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Introduction

1.1 In June 2011, the Joint Select Committee on Cyber-Safety tabled a report in Parliament on cybersafety and the young.¹ The opening paragraph of that report spoke of the extent to which the internet now permeates our lives:

The online environment is an integral part of modern economic and social activities, and a vast resource of information, communication, education and entertainment.²

- 1.2 Following completion of that inquiry, the Committee was pleased to receive a reference from the Minister for Broadband, Communications and the Digital Economy on 23 November 2011 to conduct an inquiry and report on the cybersafety of senior Australians.
- 1.3 The terms of reference, which can be found at the start of this report, asked the Committee to make recommendations aimed at ensuring Australian law, policy and programs represent best practice measures for the cybersafety of senior Australians.
- 1.4 This reference to the Committee was timely because while senior Australians are the fastest growing online user group, research indicates that fears about risks to privacy and security prevent many seniors from participating in online activity.
- 1.5 Cyber technology has developed rapidly and dramatically in the last20 years and the digital economy has become essential to Australia's long-

¹ *High-Wire Act Cyber-Safety and the Young*, Joint Select Committee on Cyber-Safety, June 2011.

² *High-Wire Act Cyber-Safety and the Young,* Joint Select Committee on Cyber-Safety, June 2011, p. 3.

term prosperity. The internet has infiltrated aspects of the lives of everyone, including older people in ways that they could never have expected, from communicating with government, business, family and friends, to shopping and banking.³

1.6 Seniors are not the only demographic who are vulnerable to security threats from the internet. All users are vulnerable, but Dr Cassandra Cross told the Committee that:

... seniors can be attractive targets for criminals for a variety of reasons. Seniors generally have access to the superannuation, life savings and own their own assets. In many cases, seniors are also looking for opportunities to invest their money, and can be easily manipulated into fraudulent transactions.⁴

1.7 Many seniors are competent and regular users of the internet and it is not the intention of the Committee to imply that senior Australians cannot be every bit as capable of using information technology as any other Australian. To quote Life Activities Clubs Victoria:

... there are quite a few octogenarians and nonagenarians with cyberskills that would shame many people 50 years younger.⁵

- 1.8 However, there are many seniors who have limited knowledge about how the internet operates or how to stay safe while enjoying the benefits of being online. Even where seniors have acquired computer literacy, the ever-changing nature of the digital world means that their knowledge dates at an alarming rate. As a result, many seniors tend to have knowledge gaps about the application of cyber security, and they are particularly vulnerable to myths and scams.⁶
- 1.9 In its discussion paper *Connecting with Confidence: Optimising Australia's Digital Future*⁷, the Department of Prime Minister and Cabinet makes a distinction between cybersafety, cybersecurity and cybercrime to assist in the management of cyber issues. In this report, however, the term cybersafety is used in its broadest sense, incorporating issues relating to cybersecurity and cybercrime, as well as those relating to cybersafety.

³ COTA NSW, Submission 39, p. 1.

⁴ Dr Cassandra Cross, *Submission* 49, p. 3.

⁵ Life Activities Clubs Victoria Inc., Submission 5, p. 2.

⁶ COTA NSW, Submission 39, p. 1.

⁷ Department of the Prime Minister and Cabinet, *Connecting with Confidence: Optimising Australia's Digital Future*, 2012, p. 30.

- 1.10 Responsibility for cybersafety is shared by many bodies, including government, not-for-profit organisations, industry and the end-users engaged in online activities and the Committee heard often during the inquiry that it is important that all sectors work together to achieve a safe digital future for senior Australians.
- 1.11 For the purpose of this inquiry, seniors are defined as anyone 55 years or older.

Conduct of the inquiry

- 1.12 In February 2012, the Committee wrote to a range of stakeholders inviting submissions to the inquiry. Those invited to submit included federal Ministers, Premiers and Chief Ministers, heads of Australian Government departments, statutory bodies and other relevant authorities, and seniors' clubs and organisations.
- 1.13 The general public was invited to make submissions. The inquiry was advertised in *The Australian* at fortnightly intervals and it was also advertised in *About the House*⁸ and via House of Representatives media releases. As the inquiry progressed, various seniors' organisations helpfully advertised the inquiry in their online newsletters.
- 1.14 A total of 49 submissions and six supplementary submissions were received. A list of submissions is at Appendix A.
- 1.15 A list of other documents of relevance to the inquiry that were formally received by the Committee as exhibits is at Appendix B.
- 1.16 The Committee took evidence at public hearings in Sydney, Melbourne and Canberra. On several occasions the Canberra public hearings included teleconferencing with people in other states. Evidence was also taken at a roundtable discussion in Hobart. While in Tasmania, the Committee visited a digital hub at the Pittwater Community Centre in Midway Point to observe a computer class for seniors.
- 1.17 A list of organisations and individuals who gave evidence to the inquiry at public hearings and at the roundtable is at Appendix C.
- 1.18 In conjunction with the inquiry, the Committee conducted an online survey of seniors. The survey is discussed below.

⁸ The House of Representatives' quarterly current affairs magazine which is read by 80 000 Australians from a range of age groups and backgrounds.

Online survey for seniors

- 1.19 When the inquiry into cybersafety for senior Australians was in its initial stages, the Committee decided to complement the evidence that it would take through submissions and public hearings with an online survey. The purpose of the survey was to give as many seniors as possible the opportunity to tell the Committee about their internet use and their concerns, if any, about cybersafety.
- 1.20 Questions explored how seniors use the internet, for what purposes, how they learned their computer skills and what their fears about cybersafety are.
- 1.21 The survey was accessible through the main page of the Committee's website via a 'button' labelled '*Take our online survey*'. The survey could be printed in PDF format and posted to the secretariat if preferred. This option was an attempt to capture people who, for whatever reason, did not wish to complete the survey online.
- 1.22 It is acknowledged that most of the people who responded to the survey online would typically be those who have at least enough computer skills to complete and lodge an online survey. Therefore, to try to reach seniors who may not be online, or with limited online skills, the survey was distributed by Committee Members in hard copy on those occasions when they were speaking to groups of seniors in their electorates. When completed, these could be returned to the Committee Member for forwarding to the secretariat, or they could be posted to the secretariat.
- 1.23 On the last page of the survey some demographic information was collected with questions asking about gender; age group; state or territory of address; whether the respondent lives in a metropolitan, regional, rural or remote area; and whether or not they identify as Aboriginal or Torres Strait Islander.
- 1.24 When the survey was closed in November 2012, it had received 505 online responses and 31 completed surveys were posted to the Committee in hardcopy, making a total of 536 completed surveys. An evaluation of the results of the survey is at Appendix D.
- 1.25 In some places in this report data from the survey is used to substantiate, or not, the evidence being reported. Additionally, comments from the survey responses have occasionally been quoted where they are illustrative of the point being made.

This report

- 1.26 Over the course of the inquiry the Committee took hundreds of pages of evidence in the form of submissions and during public hearings. This evidence is all available on the Committee's website.
- 1.27 During evidence gathering several themes emerged and the Committee heard them repeatedly. Briefly, they were:
 - many seniors do not go online for banking or other services because they have concerns about the security of their financial and personal information;
 - many seniors who could benefit greatly from the use of online services miss out on those benefits because of their fears of online risks;
 - seniors are just as able as anyone to understand cybersafety principles given adequate training and information;
 - seniors need access to appropriate education and training to help them to be cybersafe online;
 - government could play an increased role in providing funds to those volunteer groups and public libraries which are already training seniors in cybersafety;
 - with increased funding volunteer groups and public libraries could create new, appropriate training opportunities for seniors;
 - there may be some laws and policy which could be updated to improve cybersafety for seniors; and
 - Internet Service Providers (ISPs) could play an increased role in helping seniors be cybersafe.
- 1.28 The only point above which the Committee took conflicting evidence about was the need to change Australian law. Some authorities told the Committee that the current laws are quite adequate to keep seniors cybersafe while others told the Committee that there are laws which need to be changed or amended. The adequacy of Australian law and policy is discussed in Chapter 5.
- 1.29 In the report which follows, the Committee has made 13 recommendations which reflect the Committee's findings.