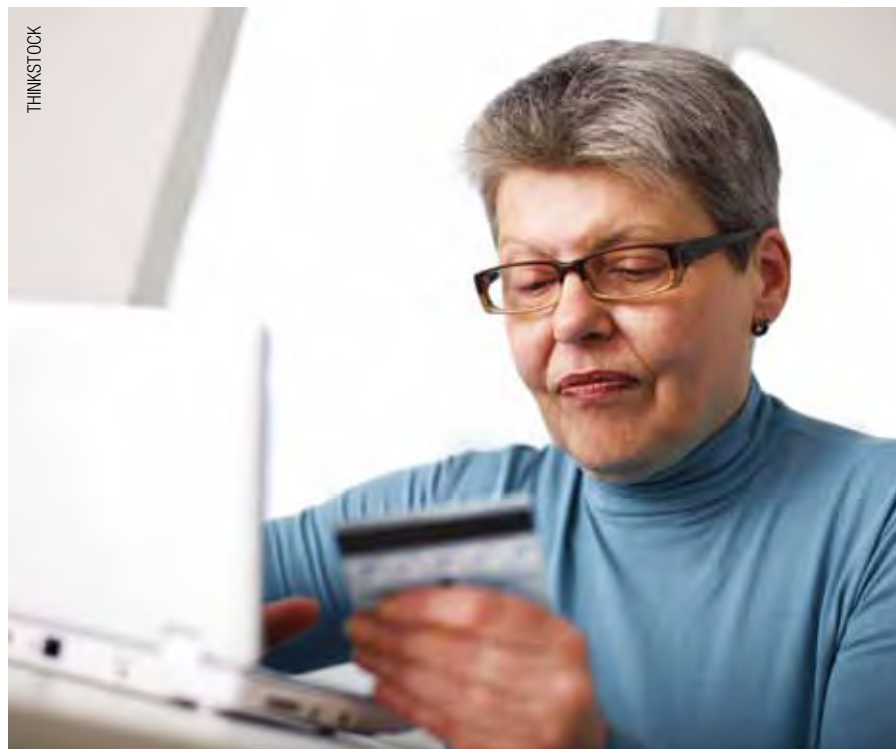


## NEWS

# Trusting seniors at risk of cyber-scams

Committee survey shows trends in seniors' internet use.



**RISKY BUSINESS:** *Cyber skills training needed to keep seniors safe online*

**A**ustralian seniors who are 'internet-savvy' are seen as high-value targets for cyber-scammers because they are perceived to have greater assets to plunder than younger users of the internet.

That's one of the concerns raised at a federal parliamentary inquiry into cyber-safety for senior Australians, which has held 12 public hearings across Australia in the past year.

The Cyber-Safety Committee is getting a broad and diverse picture of senior Australians using the internet – some fully engaged and with confidence, and others still too frightened to use it by a lack of skills and fear of making mistakes. There is also a group not using the internet at all and the committee wants to reach them to understand their reasons for non-use

and what can be done to address their needs.

"Younger people are taught how to be safe using the internet and as they grow up they'll always use those skills. If we can reach seniors at the other end of the life spectrum, we should be able to close the understanding gap of the risks and pitfalls of using the internet in the entire community," committee chair Senator Catryna Bilyk (Tas) said.

As part of the inquiry, a survey has been asking seniors for their opinions on using the internet. So far there have been 521 responses which showed more seniors using the internet for banking and paying bills (76 per cent) than for entertainment (60 per cent), shopping (54 per cent) or social networking like Facebook (42 per cent).

"Generally seniors are more trusting as a group, so they're more

likely to put information online that could in the long-run be detrimental to them," Senator Bilyk said. "I've seen people mention on Facebook that they're going away for a six-month trip and then on another page there will be something about where they live. This could leave them open to anyone vaguely criminal who wanted to exploit them."

In its submission to the inquiry, the Australian Institute of Criminology (AIC) said one of the challenges currently facing criminal justice policy makers is a lack of knowledge about the extent of crime that is occurring online.

"This can be attributed to a low reporting rate, the multitude of state and federal government agencies within Australia that collect this type of data, how the data are recorded and a lack of resources to undertake victimisation surveys," AIC said.

The other big issue is the lack of any mandatory requirement to report to individuals when breaches of data happen.

"Senior Australians may not even have to access the internet to become victims of cybercrime," said Dr Rick Brown, Deputy Director of Research with the AIC. "Instead personal identification information they may have entrusted to businesses or government agencies to keep safe may be breached in the online environment leaving them vulnerable to identity theft and fraud."

Dr Brown said research done by the AIC and the Australian Crime Commission into serious investment fraud showed that seniors and retirees were among those likely to be targeted by offenders principally because of the often substantial assets they have available to invest.

In relation to scams, the inquiry's survey found 24 per cent (125 seniors) had been personally affected by email scams, identity theft or other internet related fraud. Of these the biggest menace was "phishing": soliciting for donations, inheritance, banking and lottery scams at 75 per cent (90 seniors). Others included malicious software installed (31 per cent or 38 seniors) or romance and dating fraud (17 per cent or 21 seniors).

Of those scammed, 57 per cent (69 affected users) did not report the incident, indicating seniors are either

unaware they should report, or don't know how to.

Senator Bilyk said it was also to do with pride and dignity because people may not want to admit they'd been taken in.

"Some seniors don't want to feel foolish, but they shouldn't worry about that because the criminals are spending 18 months to two years setting up a scam so it looks authentic," she said. "They're building bogus websites with supporting pages to a fraudulent investment so it's very difficult to tell it's a scam. People should always report a problem – to SCAMwatch in the first instance – so they can help prevent others from being taken in too."

Only 1.3 per cent or seven respondents did not have a computer at home. But this statistic highlighted one of the limitations of the survey.

"It would appear we're reaching those seniors who are already connected and well-versed in using the internet," Senator Bilyk said. "What we're not capturing are those seniors who are not online or prefer doing things the old way."

A telling statistic was the response to the question: are you aware of friends, relatives or contacts aged over 55 who don't use the internet? Eighty-three per cent (or 428 seniors) answered yes, with the main reason for non-use being "not interested" (40 per cent or 173 seniors). Thirty-five percent (153 seniors) cited a lack of skills as the reason and 10 per cent (42 seniors) said it was the cost of computers. Only 21 respondents (or 4.9 per cent) answered that fears of security risks prevented them from using the internet.

The survey is open until the end of the year and can be accessed at: [www.aph.gov.au/jscc](http://www.aph.gov.au/jscc). If you are not online but still want to contribute, phone the Cyber-Safety Committee's secretariat on (02) 6277 4202 to request a hard copy to be posted to your address. Your response will still be anonymous. •

## LINKS

[www.aph.gov.au/jscc](http://www.aph.gov.au/jscc)  
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 (02) 6277 4202

# Privacy caught in the web

## Concerns over new security laws.

**F**ederal MPs have questioned whether there are adequate safeguards against privacy breaches in new laws which could see a person's internet data stored for up to two years.

The federal government has proposed changes to national security legislation which would allow agencies access to certain types of information contained within a person's web browsing and electronic communication.

With concerns raised that the laws breach people's privacy, federal parliament's Intelligence and Security Committee is inquiring into the amendments.

Committee members voiced their concerns to the Attorney-General's Department at a recent public hearing.

Department secretary Roger Wilkins told the inquiry changes to legislation have been proposed because it needs to be brought up to date with the emergence of new communication technologies in the 21st century.

However committee chair Anthony Byrne (Holt, Vic) questioned whether privacy protections are sufficient.

"From what I've heard so far, I'm not satisfied there is an independent mechanism which would provide satisfaction to the public that their data was being protected," he said.

Mr Wilkins responded that the necessity of law enforcement agencies to obtain a warrant to access the content of web searches was the "ultimate protection".

"That's the current requirement. If they want to get this stuff they're going to have to get a warrant."

Mr Wilkins also said the ombudsman and privacy commissioner can be used to provide oversight.

Law enforcement officials must get a warrant to access the content of a person's web searches, but need only authorisation to see the data that allows electronic communications to occur.

But several committee members said they were not satisfied sufficient distinction between content and data



**SEARCH HISTORY:** Agencies push for greater access to personal online data

had been established and whether it was even possible to separate the two.

Independent MP Andrew Wilkie (Denison, Tas) also questioned whether the legislation would be able to catch out sophisticated criminals who are likely to use encryption methods to hide their internet activity.

The department's Catherine Smith said while some are able to hide their activity, patterns of behaviour can still be established through data that can be accessed.

Senator John Faulkner (NSW) told the inquiry concerns had been raised about a lack of detail surrounding the proposal.

"I think what seems to be lost here by some of the agencies is that this proposal is a very controversial proposal," he said.

"I want to have all the information I can available to me as I put my views before this committee in private meetings about the recommendations it should make and I've not felt I've had that information available to me."

The department revealed that the cost of the measure is not yet known, but it is working on three separate scenarios including: industry pays, government pays or a combination of the two. •

## LINKS

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