adjust privacy settings and tips on how to stay safe when using a social media site.⁵²

49 Mr Rizvi, DBCDE, *Committee Hansard*, 12 September 2012, p. 1.

50 Mr Rizvi, DBCDE, *Committee Hansard*, 12 September 2012, p. 1.

51 Mr Rizvi, DBCDE, *Committee Hansard*, 12 September 2012, p. 1.

52 Mr Rizvi, DBCDE, *Committee Hansard*, 12 September 2012, p. 2.

Broadband for Seniors Initiative

- 4.61 In 2008 the Australian Government committed \$15 million to its Broadband for Seniors Initiative, which is run by FaHSCIA. The initiative set-up 2,000 free internet kiosks across Australia in community centres, retirement villages, ex-service organisations and various seniors clubs. In 2011 a further \$10.4 million over four years was committed to support the kiosks and to assist seniors to develop skills in technology.
- 4.62 Trainers and tutors are available at the kiosks to assist people over 50 to develop computer and internet skills so they become comfortable using the internet and sending emails. All seniors are welcome to use the kiosks to improve their computer skills whether or not they are connected to the internet at home.⁵³
- 4.63 At the kiosks, seniors receive access to training materials including an online development course so that they can learn at their own pace, particularly on their computers at home. Training courses were designed with the unique learning needs of seniors in mind and are easy to use – even for those who have never used a computer before.⁵⁴
- 4.64 Guidance and on-going support is provided in a friendly face-to-face environment by volunteer tutors on topics such as how to email and surf the internet, how to use Skype, and how to stay safe online. However, volunteers are not permitted to teach how to access internet banking, complete online shopping, or any other activity where the participant needs to disclose personal or financial information.⁵⁵
- 4.65 If volunteer tutors are not permitted to provide financial training, seniors may be left with a gap in their knowledge, for example, they need to learn what information is safe to provide on the internet, which organisations should be provided with personal and private information and in which context this information should be provided. The South Australian Government suggested that other avenues, such as external facilitators, could be pursued to provide this training at the kiosks in a safe manner.⁵⁶
- 4.66 Feedback to FaHSCIA about the kiosks has been extremely positive. Seniors who have been trained at the kiosks have told FaHSCIA:
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53 Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA), <www.fahcsia.gov.au/our-responsibilities/seniors/programs-services/broadband-for-seniors> viewed 8 January 2013.

54 FaHCSIA, <www.fahcsia.gov.au/our-responsibilities/seniors/programs-services/broadband-for-seniors> viewed 8 January 2013.

55 South Australian Government, *Submission 37*, p. 13.

56 South Australian Government, *Submission 37*, p. 13.

... [they] now having the confidence to chat to family online, surf the internet, send emails and even join social media sites such as Facebook and Twitter.⁵⁷

- 4.67 In late 2012 FaHSCIA launched the Broadband for Seniors website which provides many resources including, as noted in the previous chapter, a telephone helpline number for seniors who want to speak to a person about cyber safety concerns or to report a cybercrime. The need for a telephone helpline number for seniors who want to speak to a person about cyber safety concerns was raised during the course of the inquiry by several witnesses.⁵⁸
- 4.68 On the Broadband for Seniors website there is a direct link to the DBCDE Cyber Safety Help Button and links to other cybersafety resources, as well as free online training and a list of organisations that currently host a Broadband for Seniors kiosk.

ACMA's Cyber[smart] website

- 4.69 ACMA hosts an informative website called Cyber[smart] on which cybersafety information specifically targets 'Young kids', 'Kids', 'Teens', 'Parents', 'Libraries' and 'Schools'. While not specifically targeting 'Seniors', they can find a lot of useful information about cybersafety on the website.
- 4.70 ACMA has been researching cyber issues and delivering cyber-related education programs for more than 10 years. Cyber[smart] provides critical information on risks including online scams, malware, hacking and identity theft. This information gives practical steps to take with privacy, reporting mechanisms, passwords and security software, to assist in recognising and minimising online risks (see next chapter for more about ACMA).⁵⁹

SCAMwatch

- 4.71 SCAMwatch is a website run by the ACCC (see next chapter for more about the ACCC). SCAMwatch provides information to consumers and small businesses about how to recognise, avoid and report scams.

57 FaHCSIA, <www.fahcsia.gov.au/seniors/news/2012/new-broadband-for-seniors-website-now-live> viewed 29 January 2013.

58 See for example: YOURLifeChoices website, newsletters and magazine, *Submission 38*, p. 4.

59 ACMA, *Submission 24*, p. 10.

4.72 The SCAMwatch website notes that many scams originate overseas or take place over the internet, which makes them very difficult to track down and prosecute. The ACCC warns that if people lose money to a scam, it is unlikely that they will be able to recover the loss. The ACCC publishes the website to help consumers recognise and prevent scams.⁶⁰

MoneySmart

4.73 MoneySmart is hosted by the Australian Securities & Investments Commission (ASIC). MoneySmart provides, among other information, information on scams and bad value investments. The MoneySmart consumer website has a section dedicated to 'people over 55'.⁶¹

4.74 ASIC has a statutory mandate to promote the confident and informed participation of investors and consumers in the financial system (see next chapter for more about ASIC).

4.75 The information on the MoneySmart website can also be accessed for free by calling ASIC's 'infoline' number (1300 300 630). Infoline staff will assist people by talking through any general issues and will also post (free of charge) MoneySmart information if requested.⁶²

Suggestions for future cybersafety education and training

4.76 The Committee heard from various stakeholders about the key elements of effective cybersafety education. While each group's key elements are worded in different ways, basically they each have come to similar conclusions about cybersafety education for seniors.

4.77 Through its Connected Seniors program Telstra has identified that seniors have the following preferences for learning about cybersafety:

- they require programs that practically demonstrate the relevance of using the internet;
- that training and demonstrations need to be kept simple and straightforward;
- they prefer to be trained in smaller groups, with lots of opportunity to practice – and then return for more follow-up training;
- they are concerned about cybersafety and consequently are reluctant to transact online; and

60 Australian Competition and Consumer Commission (ACCC), <www.scamwatch.gov.au/content/index.phtml/itemId/693900> viewed 5 February 2013.

61 ASIC, *Submission 46*, p. 3.

62 ASIC, *Submission 46*, p. 3.

- viruses and scams are an increasing concern.⁶³
- 4.78 ASCCA told the Committee that it has identified the four key elements for effective seniors' cybersafety education as:
- informing people but not by terrifying them;
 - funding community learning;
 - providing information at the point of purchase for computers;
 - making sure that learning is available without it having to be formal or obvious.⁶⁴
- 4.79 COTA NSW said the following three learning stages will help seniors to become cybersafe:
- a community awareness program to reduce fear and showcase benefits;
 - support provided to access computers and the internet; and
 - further education programs to increase knowledge and skill.⁶⁵
- 4.80 When seniors are first venturing into the cyber world, they need cybersafety training which starts right at the beginning. Ms Lambie said that many seniors who are not active online do not even know that they should have a password on their computer, or:
- ... 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. ... Seniors who have never used a computer before do not know this and leave themselves exposed.⁶⁶
- 4.81 The South Australian Government noted that most cybersafety training is quite narrowly focussed on training seniors to be safe and secure on the internet for limited purposes such as general browsing and checking email, whereas broader training could encourage more seniors 'to use more complex online services, such as e-banking and potentially e-health'.⁶⁷
- 4.82 The Committee received many suggestions about additional cybersafety training and education needs, especially about the need for a 'one-stop shop' to be created between government and industry, 'where all Australians, including those of mature age can feel confident and

63 Telstra Corporation Ltd, *Submission 22.1*, p. 2.

64 ASCCA, *Submission 7*, p. 9.

65 COTA NSW, *Submission 39*, p. 6.

66 Ms Lambie, Stay In Touch Pty Ltd, *Submission 47*, p. 4.

67 South Australian Government, *Submission 37*, p. 2.

comfortable about both reporting cybercrime and asking questions related to Cybersafety'.⁶⁸

- 4.83 This 'Cybersafety Centre' would need both an online presence and a widely promoted telephone number:

...with phones manned by trained specialists sympathetic [to] and aware of the needs of older Australians. An exclusive use of methods of reporting which require internet expertise will miss significant sections of the target audience. Basic education and general advertising on cybersafety also needs to be provided through this centre.⁶⁹

- 4.84 The Centre for Internet Safety (CIS) said that an amalgamation of the cybersafety efforts of ACMA, DBCDE and the ACCC under one Office of Cyber Security would be a positive step for cybersafety education.⁷⁰

- 4.85 Legacy suggested that a dedicated phone number for seniors to use if they have cybersafety concerns is needed:

... a national Australian based telephone call centre to assist senior Australians understand the nature of the risks and threats in accessing information and communications technology would be of advantage.⁷¹

- 4.86 As mentioned above, in late November FaHSCIA launched its Broadband for Seniors website which includes a dedicated cybersafety telephone number which seniors can phone to ask any questions about cybersafety. It has been reported to the Committee that the helpline has been busy since its introduction, receiving at least 20 phone calls a day and the number of calls has been much higher on many days.⁷²

- 4.87 The Committee heard from many witnesses that more advertising on traditional media is needed to alert seniors to cybersafety awareness. Legacy said that government programs on cybersafety aimed at seniors are effective and informative for those seniors who have the confidence and knowledge to use the internet to access the information:

However, what is required is a clear broad-based campaign in both print media and national TV to inform senior Australians of

68 See, for example, YOURLifeChoices website, newsletters and magazine, *Submission 38*, p. 4; Legacy, *Submission 10*, p. 2.

69 YOURLifeChoices website, newsletters and magazine, *Submission 38*, p. 4.

70 Centre for Internet Safety (CIS), *Submission 26*, pp. 7-8.

71 Legacy, *Submission 10*, p. 2.

72 Pers. Comm. with Broadband for Seniors Helpline Operator, 13 February 2013.

both the advantages of internet use and the resources available to them and how best to use these resources to ensure cyber safety.⁷³

- 4.88 The National People with Disabilities and Carer Council emphasised the need to include older people with disability in future cyber education initiatives.⁷⁴
- 4.89 The Federation of Ethnic Communities' Councils of Australia said government must put in place clear strategies for digital literacy training and digital access opportunities for seniors from culturally and linguistically diverse backgrounds.⁷⁵
- 4.90 Telstra said that there is need for a coordinated public education campaign that will enable seniors to better identify the risks of undertaking online transactions.⁷⁶ A taskforce approach, according to Telstra, is needed to help drive a campaign of cybersafety education and awareness amongst seniors. This 'would be an essential element of any effective strategy to improve the nation's ability to manage cybersafety'.⁷⁷
- 4.91 Ms Catherine Walpole from the U3A (Hobart) said that while most training is aimed at people being online on personal computers, more and more people are online using iPads, tablets, smartphones and other devices and this should be reflected when designing training programs.⁷⁸
- 4.92 Ms Carol Bennet from the Consumers Health Forum of Australia suggested that in addition to providing education about scams, education should also include general guidance to seniors about how to consider the credibility of the information that seniors find online.⁷⁹
- 4.93 Ms Wright from ACMA believes 'people do not want a wealth of theoretical information. They want some helpful tools that ensure positive behaviour and good results'.⁸⁰
- 4.94 NSA recommended that a website designed specifically for older people, along the lines of ACMA's Cyber[smart] site, be created in tandem with a telephone hotline for those not yet confident in using web-based

73 Legacy, *Submission 10*, p. 2.

74 National People with Disabilities and Carer Council, *Submission 27*, p. 2.

75 Federation of Ethnic Communities' Councils of Australia, *Submission 40*, p. 3.

76 Telstra Corporation Ltd, *Submission 22*, p. 3.

77 Telstra Corporation Ltd, *Submission 22*, p. 3.

78 Ms Catherine Walpole, Database Officer, University of the Third Age, U3A (Hobart), *Committee Hansard*, 7 August 2012, p. 13.

79 Ms Carol Bennet, CEO, Consumers Health Forum of Australia, *Committee Hansard*, 19 September 2012, p. 1.

80 Ms Wright, ACMA, *Committee Hansard*, 23 March 2012, p. 37.

information.⁸¹ The Committee believes this recommendation has been satisfied by the introduction of the Broadband for Seniors website.

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.**

Research into appropriate cybersafety education

4.95 There has been a limited amount of research done by various bodies on how best to train seniors for cybersafety. Some departments and other bodies have conducted surveys about different aspects of being online, including questions relating to awareness of cybersafety.⁸²

4.96 Dr Rick Brown from the Australian Institute of Criminology (AIC) told the Committee that the AIC is committed to conducting high-quality research in relation to cybercrime:

Where cybersafety for senior Australians is concerned, the AIC recognises the need for research to ensure that prevention activities are suitably targeted to specific age groups. Prevention activities should also be rigorously evaluated in order to develop best practice, ensure resources are being used appropriately and determine that activities are meeting their intended goals. In addition, research that identifies the nature and extent of cybercrime can be used to inform resource allocation, compile intelligence, raise awareness and identify trends. To achieve this,

81 NSA, *Submission 29*, p. 2.

82 See for example: ACMA's *Australia's progress in the digital economy: Participation, trust and confidence*, <www.acma.gov.au/WEB/STANDARD/pc=PC_600063> viewed 11 February 2013.

the AIC has proposed in its submission to the committee a national cybersecurity monitoring program.⁸³

- 4.97 Dr Cross from the Queensland University of Technology conducted extensive research focused on the problem of online fraud victimisation, particularly as it relates to seniors, while she worked with the Queensland Police Service. As a result of her years of research on this topic, Dr Cross makes some clear suggestions about where the focus of cybersafety education should be. She believes that the focus of cybersafety education should be on how to avoid becoming a victim rather than on describing every possible scam. This is further discussed under 'Overseas cybersafety education initiatives' below.⁸⁴
- 4.98 A comprehensive report funded by the Department of Health and Ageing about rural seniors and technology was published recently by the Murray Mallee Aged Care Group and the University of Adelaide. Called 'Linking Rural Older People to Community through Technology', the project was a three year, five phase project, which included two pilot projects that utilised laptops and iPads to strengthen community connections for older people in the rural Murray Land regions of South Australia.⁸⁵ While this report is not about cybersafety *per se*, it has a lot of information about attitudes to technology, methods of learning and uses for new technology including social networking, specifically as these relate to seniors in rural areas.
- 4.99 ACMA told the Committee that there remains a need for a detailed exploration and identification of the online risks and threats to seniors including which, if any, specific groups of senior Australians may be particularly vulnerable. Such research would be an important element in developing successful cyber education campaigns aimed at senior Australians and critically, it would provide an understanding of how and where to target awareness and education initiatives for senior Australians.⁸⁶

83 Dr Rick Brown, Deputy Director (Research), Australian Institute of Criminology (AIC), *Committee Hansard*, 10 October 2012, p. 2.

84 Dr Cassandra Cross, *Submission 49*, p. 6.

85 Murray Mallee Aged Care Group Inc. and University of Adelaide, *Linking Rural Older People to Community through Technology*, August 2012, <www.murraymallee.org.au/pages/special-projects/linking-rural-older-people-to-community-through-technology.php> viewed 1 December 2012.

86 ACMA, *Submission 24*, p. 8.

Targeting cybersafety training appropriately

4.100 The Committee took a lot of evidence about the need to target cybersafety messages appropriately. The AHRC said that senior Australians who are not active online or who are hesitant about using the internet need targeted and effective opportunities to become confident internet users:

Access to computers and internet training is only the first part of ensuring cybersafety for older Australians. The second is to ensure that users are aware of potential cyber risks and can take action to maintain their security online. ... Evidence suggests that more targeted initiatives are required to engage segments of the aged population that do not respond to current programs.⁸⁷

4.101 Mr Michael O'Neill from NSA said that there is a lot of material produced for older Australians about cybersafety but the emphasis seems to be on large glossy booklets and publications. While these are useful, many seniors will not read such detailed publications but they would be likely to respond to brief, targeted simple messages about cybersafety.⁸⁸

4.102 Mr O'Neill went on to say that the bulk of material being published about cybersafety does 'not focus enough on vulnerable consumers' nor does it resonate with older people who have not grown up with the technology.⁸⁹

4.103 Evidence taken throughout the inquiry indicates there is a need for appropriately targeted cybersafety education programs for all seniors but particularly for vulnerable seniors, such as Aboriginal seniors, seniors from culturally and linguistically diverse backgrounds and seniors living in rural and remote areas.⁹⁰

Overseas cybersafety training initiatives

4.104 ACMA told the Committee that internet safety measures overseas to date have generally been targeted at the needs of children and adults with a comparatively limited number of cyber education initiatives targeted specifically at seniors – as has been the situation in Australia.⁹¹

87 AHRC, *Submission 2*, pp. 4, 8, 11.

88 Mr Michael O'Neill, CEO, NSA, *Committee Hansard*, 31 October 2012, p. 2.

89 Mr O'Neill, *Committee Hansard*, 31 October 2012, p. 4.

90 See for example: South Australian Government, *Submission 37*, pp. 3-4; and AFP, *Submission 20*, p. 5.

91 ACMA, *Submission 24*, p. 9.

4.105 A recent study commissioned by ACMA surveyed cybersecurity awareness-raising and educational initiatives in 11 international jurisdictions. None of the 68 international campaigns which were examined in the study focused solely on seniors and only eight campaigns (or 12 per cent) included information tailored for senior consumers. ACMA found a deliberate focus overseas by government and industry on the cybersafety needs of children, their families and schools.⁹² Key findings included:

- The dominant tools used in most campaigns were basic websites and publications. The proportion of campaigns employing interactive tools such as games and quizzes was quite low. The proportion of campaigns that included a reporting or counselling service was very low.
- Government organisations (either departments or regulators) were the dominant ‘host’ of the campaigns, although consortiums that included the private sector were also common. A smaller number of campaigns were hosted by the community sector.
- The topics covered in the campaigns were quite diverse – no single topic appeared in a majority of campaigns.⁹³

4.106 The Committee took evidence about cybersafety prevention messages in Canada where the focus is on ‘what [potential victims] do in that moment, when asked to send money or personal details’⁹⁴ rather than the traditional focus on the many ways in which fraud can occur, as is mostly the case in Australia:

Currently, our prevention messages around fraud and online security in general ... are primarily concerned with the large variety of ways in which a person can be approached. The problem with this method is that there are an infinite number of ways in which a potential victim can be targeted. Prevention messages and awareness campaigns will struggle to remain current and relevant, as criminals modify and refine their approach methods on a daily basis.⁹⁵

92 ACMA, *Submission 24*, p. 9.

93 *An Overview of International Cyber-Security Awareness Raising and Educational Initiatives. Research Report commissioned by the Australian Communications and Media Authority*, <www.acma.gov.au/webwr/_assets/main/lib310665/galexia_report-overview_intnl_cybersecurity_awareness.pdf> viewed 6 February 2013.

94 Dr Cassandra Cross, *Submission 49*, p. 6.

95 Dr Cassandra Cross, *Submission 49*, p. 6.

4.107 Dr Cross told the Committee that central to every online fraud is the transfer of money or the sending of personal information. What the potential victim does when asked to send money or personal details is crucial and the effectiveness of all prevention messages and awareness campaigns culminate in that moment. Therefore, it is how to act when requested to transfer money or send personal details that should be the focus of future prevention messages about online fraud.⁹⁶

The cost of training

4.108 There are two aspects to the cost of training which were presented to the Committee. One is that many seniors cannot afford to pay for cybersafety training and the second is that the public libraries and the many voluntary groups that teach cybersafety at no cost, are all constrained in what they can offer by their available funds.

4.109 The Committee heard that many seniors are likely to avoid spending any more than necessary if they seek out cybersafety training:

There is a clear need for [cybersafety training] and government has a role to ensure seniors are not excluded from [available training] simply because they cannot afford high-cost ... services.⁹⁷

4.110 During the course of the inquiry many voluntary providers of cybersafety training to seniors said that education delivered by voluntary groups costs money. Mrs Hocking told the Committee:

Education directed at such a large number of Australians requires money If government considers providing funds to allow the voluntary groups to expand, they are generally only looking at capital expenditure for the group as all tutors and committee members are volunteers. ... funds could be used to develop courses in cyber safety and related topics for Australian seniors.⁹⁸

4.111 The public and State libraries associations told the Committee that they are 'in a unique position to ... assist seniors with internet and cybersafety training' but although they are experiencing an ever-increasing demand for the help they offer seniors, they struggle to fund the services and are limited in what they can offer by the funds they have available.⁹⁹

96 Dr Cassandra Cross, *Submission 49*, p. 6.

97 LACVI, *Submission 5*, p. 4.

98 Mrs Hocking, *Submission 45*, p. 2.

99 ALIA and NSLA, *Submission 6*, p. 3.

- 4.112 ASCCA told the Committee that increased funding is also needed by community groups which teach computer literacy for daily living skills:

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 all business and community sectors relying more heavily than ever on ICT for disseminating and seeking information, daily living skills, business transactions and even socialisation of those who are not computer literate will be severely affected.¹⁰⁰

- 4.113 BSOL strongly supports the ASCCA recommendation for the provision of funding to seniors' computer clubs. BSOL said that while seniors helping seniors is a most effective medium, most community groups struggle to provide up-to-date training facilities.¹⁰¹
- 4.114 The Committee notes that many seniors groups around the country are playing an important role in training seniors in cybersafety. Governments may wish to consider new and innovative measures to support the valuable work of these voluntary groups.

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.

Concluding comments

- 4.115 The Committee found that across the nation there are numerous community groups doing a heroic job teaching seniors how to be cybersafe. These groups are usually staffed by volunteers who are often seniors themselves. The courses help seniors to gain the necessary skills and to become confident enough to enjoy being active online.

¹⁰⁰ ASCCA, *Submission 7*, p. 8.

¹⁰¹ BSOL, *Submission 34*, p. 2.

- 4.116 Seniors' groups are also playing an important role keeping their members who are already active online up-to-date about cybersafety issues.
- 4.117 Public and State libraries around the nation are also doing an excellent job providing internet assistance and training for seniors across a range of technologies while providing both formal and informal cybersafety training.
- 4.118 Libraries and many of the volunteer groups which teach cybersafety as a part of computer classes demonstrated to the Committee their need for increased funding to allow them to continue the work they are doing and to meet the ever-increasing demand by seniors for cybersafety education.
- 4.119 The Committee recognises that various government departments, particularly DBCDE, are increasingly providing online cybersafety information for seniors and the Committee was pleased to see the launch of the FaHSCIA cybersafety telephone helpline for seniors because the need for a helpline service was spoken about by many stakeholders during the inquiry.
- 4.120 The Committee found that the free internet kiosks supported across Australia by FaHSCIA in community centres, retirement villages, ex-service organisations and various seniors clubs are providing a popular and valuable internet and cybersafety training service to seniors.
- 4.121 The last word about the value of educating seniors to be confident, cybersafe internet users goes to Mrs Bosler from the ASCCA:

Once a person can really start using the internet and feel confident in using it, the world opens up for them. It is really amazing.¹⁰²

102 *Committee Hansard*, 23 March 2012, p. 17.