

Urgent need to shore up the financial defences of older Australians

Prof John McCallum, CEO of National Seniors Australia, will today tell delegates at the National Elder Abuse Conference that abusers are being given a ‘free run’ while Australia waits for the introduction of standardised powers of attorney and the creation of a national register.

“Banks are training staff to help them pick up the signals of financial abuse, but a determined abuser won’t be deterred by one knock-back – they’ll simply move along to another branch or bank. What we need, as a matter of urgency, is a national safety-net for the most vulnerable.”

Describing the internet as the “new frontier for financial abuse”, Prof McCallum also called for a “much closer relationship between the Office of the eSafety Commissioner and the aged care sector”.

“Abusers lurk in the shadows – anything we can do to bring their activities out into the light is critical.”

Revealing the findings from National Seniors’ latest report, *Senior Surfers; Diverse levels of digital literacy among older Australians*¹, Prof McCallum said that while there remain ‘gaps’ which must be plugged, older Australians are in fact more switched-on to online safeguarding than is widely recognised.

“Certainly the issue of a digital divide remains relevant to this population, however it’s important to acknowledge that stereotypes of all older Australians being left behind by technology are not only harmful but also unsupported by our research.

“The pervasive, negative stereotype of all older Australians as ‘digitally disengaged’ is a far cry from reality. Our research discovered clear evidence of the emergence of skill acquisition and self-education in dealing with scams.”

The real risk, Prof McCallum says, lies in a ‘potentially vicious cycle of digital challenge’ leading to accumulating disadvantage.

“Those less savvy are more vulnerable, leading to being scammed, which then leads to less willingness to being online, which results in remaining less savvy and so on.”

“Older people cannot be assumed to be vulnerable solely on the basis of age,” argues Prof McCallum. “People of all ages are vulnerable². The best we can do is to plug the gaps as we discover them.”

Findings

The report revealed huge volumes of scam attempts targeting older Australians. Despite the associated sense of vulnerability, respondents told of building strategies of resistance and demonstrated astuteness in detecting and avoiding scam attempts.

“Numerous attempts via phone or online, must be in the 10s of 1000s by now. We are called several times each week, plus several via email constantly”.

“I’ve had many phone calls telling me that Telstra were going to cut off my internet, Microsoft is getting error from my PC, the Tax Office is taking action against me etc, and also letters wanting to launder vast sums of money”.

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¹ Maccora, J., Rees, K., Hosking, D. & McCallum, J. Senior Surfers: Diverse levels of digital literacy among older Australians. Brisbane: National Seniors Australia.

² <https://www.scamwatch.gov.au/about-scamwatch/scam-statistics>

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Showing that they were certainly not naïve about the importance of online security, the majority of respondents agreed that they worry about the privacy of their information online. According to National Seniors, there is widespread misunderstanding of the online aptitude of seniors.

“Of respondents aged 80+, who are usually described as ‘left behind’ by these technologies, we found that over half who responded to this online survey used an internet search engine every day, more than 50 per cent did online banking at least once a week, if not daily, over 30 per cent group text every day and nearly 20 per cent are on Facebook every day!

“Within every age group there are those who choose not to participate, but we can’t assume that’s the result of digital illiteracy; for some people, the online world holds little appeal,” Prof McCallum said.

“This study provides evidence of a digitally literate cohort comfortable using a range of digital technologies on a regular basis.”

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