



Brotherhood  
of St Laurence

Working for an Australia free of poverty

# Submission to the Inquiry into Cybersafety for Senior Australians

Brotherhood of St Laurence

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Brotherhood of St Laurence  
67 Brunswick Street  
Fitzroy Vic. 3065

ABN 24 603 467 024

[www.bsl.org.au](http://www.bsl.org.au)

For further information or to discuss this submission, please contact:

Helen Kimberley  
Principal Researcher, Retirement and Ageing  
Brotherhood of St Laurence  
Email: [hkimberley@bsl.org.au](mailto:hkimberley@bsl.org.au)  
Phone: (03) 9483 1306

## Summary

The rapid increase in internet use among senior Australians is exposing increasing numbers of people to cyber risk. While many of these risks apply to people of all ages, there are some particular factors that render many senior Australians more vulnerable.

Our response to the inquiry's terms of reference is couched in the understanding that the majority of senior Australians, especially those whose occupations did not require internet access or those who have been out of the workforce for a considerable time post retirement, have very limited understanding of the internet and very low levels of skills for its use. While changes to law may increase cybersafety, the best safeguards lie in changes to policy and practice. If cybersafety of senior Australians is to be achieved, changes need to include the following:

- The rollout of the National Broadband Network (NBN) will increase the amount of information available on line and on line only. Resources are needed to ensure that all senior Australians have affordable access to the internet at home.
- Universal, affordable access to internet training and support needs to be provided in accordance with adult learning principles that take account of the variety of learning preferences and styles of the diverse population of senior Australians.
- Literacy levels among senior Australians are low compared with other age groups. Australia needs a national policy on later life learning, accompanied by increased resources for later life learning which would include improving basic literacy skills of all types—prose literacy, document literacy, numeracy, problem solving and health literacy as well as IT literacy.
- Much useful learning is incidental, acquired in the course of those parts of day-to-day life spent with other people. Increased resources are needed to enable socially isolated senior Australians to be integrally connected into the fabric of society through affordable social engagement opportunities with appropriate transport options.
- Obligations should be placed on entities such as banks and utilities providers to protect customers from phishing in their names through participation in systems such as DMARC (Domain-based Message Authentication, Reporting and Conformance) recently developed by a partnership of 15 major technology and finance companies in the USA including Google and Facebook.

# 1 Introduction

Thank you for the opportunity to make a submission to the Inquiry into Cybersafety for Senior Australians.

## The Brotherhood of St Laurence

The Brotherhood of St Laurence (BSL) is a large not-for-profit organisation whose mission is to create an inclusive, compassionate, just, prosperous and sustainable society. In promoting social inclusion the Brotherhood takes a life-course approach to research, policy and service delivery, with special emphasis on four life transitions—the early years, from school to work, in and out of work, and retirement and ageing—together with three cross-cutting themes—financial inclusion, climate change and taxation. A key strategy is the integration of research and practice. Services include:

- retirement and ageing services
- children's services
- employment services
- education and training programs
- financial inclusion programs.

This submission draws on our experience of delivering programs to support and assist senior Australians in computer and internet use as well as formal evaluations of a number of ICT programs for seniors for the Victorian Government.

### Programs

- iPad Essentials Training Course (in progress)
- Chelsea Seniors ICT Access Project (project partner) (2010–11)

### Evaluations

- Evaluation of the CALD Senior Surfers Project (Department of Planning and Community Development 2009)
- Evaluation of the Chelsea Seniors ICT Access Project (Department of Planning and Community Development 2011)
- Evaluation of the Carlton Online Opportunities and Learning Project (Department of Planning and Community Development, due for completion August 2012)

## Access and use of information and communication technology

Information technology provides ever-expanding opportunities to communicate, gather information, seek employment, conduct personal business and access services. While use and ownership of personal computers and the internet in Australia are increasing, significant segments of the population are still excluded. With regard to income levels, in 2008–09, 53% of Australian households with an income below \$40,000 had a home computer, compared with 83% of households with an income between \$41,000 and \$80,000; and 43% of households with an income below \$40,000 had access to the internet, compared with 76% of households with an income

between \$41,000 and \$80,000. (The difference was even more pronounced in the higher income households for both computer ownership and internet access)<sup>1</sup>.

Our response to the inquiry's terms of reference is couched in the understanding that the majority of senior Australians, especially those whose occupations did not require internet access or those who have been out of the workforce for a considerable time post retirement, have very limited understanding of the internet and very low levels of skills for its use. This engenders considerable anxiety even among those who are keen to avail themselves of its benefits, particularly email, Skype and information gathering. Thus, while senior Australians by and large face the same risks as all internet users, these risks are intensified by their lack not only of ICT literacy (the knowledge and skills required to use the internet) but also of what might be called ICT savvy, that tacit knowledge that younger Australians acquire through immersion in the cyberworld through education, at work and in their social milieu.

## 2 Response to terms of reference

<p><b>(a) The nature, prevalence and level of cyber-safety risks and threats experienced by senior Australians</b></p>
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Like all internet users, senior Australians can be exposed to a range of cybersafety risks. However, in the face of their lower levels of ICT literacy and greater discomfort in cyberspace, these risks may pose a more salient threat to them than to other who are more experienced with the technology and acculturated to the cyberworld. Such risks include:

- threats to the integrity of the computer operating system as a result of inadvertently downloading a virus when visiting an unsafe website
- exposure to financial exploitation or fraud through responding to a request for information from an apparently legitimate source or to an attractive but deceptive financial inducement which places their economic and financial security at risk
- exposure to identity theft which can have immediate and long-term financial implications and can also have a deleterious impact on a person's reputation if their identity is used to commit fraudulent or illegal acts
- exposure to threats to their personal safety if an individual has disclosed personal information to strangers, for example on social networking or internet dating sites.

With regard to financial risk and identity theft, email is the most common way that internet users are approached. 'Phishing', the term used to describe many of these approaches, is designed to capture personal and financial information which can be used to access bank accounts and credit cards for direct fraud, or to gain personal information for the purpose of identity theft.

Phishing emails take many forms. They may be a notification of a lottery win, advice of a bequest or inheritance or requests to act as an intermediary to transfer funds from an overseas country in return for a small commission. Many of these scams ask the recipient to forward bank account or credit card details so that funds can be deposited. Other emails may appear to be advice from the

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<sup>1</sup> Australian Bureau of Statistics, *Household use of information technology 2008–09*, Cat. no. 8146.0, ABS, Canberra, 2009.

user's bank about a possible security risk, with a request for the user to forward bank account details for verification. Where the purpose is gathering information for identity theft, the recipient may be asked to respond to an email to verify their tax file, passport or driver's licence number, or other personal information such as date of birth.

While those responsible for these scams are not necessarily directly targeting senior users, the way that older users understand and respond to these unsolicited approaches may differ from the response of more risk-alert younger users. Many phishing emails purport to be from organisations which have long-established, reputable profiles in the community or are known to the recipient. A culture of trust in these organisations built up over many years can lead people to believe that these requests are genuine. When combined with many senior Australians' relative unfamiliarity with the internet and its complexities and pitfalls, their inadequate or basic computer skills and rudimentary internet troubleshooting skills, this type of illegal activity can cause problems for older internet users.

The Australian Bureau of Statistics conducted a survey of overall personal fraud in 2007. With regard to phishing or the solicitation of information, the survey reported that 57,800 Australians had responded to these types of emails, with 19.3% of respondents aged over 55. In addition, 124,000 Australians were victims of identity theft, with 14.6% aged over 55, which represents a victimisation rate of 1.8% for this age group<sup>2</sup>.

<p><b>(b) The impact and implications of those risks and threats on access and use of information and community technologies by senior Australians</b></p>
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Being a victim of financial fraud or identity theft can have wide-ranging and long-term impacts on senior Australians. In addition to the impact on their financial position, it can also have an impact on their personal wellbeing, in terms of their ability to trust others and their perception of their future safety and security.

Many older internet users are reluctant to use internet banking or other online services because of their concerns about the lack of security of their financial information or access to bank accounts and credit cards. While the perceived risk of undertaking these activities may be greater than the actual risk if caution is exercised and precautions taken, nevertheless many older users and future users may be deterred from using the internet for these types of activities. The perception of risk and ensuing anxiety is increased by the low levels of income and assets held by many senior Australians, especially those on disability benefits and age pensions.

The ABS 2010–11 *Survey of household use of information technology*<sup>3</sup> revealed that while 71% of people aged 55–64 had used the internet in the previous 12 months, 36.4% of them had not used it for purchasing or ordering goods or services, with 25% citing security concerns about providing credit card details on line as the main reason. Only 37% of people aged 65 or older had used the internet in the previous 12 months; and 47% of these had not used it for purchasing or ordering goods or services, with 20% citing security concerns about providing credit card details on line as the main reason.

There are also inherent dangers in social networking sites such as Facebook and Myspace especially in relation to privacy. The proportion of older Australians using social networking is

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<sup>2</sup> Australian Bureau of Statistics, *Survey of personal fraud*, Cat. no. 4528.0, ABS, Canberra, 2007.

<sup>3</sup> Australian Bureau of Statistics, *Household use of information technology 2010–11*, Cat. no. 8146.0, ABS, Canberra, 2011.

rising rapidly as the data relating to over 55s on Facebook in Australia indicates: 240,000 seniors in July 2009, 432,280 in November 2009, 532,000 in February 2010<sup>4</sup>. However, it appears that to date there has been little reputable research that investigates older Australians' awareness of contingent privacy issues. With the simplicity of tablets, either android or iPad, increasing their popularity among older Australians, the potential is for many to gain false confidence in their communications while remaining unaware of the threats to which they are exposed through online communication and social networking.

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

The Australian Government's Broadband for Seniors program provides support for the installation of internet facilities and opportunities for training in a number of locations and community organisations around Australia.

Many other organisations and businesses also offer computer and internet training fee for service courses which are designed specifically for senior Australians who do not wish to be linked into the Broadband for Seniors program. Funding and training subsidies could be extended, either directly to the participant or through these organisations, to those seniors who participate in these other courses, in order to prepare them to use the internet effectively and safely.

Currently, the quantum of government funding to support the development of internet understanding, skills and confidence is minimal in comparison with the large and increasing population of senior Australians lacking internet experience or competence.

Moreover, ICT literacy alone is insufficient. The Adult Literacy and Lifeskills Survey 2006<sup>5</sup> data reveals extremely low levels of other forms of literacy among senior Australians. For example, among adults aged 65–74 nearly three-quarters (73%) have prose literacy competence at Levels 1 and 2 and 79 % have document literacy and numeracy competence at Levels 1 and 2. Even more serious in respect of cybersafety is the finding that 91% have problem-solving competence at these two levels. Given that the level required to lead a competent life in current western society is Level 3 and above, without adequate competence in these literacies senior Australians are even more exposed to the risks of cyberspace.

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

We believe that the most effective safeguards against cyber threat are knowledge and information about all forms of internet use. Government policy needs to ensure affordable and ready access to such knowledge for all senior Australians.

**Social connectedness, cybersafety and learning opportunities**

While opportunities for affordable access to skills development programs need to be universally available, skills programs alone are insufficient to develop and maintain ICT literacy and

<sup>4</sup> Data derived from Facebook ads, cited by L Papworth, *Australia: senior citizens on Facebook over 55's*, 2012, viewed 16 February 2012, <<http://laurelpapworth.com>>.

<sup>5</sup> Australian Bureau of Statistics, *Adult Literacy and Life Skills Survey: summary results Australia 2008*, Cat. no. 4228.0, ABS, Canberra, 2009.

confidence. Much of the competence and self-belief required if senior Australians are to use online services such as banking and shopping and other financial transactions comes from incidental learning among family, friends and community and participation in social groups. However, very large numbers of senior Australians are socially isolated and miss out on this important element of learning. As important as government support for skills development is, expansion of government support and funding for social engagement opportunities is also imperative to ensure that such activities are a frequent and integral part of senior Australians' lives and that they have access to spaces where they are encouraged to share tips about safe use of the internet.

Government support and funding to recruit technically savvy older people to run internet workshops in places such as libraries, neighbourhood houses, men's sheds and social inclusion programs such as that run by the Brotherhood for its aged service users would also improve people's ability to use the internet safely. Led by peers who want to share their experience of how the internet has improved their wellbeing and independence, such workshops should include the topic of cybersafety.

### **Cybersafety, critical mass and affordability**

The expansion of internet connection and usage among senior Australians will in time build a critical mass of people for whom online activity is the norm and informal information exchange about cybersafety becomes as basic to casual conversation as supermarket prices. However, in the face of the rollout of the national broadband network (NBN) and the mooted cost of connection, government policy needs to take account of the cost of internet access at home among senior Australians. This is especially important as increasing numbers of services become available only on line and new essential services like e-health become the norm. As this trend gathers momentum, internet connection will become an essential service equivalent to other utilities and government policy needs to embrace its affordability by all senior Australians.

### **Combating spam and phishing**

Obligations should be placed on entities such as banks and utilities providers to protect customers from phishing in their names. One avenue to achieve this appears to be the recent partnership among 15 major technology and finance companies in the USA including Google and Facebook who are jointly designing a system for combating email scams such as phishing. The new system is called DMARC (Domain-based Message Authentication, Reporting and Conformance) and is already in use by Google<sup>6</sup>. Australian communications law and policies should mandate the use of such systems by all internet service providers.

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<sup>6</sup> B Ortutay, 'Google, Facebook and others team up to combat email scams', *The Age*, 31 January 2012, viewed 2 February 2012, <<http://www.theage.com.au/technology/technology-news/google-facebook-and-others-team-up-to-combat-email-scams-20120131-1qqdy.html>>.