# **SUBMISSION NO. 38**



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Joint Select Committee on CyberSafety, Parliament House Submission from **YOURLifeChoices** website, enewsletters and magazine

23 March 2012

Attention: Committee Secretariat Joint Select Committee on Cyber-Safety Parliament of Australia

Dear Committee Secretariat,

Thank you for the opportunity to make a submission to the Joint Select Committee on Cyber-Safety.

# **YOURLifeChoices and Older Australians**

Our organisation, **YOURLifeChoices** is an Australian-based publisher of a website, enewsletters and online magazine servicing the needs of men and women aged 50-75, with over 61,500 (opt-in) subscribers. We cover everything from health, relationships, wealth, travel, work, technology – as well as how to transition to retirement most easily.

As the publisher of **YOURLifeChoices** we are continually canvassing issues related to mature age Australians and as a director (pro bono) of the International Federation on Ageing (IFA), our publisher, Kaye Fallick, is involved in global research and advocacy on demographic change. For the last 2½ years we have also published the *AgeWave Australia* enewsletter, which has over 1500 subscribers and is a business-to-business electronic update for policy makers, marketing managers, academics, care providers, media and all those professionally interested in ageing demographics.

**YOURLifeChoices 2012 Survey** was conducted online between 13 December 2011 and 8 February 2012, with 2563 respondents; a statistically credible sample. Of these respondents, 86 per cent were aged between 50 and 75. 61.5 per cent were female, 38.5 per cent male. We asked 39 questions across a range of topics.

Of these questions, some 12 were relevant to this Inquiry and the full responses to these 12 questions are attached. We became aware of the existence of the Joint Select Committee on Cyber-Safety on Radio National's *Life Matters* program and so decided to include some additional and specific questions related to cybersafety in this annual reader survey. Our discussion below of these questions is a direct response to question (a) of the Committee's Terms of Reference, 'the nature, prevalence and level of cybersafety risks and threats experienced by senior Australians'.

# Our member profile

We conduct our business online. We are digital publishers distributing enewsletters and an electronic magazine and publishing content on a website which 79.7 per cent of our members visit three or more times a week. Our monthly page views are currently running at 1,020,000. As such, we are engaged with older Australians who are amongst the most active online.

Of the respondents to our survey, 94 per cent use the internet on a daily basis and of these, only 12 per cent use it for less than an hour.

Multiple answers were possible for the question of what our subscribers do online:

- email (98 per cent)
- gain information (91.4 per cent)
- banking (71 per cent),
- shopping (59.5 per cent)
- social networking (41.7 per cent)
- games (39 per cent)
- investments (16.8 per cent)
- Other financial services (18.4 per cent).

There are no surprises that email is used by practically every respondent. But a close second is the 'gain information' response (91 per cent). No longer is 'Just Google it' a vague statement; this is what our audience is doing to empower themselves as consumers, learn more, research health, plan their travel and solve their own problems.

When asked which devices they currently owned, those surveyed said:

- PC (89.6 per cent)
- digital camera (85.7 per cent)
- mobile phone (84.7 per cent)
- MP3 player / iPod etc (27.4 per cent)
- Smartphone / iPhone (20.3 per cent)
- E-book reader (13.8 per cent)
- iPad (11.2 per cent)
- Mac (9.9 per cent).

And when asked which devices they would purchase in the next twelve months, the mobile phone leads the way with 32.5 per cent followed by the PC (26 per cent), iPad (24.8 per cent) and 19 per cent each for Smartphones and E-book readers.

There are no surprises with the uptake of PCs or mobile phones, but when we add the current ownership of smartphones, tablets and E-book readers to the planned purchases, we see an even stronger uptake of mobile technology. A hefty 84.7 per cent of **YOURLifeChoices** survey respondents use a regular mobile phone compared to 55 per cent of *Digital Nation's* 'general population'<sup>1</sup>. However, 45 per cent of *Digital Nation'* s 'general population'<sup>1</sup>. However, 45 per cent of *Digital Nation'* s 'general population' 19 per cent for **YOURLifeChoices** respondents. Interestingly, 13.8 per cent of **YOURLifeChoices** respondents owned an E-book reader

compared with 10 per cent of *Digital Nation's* 'general population'. Since the previous **YOURLifeChoices** survey (January 2011), the number of our subscribers using E-book readers and Smartphones has more than doubled.

These are not 'confused, isolated seniors' afraid to use the internet. They are active online daily – and keeping up-to-date with new technology. If anything is holding them back, it is probably access to high speed broadband.

# Specific YOURLifeChoices Survey questions related to cybersafety:

Question 1/Cybersafety

# Have you been the target of a scam?

Of those surveyed, 53.4 per cent responded they have been the target of a scam.

# Question 2/Cybersafety

# Did you lose money or time due to the scam (even if it was a computer virus)?

A clear minority, 14.3 per cent, replied in the affirmative while 85.7 per cent said they had not lost time or money due to the scam.

# Question 3/Cybersafety

# Did you report it?

A minority of respondents had reported the scam at 42.3 per cent.

And, most importantly, Question 4/Cybersafety

## If no, why not?

To which we received 701 anecdotal responses.

These responses are in the attached excel spreadsheet, with our categorization for ease of analysis.

So let's consider why some older Australians (58%) chose not to report their experience of scams or cybercrime.

Why not reported?	
Not relevant answer (e.g. I have not been	234
scammed)	
Handled it myself (Inc. deleted 61)	153
Lack of knowledge to report	100
Not worth reporting	75
Other	65
Already identified as scam	27

# SUMMARY OF 701 RESPONSES TO QUESTION 4 CYBERSAFETY

# **Question 5/Cybersafety**

# Do you think you have enough information to protect yourself from being scammed?

A significant 77 per cent believe they have sufficient information to protect themselves from being scammed.

## **Comment on Cybersafety survey responses**

Contrary to the popular image of the 'scared' older internet user, 77 per cent of **YOURLifeChoices** respondents obviously feel they know enough to prevent themselves from being scammed. The fact that of the 53 per cent who believe they were targeted, only 14 per cent were taken in, seems to confirm their confidence. However, 14 per cent is far too high a number considering that cyber crime robs individuals of their time, damages their emotional wellbeing and costs them, in many cases, significant amounts of money. Pensioners of course can ill afford to lose even small sums of money. *The Norton Cybercrime Report 2011* suggested around 20 per cent of the Australian population was impacted by cybercrime in 2010 with \$1.8b in direct financial losses. Clearly cybercrime affects all of us. According to the Australian Institute of Criminology, however, the over 55 age group account for four out of five victims of cybercrime.

The supplementary question in the **YOURLifeChoices** readership survey, of why people choose not to report it, will also be of special interest to the Joint Select Committee. Some respondents have indicated they were too embarrassed to report it, but our survey also finds that a large percentage lacked the knowledge about how to report the scam, and to whom.

# **Our recommendations**

We believe that government and industry need to work together to create a 'one-stopshop', a Cybersafety Centre, where all Australians, including those of mature age can feel confident and comfortable about both reporting cyber crime and asking questions related to Cybersafety. Apart from an online presence, this centre would need to have a widely promoted telephone number with phones manned by trained specialists sympathetic 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.

**YOURLifeChoices** is happy to continue to contribute to this debate and assist the work of the Joint Select Committee by further surveying our user base for more detail on cyber crime and how to reduce its incidence amongst older Australians.

## Future gazing and some thoughts on trends online

In terms of digital usage trends, there is little point in quoting statistics from before 2011 as the landscape is changing so rapidly. *Digital Nation* 2012 statistics provide a useful 'whole of nation' touchstone for what is happening in the digital world. The uptake of mobiles is an example of this rapid change. The past is not a predictor of the future. We need to survey annually to make any sense of online trends.

The iPad/tablet will be *the* game changer for older internet users. Designed as a 'the best of both worlds' hybrid between a smartphone and a PC, it provides an intuitive, user-friendly experience with easy-to-read screen and keyboard, with obvious mobile advantages. The rollout of the NBN will also have a massive impact, not just for recreational computer use or online financial services but also for eHealth and mHealth. So, it is likely that concerns about cybercrime and scams may well give way to concerns about personal information at risk of being hacked through medical records.

In summary, we believe the need exists to further support *all* Australians online, to assist them to easily recognise scams, avoid them and report them to one central body. Plain, accessible instructions and a central support telephone number should be part of this solution. The problem of cybercrime will not 'go away', it needs to be addressed and the solution promoted widely. In promotion of this solution, the use of more vibrant images – rather than 'confused old people' will help the target audience more easily dealt to the message. Given the assumed average cost of cybercrime to those Australians financially affected (average \$391 loss according to the *Norton Cybercrime Report 2011*), this is a massive hit to those on fixed incomes in retirement – even worse to those on a single Age Pension of (total including supplements) just \$18,000 per annum. This would indicate the need to tackle cybercrime sooner rather than later.

Please do not hesitate to contact us if we can be of further assistance.

Yours sincerely,

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## More

- PDF of relevant survey answers
- Excel spreadsheet of 700 anecdotal responses to **YOURLifeChoices** survey question 4 above on CyberSafety, categorised

• *AgeWave Australia* Vol 12, Issue 4, 27 February 2012. Enewsletter releasing general technology responses to survey.

 $<sup>^1</sup>$  Fadaghi, Foad & Gedda, Rodney. Digital Nation 2012, Telsyte and AIMIA, 2012, p 1.

PAGE: SECTION 1: ABOUT YOU

1. What is your age?		🕓 Create Chart	Download
		Response Percent	Response Count
<50		2.7%	68
50-54		4.1%	104
55-59		10.1%	259
60-64		25.8%	660
65-69		29.7%	762
70-74		16.5%	424
75-79	-	7.0%	180
80+		4.1%	106
		answered question	2,563
		skipped question	0

2. Are you male or female?	🕓 Create Chart 🚽	Download
	Response Percent	Response Count
Male	38.5%	988
Female	61.5%	1,575
	answered question	2,563
	skipped question	0

5. How often do you use the internet?		🔮 Create Chart 🕚	Download
		Response Percent	Response Count
Daily		93.9%	2,387
2-3 times a week		5.2%	133
Once a week	I.	0.7%	17
Less often than once a week	I.	0.2%	6
		answered question	2,543
		skipped question	20

6. How many hours a day do you spe	nd on a computer?	🕓 Create Chart 🕇	Download
		Response Percent	Response Count
I don't use my computer daily	1	1.5%	39
0-1 hour	-	11.9%	303
1-2 hours		40.7%	1,036
3-4 hours		30.3%	773
5+ hours	-	15.6%	397
		answered question	2,548
		skipped question	15

7. What do you do online?	🕓 Create Chart	Download
	Response Percent	Response Count
Banking	71.0%	1,815
Shopping	59.5%	1,521
Gain information	91.4%	2,338
Play games	39.1%	1,001
Email	98.3%	2,514
Social networking	41.7%	1,067
Investments	16.8%	429
Other financial services	18.4%	471
	answered question	2,557
	skipped question	6

PAGE: SECTION 2: TECHNOLOGY

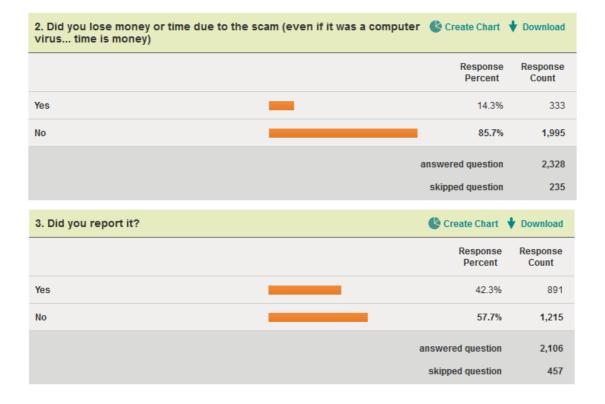
1. Which of the following devices do you	currently own?	🕓 Create Chart 🕚	Download
		Response Percent	Response Count
PC		89.6%	2,258
Мас	-	9.9%	249
Mobile phone		84.7%	2,134
MP3 player (iPod etc)		27.4%	691
E-book reader	-	13.8%	347
Digital camera		85.7%	2,158
Smartphone (iPhone etc)	_	20.3%	511
iPad	-	11.2%	281
		answered question	2,519
		skipped question	44

2. Which of the following devices wi upgrade) in next 12-months?	ll you purchase (first time or	Create Chart	Download
		Response Percent	Response Count
PC	_	26.0%	452
Мас	•	4.0%	70
Mobile phone		32.5%	566
MP3 player (iPod etc)		5.0%	87
E-book reader		19.0%	331
Digital camera		16.8%	292
Smartphone (iPhone etc)		19.1%	333
iPad		24.8%	432
		answered question	1,741
		skipped question	822

3. How do you connect to the internet?		Create Chart	Download
		Response Percent	Response Count
Using a community (eg local library) or friend's computer connection	I.	1.3%	32
ADSL		45.5%	1,140
Broadband (cable)		28.5%	713
Wireless		35.5%	890
Dial-Up	1	1.4%	34
Smartphone	-	6.1%	154
		answered question	2,506
		skipped question	57

#### PAGE: CYBER SAFETY

1. Have you been the target of a scam?	🕓 Create Chart	✤ Download
	Response Percent	Response Count
Yes	53.4%	1,331
No	46.6%	1,162
	answered question skipped question	2,493 70



5. Do you think you have enough information being scammed?	to protect yourself from	🔮 Create Chart	✤ Download
		Response Percent	Response Count
Yes		76.9%	1,904
No		23.1%	572
		answered question	2,476
		skipped question	87

If no, why not?	Category Al
A warning had already appeared in the local paper Already identified	AI
Already well known	AI
Because many people had already done so, & it had been on TV, therefore I	/ 11
knew it was a scam	AI
Because it was wide spread and had been made public.	AI
currently well known	AI
I was not taken in. Just the usual send money to Nigeria thing.	AI
I would if it were a serious one, but the stupid 'Nigeria scams etc' why waste	
time?	AI
Information well known in the public realm.	AI
It had already been reported and was widely known as a scam	AI
It was a well known and documented scam.	AI
	A 1
It was a well known one from Nigeria asking for money so I just deleted it.	AI
It was a well known virus and a computer technician fixed it for me.	AI AI
It was a well-known Nigerian scam	AI
it was a well-known thing It was already listed and known about	AI
It was already well documented	AI
It was already well documented It was already widely known that there was a scam	Al
It was already widely publicised	Al
It was already widely reported	AI
It was one of those Nigerial letters so I just deleted it.	AI
It was the generic "a relative has died overseas and the official wants to clear	
his books so send money	AI
It was well known It involved trying to get E-bay info.	AI
It was WITH A WELL KNOWN AMERICAN company, and who can trust	
trem?	AI
it's so rife that im sure officials already know about it.	AI
Just a standard Nigerian scam letter	AI
Just the normal email scams - I assume they have already been reported	AI
Just the usual junk mail scams	AI
Knew it was a scam.	AI

Not Relevant	NR
Already identified	AI
Didn't know I could report	DKCR
Lack knowledge how/to whom	LK
Did nothing	DNA
Dealt with it myself	DWIM
Nothing can be done	NCBD
Other	O
Why bother	Y
Deleted spam/scam	D
Not worth worrying about	NW
NO FINACIAL LOSS	NFL

Knowing it was a scam I just deleted it	AI
Lottery notification - police already know about it - wasting their time on paperwork when these scams are common knowledge	AI
Many of my other friends received the same scam	AI
previously advised it was about	AI
probably because I thought that the type of scam was so common.	AI
probably because it had already been reported by others	AI
Rhodesian Lottery is such a common scam and receive it regularly	AI
Same scam as many other reported	AI
saw it first on ty	AI
Scam emails are too common	AI
Scam was commonly known	AI
Scam was well known at the time and I didn't obtain enough detail.	AI
Scammer was already reported	AI
similiar to others already on the net and had been warned about	AI
The type of "Nigerian scam letter" that has been reported many times	AI
was usual type scam	AI
well known scam (Microsoft fake)	AI
Well known scams previously reported by others	AI
because I knew it was a scam ,so I deleted the email	D
Checked with son. Did not open and deleted as I did not know sender and	
headers.	D
delete the scam emails	D
deleted as soon as I realised	D
Deleted email straight away.	D
deleted immediately	D
Deleted it immediately	D
Deleted it without opening it.	D
deleted the email and kept away	D
Did not participate. Deleted all emails.	D
from junk mail - asking for money - just deleted email	D
I delete before I read them	D
I delete right away	D
I delete them	D
I delete those emails	D
i deleted it	D

Not Relevant Already identified Didn't know I could report Lack knowledge how/to whom Did nothing Dealt with it myself Nothing can be done Other Why bother Deleted spam/scam Not worth worrying about	NR AI DKCR LK DN DWIM NCBD O Y D NW
Not worth worrying about NO FINACIAL LOSS	NW NFL

i deleted item without openinng it I deleted text messages from mobile I deleted the email	D D D
I have asked de bank ones and all they said yeah don't open it, delete it I jaust delet the emails I just delete all of them. Every one seems to get them I just delete the messages. I just delete them there are so many i just deleted it I just deleted it I just deleted it. I just deleted the email and thought that was enough I realised it was a scam and I deleted it I received emails that were obviously "scamming or phishing and I immediately deleted them.	
I recognise the type of scam emails and just delete them and get on with life. I recognised it as a scam & deleted it. I recognised the email as a scam and deleted it. I simply wiped it. It happened years ago and I recognised it for what it was and delted it. it seems easy to recognise and I simply delete the email It was an email - I showed my husband and then deleted it. It was so obviously not legitimate we laughed about it and knew that it was not worth the time or effort to report it. It was obvious the email was a scam and i deleted it immediately Just Deletd it immediatly Just delete all such emails Just delete anything with a name I am not familiar with just deleted it just deleted it as quickly as possib Just deleted it from computer	

Not Relevant	NR	

Already identified	AI
Didn't know I could report	DKCR
Lack knowledge how/to whom	LK
Did nothing	DNA
Dealt with it myself	DWIM
Nothing can be done	NCBD
Other	O
Why bother	Y
Deleted spam/scam	D
Not worth worrying about	NW
Not worth worrying about	NW
NO FINACIAL LOSS	NFL

just deleted it I assume people have more sense than to think money is given away freely just deleted it,hoping that was enough. Just deleted the email just didn't Just recognise and delete scams. Just the Nigerian ones that everyone gets and deletes Just the occasional standard easily recognisable email with virus attached which I routinely delete.	D D D D D
Mainly because we realised it was a scam and deleted the email and refused to talk on the phone from a resulting call relating to the same scam. many of them just go to my email spam box so I just delete them.	D D
My understanding of scam as it applies to me is generally scam emails claiming I have a \$\$\$\$\$ inheritance somewhere in the worldI delete them realised what it was and deleted without reading There are rubbish emails almost daily, it would need a full time secretary almost to report all of them. I just delete them unopened. By the time you report them to your service provider, they would probably be using another	D D
email address anyway. There are so many email/internet scams tried all the time. I just delete them and never open a zip or exe file sent ad hoc. There are too many to report. I just ignore them and delete.	D D D
<ul> <li>waste of time - who to? always being targeted by email scams - just press</li> <li>delete button</li> <li>use delete button</li> <li>because if I don't think it's ok I leave it alone</li> <li>Did not respond to the attempt</li> <li>Did not think at the time <ul> <li>i didnt choose to</li> <li>was just a s message saying i had won a lot of money - just ignored it.</li> </ul> </li> <li>Became aware, stopped before too much 'damage' <ul> <li>can deal with it</li> <li>cause I can recognise a scam</li> <li>CLEARED IT UP MYSELF</li> </ul> </li> </ul>	D DD DN DN DN DN HIM HIM HIM

Could deal with it privately Dealt with it myself over the phone easily fixed efficient Hotmail junk filter wary of financial gain proposals Email scams, happen every 2nd day, you learn not to play the game. its part	HIM HIM HIM HIM
of being connected. fixed virus very easily didnt know who to report it to good safe guards Had already read about it, and it was too obvious Had been warned by others	HIM HIM HIM HIM HIM
Had someone fix the virus Had the virius removed by a computer technition Handled it myself and made a note to be less trusting. Have device protection have never been attact, I have good protection	HIM HIM HIM HIM HIM
I accepted responsibility for my own error i am a natural & intelligent sceptic I am a wake up to internet scams and thus do not engage I am aware of legitimate and illegitimate mail and know which to ignore I am aware of scams and never reply to them, i did report one to police as i	HIM HIM HIM HIM
thought it may involve terrorism, but that was 12 months ago and i am unaware if any action was taken. I am careful about opening emails - if I do not know the source, I just delete them - also language used in those emails is usually a giveaway- obvious that english is not the writers 1st language. I dont 'befriend' people i dont	HIM
know. I am very extremely careful of what I open on my PC. I became aware that it was a scam and stoped I can smell a rat a mile off I could see that it was a scam so didn't open the message or respond	HIM HIM HIM HIM HIM
i cut 'em off before I gave out any info I dealt with it I did not get scammed, mainly because I take heed of Police adv ice about opening unsolicited emails.	HIM HIM HIM
I did not proceed with offer which seemed too good to refuse so never really got scammed.	HIM

I fixed it and paid for that. My problem. I got myself out of it very quickly without needing any help, so didn't bother to	HIM
report it. I had the Virus removed and advised all my email connections and asked them to pass it on I have very secure protection I have a diploma in Information Technology and my husband is up to date with problems of this nature so it can be avoided if one has suitable knowledge I have a good Scam preventive	HIM HIM HIM HIM
I HAVE A PAID GOOD SECURITY, ALWAYS SCAN, UPDATE KEEP UP WITH SECURITY KEEP MY WHITS ABOUT ME, TAKE TIME TO DO THIS, I HOPE I HAVE ENOUGH, NOTHING IS FULLPROOF I GUESS. I ignore the email. I ignored it. i junk and mark as pysting the mail I just blocked the site I just didn't respond. Any fool knows not to give away their bank details, even if you have "won" a million dollars. i knew it was a scam	HIM HIM HIM HIM HIM HIM
I knew it was a scam because I subscribe to the government's Scamwatch.	HIM
i knew what they were about	HIM
I never answer any emails of individuals or companies I have not dealt with.	HIM
I no what a scam is	HIM
I played it along to waste their time.	HIM
I realised myself what was happening as I had seen a warning on the TV.	HIM
I suspected it straight away and logged off	HIM
I was able to recognise it as so and avoided any harm.	HIM
I was aware of the scam	HIM
I was prewarned by your site or the Govt site- Stay Smart?	HIM

I was the subject of a scam on Facebook that targeted my friends asking them for money as I had been mugged in London, but I was informed & was able to prevent anyone from sending money to the scammer & then I changed my password. I was warned in the newspapers to watch out for it, as other people had been caught. Ignore it and change my password Ignored. I'm too computer/web literate (42+ years experience) to be suckered in to a web scam It was a common one so clean the computer	HIM HIM HIM HIM HIM
It was a virus - supposed to be an email from Austpost and as I had a parcel delivered day before, thought it was genuine. Wiped out my computer for 3 weeks until I had it fixed. I have anti virus but it was overridden. It was one of those dopey email letters telling me I'd won a lottery (without even entering). You'd have to be brain dead to fall for that. It was removed very quickley by a professional without any questions. it was reported to my bank and got new credit card It was resolved without major loss My computer protection let me know about the virus my protection system works, and stops me seeing all such attempts via email or Internet. Those by phone are impossible to identify. My son has taught me exactly what to look out for!!! No effect as woke up immediately not necessary pop ups are blocked Overcome immediately due to my own protection devices/precaution problem solved independently realised it was a scam and got out of it quickly but didn't report it recognise in appropriate request for personal information Recognised it for what it recognised it straight away Report, block or delete daily. Remain diligent to spam, trends and get information from others. Scams change too frequently and I have adequate protection in my computer.	HIM HIM HIM HIM HIM HIM HIM HIM HIM HIM

Not Relevant	NR
Already identified	AI
Didn't know I could report	DKCR

Simply closed the scam screen but did not think about reporting it to the authorities. sorted it ourselves	HIM HIM
There are so many scams and people need to be careful for their own benefit They were so obviously scams asking to update bank details for accounts with English banks and I could not imagine anyone being conned. I just	HIM
marked them as spam.	HIM
Too attemps at scamming me. Never take the bait.	HIM
Took it as part of the bad challenges of computer life. Had to get our	
computer gooroo to task to fix the trogens.	HIM
Unfortunately you sort of accept it as part of computer life, these were people who sounded Indian telling me they were experts with microsoft and I had a	
problem with my computer. Happens very regularly but I am aware enough	
to know not to go ahead with	HIM
Used a technition to clear the virius	HIM
used by virus protection	HIM
virus protection	HIM
Was a while ago. Nigerian scams are well reported. Also Internode has an	
excellent scam / dubious email "trap" system. I see very very few (read	
none) these days.	HIM
was able to fix it ourselves	HIM
When I asked for their number, they suddenly disappeared!!	HIM
Worked out very quickly it was a hoax.	HIM
At the time, I didn't know that I could.	LK
Because I am thick	LK
Did not know how to	LK
did not know how to report it.	LK
Did not know how.	LK
Did not know I had to	LK
Did not know to whom to report it	LK
did not know where and didnt think about it as my computer crashed	LK
Did not know who to report it to	LK
did not know who to report it to	LK
did not know who to report it to.	LK
Did not know whop to report to	LK

Lack knowledge how/to whom	LK
Did nothing	DNA
Dealt with it myself	DWIM
Nothing can be done	NCBD
Other	O
Why bother	Y
Deleted spam/scam	D
Not worth worrying about	NW
NO FINACIAL LOSS	NFL

did not realise you should didn,t know where to reort to	LK LK
Didn't know where to do so	LK
didnt know how to	LK
DIDN'T KNOW HOW TO.	LK
didn't know I could and certainly didn't know who to report it to	LK
Didnt know I could, nor to whom.	LK
Didn't know it was a scam at the time and am still not sure, about \$40	LK
didnt know it was a scam til it was too late	LK
Didn't know to who	LK
didn't know what to do	LK
didnt know where	LK
Didnt know where to !	LK
Didn't know where to report	LK
Didn't know where to report!!	LK
didn't know who to direct it to, no email address	LK
didn't know who to report it to	LK
Didn't know who to report it to	LK
Didn't know who to report it to!	LK
Didn't know who to report it to.	LK
Didn't know who to report it to.	LK
Didn't know who to report it to.	LK
Didn't know who to report it too	LK
Didn't know who to report to.	LK
Didn't realise that I had a viris until too late	LK
Didn't think off it at the time, and then didn't know who to inform.	LK
difficult to know who to report it to. If respond to the scammer they will have	
your details.	LK
do not have enough info where to report it	LK
do not know how	LK
don' know who to	LK
don't know how or where"!	LK
dont know how to and to who	LK
don't know who to	LK
Dont know who to report to.	LK
don't know who to.	LK

don't who to report to email scam - simply deleted the email. didn't re		LK
could report it to.	2	LK
I didn't know how to report it.		LK
I didnt know it was a scam until I had deleted th		LK
I didn't know where to report		LK
I didn't think anyone could do much about it and	d I really didn't know who to	
report it to.		LK
I didnt think there would be any point and I didr	t know who to report it to.	LK
I don't understand what a scam is?		LK
I had no idea where to go to place a report - an	d I still don't know	LK
I hung up and did not know where to report it.		LK
I sent the email scam onto the Courier Mail, wh	o should I send them to	LK
I was not sure it was a scam untill later i herd a		LK
I wasn't sure how		LK
If 'scam' includes 'virus' then, as per 2 above, I		
reported. Who do you report a virus to?		LK
INFORMATION IS AVAILABLE IF YOU KNOW		
AND AT THE TIME I DIDN'T BOTHER TO LOC		LK
It was difficult then (10 years ago) to know wha		LK
It was not a scam in the true sense, but a comp		
computer inoperable. Didn't know what it was o		LK
It was obvious to me it was a scam so I imagine		
Also I did not know how to report it.		LK
It was so blatantly erroneous wasn't worth repo	•	LK
report it!		LN
nigerian inheritance and spanish lottery wins an know where to report it.		LK
No information about reporting		LK
Not aware that I could		LK
Not fooled. Dump and go. Who do you report th		LK
Not sure as to what then correct process is		LK
Not sure who to report it to		LK
Not sure who to report it to.		LK
not sure who too !		LK
report to who?, I didn't know it was reportable.		LK
, , , , , , , , , , , , , , , , , , , ,		-

standard known email scam - simply deleted the email. Didn't know there is anyone one can report it to.	LK
To whom do I report a scam.	LK
To whom does one report?	LK
To whom?	LK
To whom?	LK
To whom? police? ha	LK
unaware of reporting process, unaware of who to report to	LK
unknown to whom	LK
Unsure who to report it too	LK
unsure who too	LK
Was not aware that I could and who would I report it to?	LK
wasnt sure where to go	LK
went into the site of the report scam and at the time could not quite	
understand the info	LK
Where and to whom?	LK
where would I report it?	LK
who do i report it to?	LK
who do you report it to ?	LK
Who do you report them to? Have you tried to fill out the form on the Dept of	
Fair trading site? Why aren't there sites available like the one Paypal has	
setup. You can just forward all the suspect emails to them, as they are	
denograting their site.	LK
who going t do anyhting about it	LK
who to?	LK
Who to? Phone calls - every one knows about them anyway. email/facebook	
attachments - I don't open them, and delete them.	LK
Would not know who to report it to	LK
wouldn't know how to	LK
Because no one can do any thing about it	NCBD
Because there's nothing that can be done about stoppiing the attempts	NCBD
The authorities are already aware of the numerous internet scams and	
frequently issue warnings	NCBD

as per your comment #2	NCBD NFL NFL
outside of winning "\$1 million", I haven't received any scam threats, yet. Any suspicious emails I report Because I cancelled it before it went anywhere Because I have not been a target of a scam Because I have not been effected by one. but if I was I would report it Because I haven't been on the receiving end of a scam because it didn't happen - see answer to Q1 Because it didn't happen!! becouse no scam credit card fraud. \$5000. Westpac refunded the money. Probably got details at a shop, not on internet. I do not open scammers emails, but probably get several into the SPAM folder daily. D/K did not get a scm did not get a scm did not get a scm Did report - actually need not, as it was widespread and I would not have been in 'trouble' - I had my bank a/c suspended for quite a few days [bother!], but 'all's well that ends well'! didn't get scammed Didn't get scammed Didn't get scammed Didn't get scammed (as far as I'm aware) didn't happen. Didn't happen.	NFL NR NR N
dont believe i have been scammed had no scams Has not happened to me	NR NR NR NR

Have had no trouble as yet.	NR
Have not been a target.	NR
Have not been involved in a scam.	NR
Have not been scamed	NR
have not been scamed	NR
have not been scammed	NR
Have not been scammed	NR
Have not been scammed	NR
Have not been scammed.	NR
Have not been the target of a scam	NR
Have not been trageted	NR
Have not experienced a scam yet	NR
haven't been scammed YET	NR
Haven't been a victim	NR
Havent been done	NR
Haven't been hit by a scam	NR
Havent been scammed	NR
Haven't been targeted	NR
havnt been scammed	NR
I been caught by a scam	NR
I certainly would have if I had been a victim	NR
I do not receive any data ir calls from scammers	NR
I don't really understand what this question is?? Sorry about that.	NR
I have never been caught out by a scam (thus far, anyway!).	NR
I have not had any problems	NR
I have not been a target of a scam	NR
I have not been a victim of a scam or lose money.	NR
I have not been scamed.i	NR
I have not been the target of a scan	NR
I have not experience scam yet.	NR
I have only let my relations and friends know it is usless letting anyone else	
know as it only goes to Melborne or Sydney and then stops.	NR
I have reported scams in the past, but any that I get are already in my SPAM	
folder	NR
I have the best protective programs installed	NR
i haven't been a target of a scam. I said no in Q1	NR
5	

i haven't been caught I have'nt been the target of scam fortunately I honestly do not know what you mean by 'scam' because I have lost my memory from major surgery on December 9th 2010. As months pass by my	NR NR
memory is getting worse.	NR
I never get scammed in the first placed	NR
I never had a scam on the computer	NR
I was not affected.	NR
I wasn't targetted	NR
It did not apply to me.	NR
It did not get past the initial phone contact and no info was given	NR
It did not occur	NR
it didn't happen	NR
It has never happened	NR
I've not been scammed.	NR
mainly telephone scams	NR
Mostly telephone scams.	NR
N.A.	NR
N/A	NR

n/a n/a N/A N/A N/A N/A n/a n/a n/a n/a n/a n/a n/a n/a	NR N
N/A n/a	NR NR
N/A - ignored the scam - it was just a phishing email, Nigerian scam email etc na NA na NA NA	NR NR NR NR NR

NA	NR
NA	NR
nap	NR
Neither been	NR
never been scamed I am TOO clever/alert for scams	NR
Never got scammed	NR
Never had oneonly a few times of "irregular purchases" that I was	INIX
notified about by a phone call FROM my Bank. In every case the entries were	د
reversed	NR
never happend	NR
Never happened to me.	NR
Never knowingly been scammed	NR
no	NR
No apparent scams yet - I rarely open 'junk' mail	NR
no applicable	NR
no loss	NR
No need	NR
no need	NR
no need take care of myself	NR
no reason	NR
no reason	NR
no reason	NR
no reason & where??	NR
no scam	NR

No scam	NR
no scam evident	NR
no scam experienced	NR
No scam or virus	NR
no scam or virus known	NR
No scam to report	NR
No Scam, No Loss, Nothing to report.	NR
No scamas yet!!!	NR
NO SCAMMING	NR
no scams	NR
No scams received	NR
no target	NR
not a target	NR
Not a target of a scam	NR
Not a target of a scam as yet	NR
not affected	NR
not affected	NR
Not affected by it, thankfully.	NR
Not applicable	NR
not interested in scams	NR
not involved	NR
not scammed	NR
not target	NR
not target of a scam	NR

Not targetted Not targetted	NR NR
Not victim of targetting	NR
nothing to report	NR
Nothing to report YET!,	NR
Obvious email. Most are caught by spam filter.	NR
obviously I was not part of a scam	NR
one of many	NR
Only a couple of phone calls. I laughed and hung up	NR
Only an email attempt	NR
Opened e-mail that was supposedly from microsoft	NR
ot applicable	NR
Question does not apply	NR
see 1	NR
see above	NR
see answer to question 1	NR
See Q3.1	NR
So far so good	NR
So far so good have not been a target	NR
Spam	NR
Thankfully its never happened to me	NR
Told the caller not to be ridiculous.	NR
Was never scammed	NR
Was not a target	NR
Was not a target	NR
was not scammed	NR
Was not scammed.	NR
was not victim of a scam	NR
Wasn't a target	NR
was'nt a target for a scam	NR
You didn't make provision to go to next question if you hadn't been the target	
of a scam	NR

The scam occured on a trip overseas and had minimal monetary and time impact. It was not a computer scam A verry common scam, which would have been known to everybody, so I did not see any reason for reprting it. a waste of time Because everyone is getting sent scams Because it was too minor to fuss over. The scammers keep trying, but I ignore them, or delete their rubbish etc. Companies seem to not do much about it. AND they will never stop coming, so why bother?	NRO NW NW NW
Did not affect me	NW
Did not consider it was a hugh scam	NW
Did not consider it worthwhile Did not experience a problem.	NW NW
did not think it was serious enough, and do not know who to report it to	NW
Did not think it worth while	NW
Didn't bother	NW
Didn't think about it at the time	NW
Didn't think it was worthwhile	NW
didnt worry about it .	NW
does'nt seem worthwhile	NW
Figured that other people will report it or that it was so obviously a scam that anyone who fell for it kind of deserved to get ripped off. Have been subject to e.mail and phone scams, I had read about each. I have rung to check if a e.mail was a scam and not much interest was shown so I do not bother.	NW
I get fake emails all the time	NW
I presume the authorities already know as there are warnings everywhere If by scam, you mean the lottery win notifications etc then there are far too many of them to report. I've only received that type of scam to the best of my	NW
knowledge.	NW
If I reported all the scams that appear in my junk mail I'd never finish. Ignored it and did not open the document. I didn't think to report it - a number	
of emails telling me I had millions of \$\$\$ to collect.	NW
irrelevant	NW

Not Relevant	NR
Already identified	AI
Didn't know I could report	DKCR
Lack knowledge how/to whom	LK
Did nothing	DNA
Dealt with it myself	DWIM
Nothing can be done	NCBD
Other	O
Why bother	Y
Deleted spam/scam	D
Not worth worrying about	NW
NO FINACIAL LOSS	NFL

ISP's don't tend to do much	NW
it is so commonplace & as it comes from overseas, nothing can be done. It was of a minor nature and inconsequential It was too basic to worry about It wasn't necessary.	NW NW NW NW
It would have been too difficult to follow up as the scam emanated from Africa it would have taken more time than it was worth its a very common occurrance - overseas - not easily identified - have	NW NW
reported before re banking scams & no action taken its just thing you ignor and dont respond.	NW NW
its so common these days and I just did not think anyone would be interested just ignored it	NW NW
Many scam emails from overseas offering me money, don't think anything will be done even if I do report them may own fault to let it happen	NW NW
More time wasted My own fault, for going onto web-sites that I knew were suspicious. NO HARM WAS DONE. HEARD NO MORE FROM THEM	NW NW NW
No one does anything about it No one to report it to.	NW NW
no point No point no point that I could see	NW NW NW
No use No use, a waste of time not worth it the police are only interested in something that makes them	NW NW
money Not worth the effort Once off	NW NW
Reporting is generally ignoredno feed back.? seemed foolish.	NW NW NW
Spam won't stop coming, so I don't really see a point. The Nigerian Network Scams are everyday happenings!	NW NW

Not Relevant	NR
Already identified	AI
Didn't know I could report	DKCR
Lack knowledge how/to whom	LK
Did nothing	DNA
Dealt with it myself	DWIM
Nothing can be done	NCBD
Other	0
Why bother	Y
Deleted spam/scam	D
Not worth worrying about	NW
NO FINACIAL LOSS	NFL

Didn't think of it	0
didn't think of it	0
Didnt think of it!	0
Didn't think to.	0
Discovered it too late	0
Do not buy on the net	0
Do not open strangers E.Mails	0
Dont know	0
Don't do internet banking	0
dont know	0
don't open anything if I don't know who it's from	0
Don't open spam mail	0
Email from Nigeria, no use if I didn't follow it up	0
embarrising at the time	0
Everyone knows about "Nigerian" scam	0
Everyone knows about "nigerian" scams - I didn't think of reporting	0
Felt stupid	0
forgot	0
get lots of offers	0
Get too many of them!	0
I advertisement for a second-hand dog trailer and received a reply that was	
just what I wanted. Person wanted my bank details etc without my viewing	
the item and despite email was always evasive. I only reported this to the	
'dogs on the Move' that were ho	0
I didn't have time	0
I had no definite proof to report it to the police but did report it to the site.	0
i would if it happened to my family	0
It didn't occur to me to report it.	0
It involved a friend and the friend verified it was a scam.	0
It involved a friend so contacted said friend to verify or otherwise what I'd	
been told via an email	0
It's to be expected	0
learned my lesson - dont open unsolicited emails	0
Let us see in future.	0
Many years ago	0
My silly fault	0

0	Not Relevant	NR
0	Already identified	AI
0	Didn't know I could report	DKCR
0	Lack knowledge how/to whom	LK
0	Did nothing	DNA
0	Dealt with it myself	DWIM

no way of identifying scammer Not aware of where virus came from not stupid not sure Nothing can be proved Previous experience of reporting mail scam brought lukewarm Police	0 0 0 0
response. Sometimes mark unwanted items online.	0
Probably embarisment that I was half taken in	0
Some weeks Iget hundreds of them	0
soon after the company found out	0
the money had already gone to the scammers in Russia and I did not realise	
till about 2 days later. I thought it was too late.	0
there are just too many coming in to report all of them	0
There were several emails in my Inbox by others who had also got it.	0
THEY CAN'T DO ANYTHING ABOUT IT, ACCORDING TO ACA & TDT Time poor To embarrased too embarrassed at being scamed to report it too embarressed Too much time: at least two scams/viruses a week.	0 0 0 0 0
Unfortunately I was too busy at the time. Also I assumed, as it was a broad	
email campaign, it would be known.	0
We get so many scam offers it could be a full time job reporting them.	0
We tried to but the telecom ombudsman wasn't interested I have been on the Net since 1992 and reported many early scams - without any action being apparent. Scams are now so routine and frequent, I don't have time to report them - even if I thought anything could be done. Many are from international IPs and No body interested, they were overseas scams	O POOR EXP POOR EXP
tried once and simply got the "ignore - it's not us"not much help for others! Tried to report once before. Police told me that they do not have the	POOR EXP
resources to chase up computer scams	POOR EXP

Nothing can be done	NCBD
Other	0
Why bother	Y
Deleted spam/scam	D
Not worth worrying about	NW
NO FINACIAL LOSS	NFL

Didn't report easy to recognise Nigerian type scam, which are well known. Did report an ATO type scam to ATO - no real feedback so probably won't next time.

Was picked up by my security on pc covered by Symantec anti spam

POOR EXP? VIRUS VS

Not Relevant	NR
Already identified	AI
Didn't know I could report	DKCR
Lack knowledge how/to whom	LK
Did nothing	DNA
Dealt with it myself	DWIM
Nothing can be done	NCBD
Other	0
Why bother	Y
Deleted spam/scam	D
Not worth worrying about	NW
NO FINACIAL LOSS	NFL

Email not displaying correctly? View it in your browser.



For fun in your 50s, 60s and beyond

# Vol 12, Issue 4, 27 February 2012 AgeWave Australia enewsletter

Welcome to the **YOURLifeChoices** *AgeWave Australia* enewsletter.

#### **Older Australians go mobile**

While there is growing recognition that older Australians aren't quite the technological Neanderthals previously assumed, uptake of new technology by those aged 50 and over is still below the radar.

The recently released *Digital Nation 2012* statistics offer a useful 'whole of nation' (age 16-85) touchstone for what is happening in the digital world. We have used these statistics as a benchmark when reviewing the replies to the 2012 **YOURLifeChoices** survey in which we asked 10 questions relating to use and frequency of technology. In this edition of *AgeWave* we will concentrate on four key issues: frequency of internet usage, reasons for going online, uptake of mobile devices and concerns about cybersafety.

Read on for the most comprehensive summary of older Australians' use of technology.

This issue of *AgeWave Australia* is the second in a series of four that releases the full results of our readership survey—answers to 40 questions concerning health, income, travel, technology and online activities.

Warmest, Kaye Fallick, Publisher, **YOURLifeChoices** magazine, enews and website www.yourlifechoices.com.au Director, International Federation on Ageing (IFA) Forward to a friend or colleague

Request more information

Wiser heads



"The mobile-online revolution of this decade is rivalling the PC-client software revolution of the nineties." Foad Fadaghi and Rodney Gedda, introduction to Digital Nation 2012.

**Diary dates** 

### **ITAC 2012**

Smart Technology for Modern Aged Care: delivering change April 19-20, 2012 Melbourne Park Function Centre <u>More information</u>

YOURLifeChoices Online Magazine **YOURLifeChoices** survey was conducted online between 13 December 2011 and February 8 2012, with 2563 respondents. Of these respondents, 86% were aged between 50 and 75, 61.5% were female, 38.5% male. Some 40 questions were asked across a range of topics. This second report covers older Australians and their use of technology.

# Player or rejector?

Of the *Digital Nation*'s category of 'Tech Rejectors', 62 per cent are over the age of 55. Older Australians also dominate the next digital segment, the 'Practical Players'. However, from our survey, it would appear that **YOURLifeChoices** respondents have embraced new technology with enthusiasm and this is not an aberration: *Digital Nation*'s 'Live and Mobile' category—the most digitally engaged segment, 17 per cent of *Digital Nation* 's 'general population'—includes 26 per cent over the age of 55.

### For further information/comment

## How often do you use the internet?

Daily, was the response of 94 per cent of those surveyed. When asked **How many hours a day do you spend on a computer,** 40.7 per cent ticked 1-2 hours, 30 per cent 3-4 hours and 15.6 per cent 5+ hours.

### Comment

Of the 2563 respondents, 11 per cent work full time and 26 per cent in a part time capacity, including casual work or volunteering. With 60 per cent of this audience fully retired, it is interesting to note how computers and the internet have become an important part of their daily activities. For further information/comment

# What do you do online? (multiple answers possible)

Most respondents ticked 'email' (98 per cent), closely followed by 'gain information' (91.4 per cent), 'banking' (71 per cent), 'shopping' (59.5 per cent), 'social networking' (41.7 per cent), 'games' (39 per cent), 'investments' (16.8 per cent) and other financial services (18.4 per cent).



**Reach mature Australians** 

YOURLifeChoices provides a range of different advertising options for companies targeting Australia's lucrative 50+ market. More information

## Comment

There are no surprises that email is used by practically every respondent. But a close second is the 'gain information' response (91 per cent). No longer is 'Just Google it' a vague statement; this is what our audience is doing to empower themselves as consumers, learn more, research health, plan their travel and solve their own problems.

For further information/comment

# Which devices do you currently own?

Those surveyed said PC (89.6 per cent), digital camera (85.7 per cent), mobile phone (84.7 per cent), MP3 player / iPod etc (27.4 per cent), Smartphone / iPhone (20.3 per cent), E-book reader (13.8 per cent), iPad (11.2 per cent) and Mac (9.9 per cent).

# And which will you purchase in the next twelve months?

The mobile phone leads the way with 32.5 per cent followed by the PC (26 per cent), iPad (24.8 per cent) and 19 per cent each for Smartphones and E-book readers.

# Comment

No surprises with PCs or mobile phones, but when we add the current ownership of smartphones, tablets and E-book readers to the planned purchases, we see an even stronger uptake of mobile technology. A hefty 84.7 per cent of YOURLifeChoices survey respondents own a mobile phone compared to 55 per cent of *Digital* Nation's 'general population'. However, 45 per cent of Digital Nation's 'general population' own a Smartphone compared to 19 per cent for YOURLifeChoices respondents. Interestingly enough, 13.8 per cent YOURLifeChoices respondents owned an E-book reader compared with 10 per cent of Digital Nation's 'general population'. Since the previous YOURLifeChoices survey (Jan 2011), the number using E-book readers and Smartphones has more than doubled. For further information/comment

# Have you been the target of a

# scam? And did you report it? Did you lose money or time?

Of those surveyed, 53 per cent have been the target of a scam but only14 per cent have lost time or money because of it.

A significant 77 per cent believe they have sufficient information to protect themselves from being scammed.

### Comment

Contrary to the popular image of the 'scared' older internet user, 77 per cent of respondents obviously feel they know enough to prevent themselves from being scammed. The fact that of the 53 per cent who believe they were targeted, only 14 per cent were taken in, seems to confirm their confidence.

Request the full results on technology in our survey <u>here</u>.

## About this newsletter

**YOURLifeChoices** AgeWave Australia enewsletter is a fortnightly update on research, resources and news for those who are interested in our ageing society or already working in this sector.

This enewsletter is designed to provide information, comment, resources, research and helpful links. If you would like further comment please <u>email us</u> or telephone +613 9824 6901 during business hours.

If you wish to subscribe to receive the *AgeWave Australia* newsletter on a fortnightly basis, <u>click here</u> to sign up for free!

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