

**KASPERSKY**<sup>LAB</sup>

# **OLDER AND WISER?**

**A LOOK AT THE THREATS FACED  
BY OVER-55s ONLINE**

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## INTRODUCTION

The connected world is having a far-reaching impact on the older generation. This [growing](#) population has free time to spend, and many are choosing to spend it exploring the online world, its possibilities and its opportunities. [16%](#) of Facebook users today, for example, are older than 55 years old.

The Internet has made it easier for this age category to communicate than ever before – whether that’s re-connecting with school friends from their past or keeping in touch with an increasingly disparate family unit that could be located in several countries across the globe – the Internet can help prevent them from feeling isolated.

Spending time online is also part of adapting to a changing world, in which so many vital aspects of life, such as [banking](#), [shopping](#), [entertainment](#), [everyday services](#), [dating](#), and [news](#), can be accessed online.

However, the online world can also be an extremely unpleasant and risky environment for older people.

A combination of factors makes this age category an easy target for fraudsters. Over-55s have money, are less cyber-savvy, less attentive and more trusting than other generations. They want to do things right, but they struggle to distinguish cyber threats when they are faced with them. It is for these reasons, that the older generation is particularly vulnerable to losing their data or money, not to mention being exposed to abuse and inappropriate content online.

These vulnerable Internet users need additional protection online. To better understand how to help them, we have analyzed the data from our latest global consumer security risks study. This gives insight into the online behavior of over-55s across the globe, what their concerns are, and what measures they take to protect themselves online.

## MAIN FINDINGS

### The older generation is living in an online world

- The older generations are connected. They are going online to communicate. 94% of over-55s email regularly, compared to an average 87% of users across all age groups.
- They are also going online to complete day-to-day tasks. They are more likely than others to conduct financial transactions online. Overall, 90% of oldsters shop and bank online, compared to an average 84% of users across all age groups.

### They are using different devices to stay connected, but they are putting these devices at risk

- Older people are exploring the advantages of multiple devices to keep them connected to the online world. A quarter (25%) of over-55s use a tablet and a third (34%) uses a smartphone.
- However, only 52% of older people have installed antivirus or security software on their smartphones or tablets, compared to 92% protecting their computers. All age groups, by contrast are more likely to protect their smartphones (53%) or tablets (57%) than old people, but less likely to protect their computers (88%).

### They are worried about online threats but still don't see themselves as targets

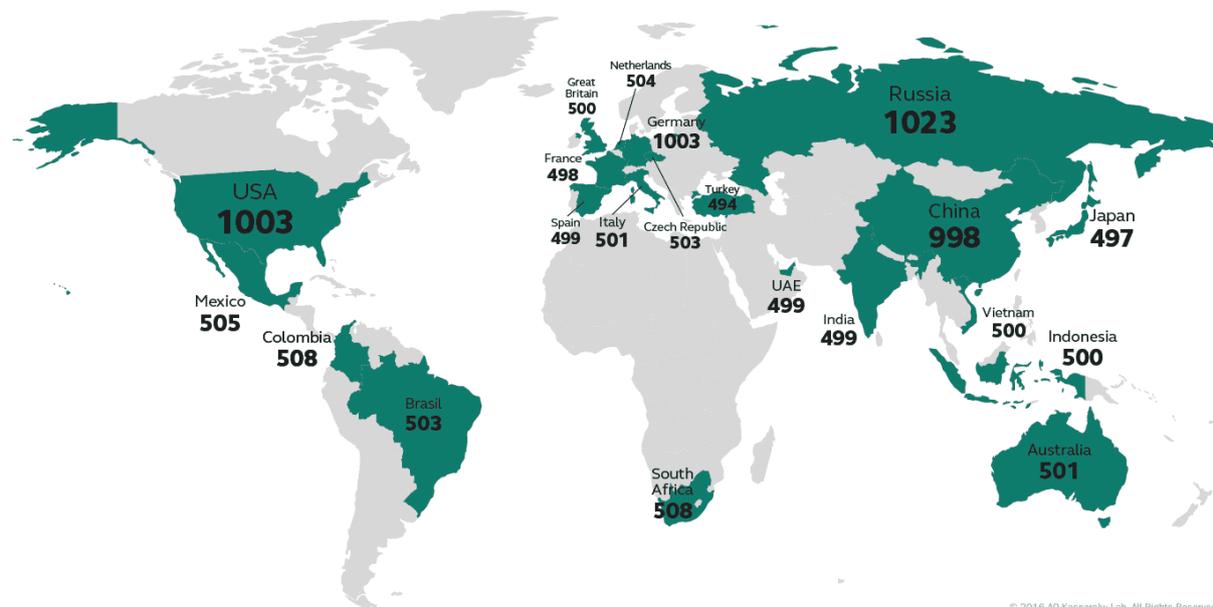
- The over-55s put themselves in more danger than younger generations when sharing information online, taking fewer precautions to avoid accidental sharing of sensitive data
- Only a third of over-55s is aware or concerned that someone could watch them on their webcam or device camera without their knowledge (compared to 50% overall) and only 25% are uncomfortable with sharing location information with websites and applications (compared to 39% overall)
- Nevertheless, only 14% of this age group believe they are a target for cybercriminals, compared to 21% of users overall

### Their lack of cyber-savviness and misplaced trust is making them attractive for cybercriminals

- 20% of people have older relatives that have encountered malicious software in the last 12 months
- 14% have older relatives that have fallen for fake prize draws / investment schemes etc. online
- 10% have older relatives that have lost money from having financial details stolen (e.g. through fake websites, e-mails)

## METHODOLOGY

The study was conducted online by B2B International in August, 2016. Users from 21 countries were surveyed online.



A total of 12,546 people, aged 16 and over, split equally between men and women, were surveyed. 13% of those surveyed were over-55s, with 7% aged 55 to 64, and 6% aged 65 or older.

Data was weighted to be globally representative and consistent. The data in this report also excludes findings from China.

**Not all of the survey results have been included in this report. To find out more please contact Kaspersky Lab.**

## LIVING IN AN ONLINE WORLD

### Going online to stay in touch with loved ones

The older generation is waking up to the advantages of an online life. By offering multiple forms with which to communicate, the Internet is bringing this age group closer to their friends and loved ones. It stops them from feeling lonely or isolated, and helps them communicate with others, wherever they are.

More so than any other age group, the older generation regularly uses computers to email. 94% of over-55s email regularly online, compared to an average 87% of users across all age groups.

This generation also regularly uses other online methods to stay in touch with people. A quarter of over-55s uses instant messages and video calling – including Skype and Google Hangouts – to communicate, rising to 35% of 55 to 64 year olds (compared to an average 44% across all age groups). 61% of over-55s also use social media sites, compared to 71% across all age groups.

### Regular activities completed online



## **Adapting to online life out of necessity**

This age group is not only using the Internet to stay in touch with others. With so many vital aspects of life becoming available online, the older generation can be found banking, shopping, and more, on the Internet.

For example, they are more likely than others to shop online using credit and debit cards or online payment system. 64% of over-55s said they do this regularly, compared to an average 56% overall. Over-55s are more likely to bank online than the average (68% of over-55s bank online compared to 59% overall) and a third (34%) also regularly uses the Internet to buy tickets and book hotels online.

Although they use the Internet to complete tasks and stay in touch with others, they are less likely than other generations to seek entertainment online. 18% of over-55s play online games (compared to 41% overall) and only 6% use the Internet for gambling (compared to 14% overall).

## **A LACK OF SECURITY ON MULTIPLE DEVICES**

### **Using different devices to stay connected**

Whilst younger generations are increasingly using a smartphone to regularly access the Internet (74%), the over-55s are generally sticking to more traditional technology such as Windows PCs (91% compared to 80% among 16-24 year olds).

However, the over-55s are not restricting themselves to computers. They are also exploring the advantages of multiple devices to keep them connected to the online world. A quarter (25%) of over-55s use a tablet, which is in keeping with society in general (the market for tablets is receding 12% year over year, according to IDC). In addition, a third (34%) of over-55s uses a smartphone. Interestingly, Apple in particular is the one to lose out as the Android mobile operating system is twice as popular as iOS among this age group.

The wearable devices market is yet to resonate with the over-55s. With only 5% saying that they have a fitness tracker and 3% a smart watch. In total, 87% don't yet own any wearable technology; this compares to 70% of those surveyed across all generations.

### **Misplaced assumptions about devices may be putting this generation at risk**

The older generation makes a strong attempt to protect some of the devices they use to go online, such as desktop PCs. However, a lack of cyber-savviness means they fail to protect all connected devices effectively.

The over-55s are better than others at protecting the Windows PCs they regularly use to access the Internet with antivirus or Internet security software (93% compared to 90% for all age groups). However, they are under the misapprehension that Apple computers don't require such protection. A half (52%) of older users install antivirus or security software solutions on these devices, compared to 64% of users overall.

A slack attitude to Internet safety is also prevalent with the way over-55s protect their smartphones. Only 52% have installed antivirus or security software on their smartphones, or their tablets. By comparison, 57% of Internet users overall protect their tablets with security software, and 53% protect their smartphones.

### **Demonstrating a lack of cyber-savviness when it comes to additional protection**

On the whole, 75% over-55s use passwords or pin numbers to limit access to their Internet connected devices compared to 77% overall at least on one of devices used. Although older users are more likely to protect their devices both with security solutions and passwords (51% vs. 46% overall), they more often do not protect any of their conventional devices with passwords at all (21% vs. 14% overall).

This lack of attention is particularly alarming, when we consider that this older generation is likely to take fewer precautions online than younger age groups.

Our research found that only three-in-ten (30%) over-55s enforced high privacy settings on social websites and in their browser, in a bid to protect their privacy and keep their personal information safe. Even less (18%) turn off location tracking within the apps they use on their mobile devices. Conversely, almost a quarter (23%) say that they try to avoid using popular websites like Google and Facebook because of the personal information they gather, double the 12% of 16-24 year olds that admitted to doing the same.

Older users also less likely use security functions that came with the device (e.g. remotelock / “find my device”) or VPN – 28% and 10% respectively compared to 42% and 16% respectively of users across all ages.

## **CONCERNED BUT NOT BEHAVING APPROPRIATELY**

### **Worried about online threats but not seeing themselves as targets**

The older generation has some concerns about the dangers of the online world, but they have limited knowledge about the dangers they face, and how to act in a cyber-savvy fashion to protect themselves against these risks.

Only a third of over-55s is aware or concerned that someone could watch them on their webcam or device camera without their knowledge (compared to 50% overall) and only 51% are concerned there might be some background programs / malware on their device, collecting or sharing information about them (compared to 57% overall). Older users also seem more trustful - only 25% of them are uncomfortable with sharing their location information with websites and applications (compared to 39% overall).

Taking into account, that older users conduct more online financial transactions, it's alarming to see that only half (49%) of them worry about their vulnerability when purchasing products online, compared to 53% overall. Older users also don't place as much trust in security solutions when paying or banking online – only 40% say that they would use online payments more often if they had reliable protection for financial transactions, while 50% users of all ages on average think the same.

At the same time, over-55s are concerned and aware of some threats, such as online account hacking (71%), malicious software that gathers data intercepts passwords on your device (70%) and financial cyber-threats that target customer accounts resulting in monetary loss (68%). Nevertheless, only 14% of this age group believes they are a target for cybercriminals, compared to 21% of users overall. This raises concerns that they will be less attentive to dangers when online, despite their concerns.

## Older users' concerns about online safety



## Sharing and communicating information online

Whether due to a lack of understanding or a misplaced lack of concern, the over-55s take fewer precautions than younger generations when sharing information online. Only 35% double-check messages before sending, only 28% use very high privacy settings and only 16% avoid sending information when tired. However, they are more likely to delete their Internet history after sharing or sending information (30% vs 27%) and not to sign up to social networks or messaging programs if personal data is at risk (36% vs 29%).

Six-in-ten over-55s have shared basic personal information about themselves with friends (60%) and family (61%), whereas only 10% have shared information with a colleague. Worryingly, a quarter (27%) has shared such information in the public domain, markedly less than the 17% of 16 to 24 year olds who have done the same. Even more so, is the fact that a surprising four in ten (40%) have put themselves at risk by sharing financial details in the public domain.

## FACING CYBER THREATS ONLINE

### Family members are concerned for the online safety of over-55s

Family members often worry about their connected older relatives due to the lax security measures that they keep. Over half (51%) have concerns about their parents' safety and almost two thirds (64%) about their grandparents' safety. In particular, 47% have concerns about them encountering malicious software or viruses, 45% fear they may become a victim of an online scam involving fake websites or e-mails, 37% fear they may lose money as a result of them having their financial details stolen and 34% are worried that they are falling for fake prize draws or investment schemes.

### Misplaced trust can get older people into trouble

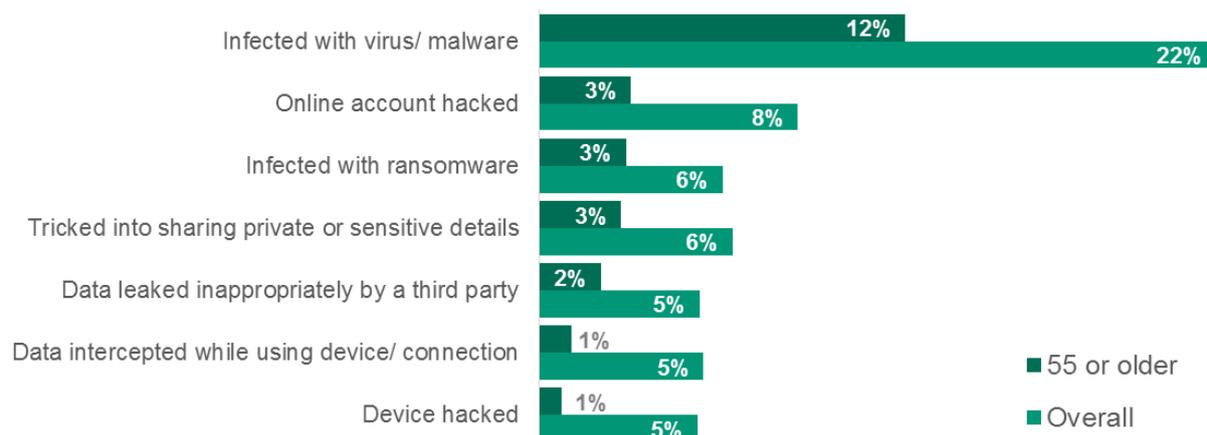
These concerns are well-placed. The fact that the older generation may be more trusting than others, can make these people particularly vulnerable to cybercriminals, who may wish to exploit them as they explore the online world. 14% of people across all age groups have older relatives who have fallen for fake prize draws and investment schemes online. In addition, 12% have older relatives who have become the victim of an online scam involving fake websites or fake emails.

### Incidents that have happened to older users, according to their younger relatives



Being asked themselves, 17% of older users admit they felt victims of cyberthreats (such as malware, online account hacking, etc.), compared to 30% of users across all ages. 32% of over-55s say they faced malware infection attempts, with 12% admitting that they have fallen victim to such an attempt. Yet, 20% of Internet users say they have older relatives that have encountered malicious software or viruses, suggesting that older people are not fully aware of the dangers they have exposed themselves to.

## Threats older people say they have felt victims to



## CONCLUSION

The expectation that the over-55s are by their very nature cautious, is a misnomer. Often when they are behind a keyboard, common sense goes out of the window. Our research shows that the over-55s are either in denial about the frequency they are being targeted, or potentially not even being aware that they have been infected.

A high percentage is blindly sharing personal information about themselves not only to friends and family, but in the public domain. In addition, they are not taking the requisite steps to prevent their sensitive financial details in the public domain. Our research reveals that over-55s are taking fewer precautions when it comes to double-checking messages before sending, aren't using sufficiently high privacy settings and send more information than younger generations.

Importantly, it is the older generation's lack of cyber-awareness that is leading these people to be less attentive to online dangers than they should be. Their willingness to trust others can also get them into trouble. Combined, these factors are leading younger family members to having major concerns about their parents' and grandparents' online safety.

It is important that the over-55s become more cyber-savvy, acknowledge the dangers that the connected world brings, and ask for help when needed. It is also important that younger family members are on hand to coach them on optimum security practices. More than any other age group, it is imperative that the over-55s install robust information security endpoint protection across all devices that they own and connect to the Internet.

Whether it is bank details, email contact lists or pictures of grandchildren, it is important that the over-55s protect what matters to them most and takes precautions against the growing scourge of cyber-attacks and online criminal activity.