

Cohort 1



- Elderly persons
- No ICT knowledge
- No devices at home
- Uninformed
- Unable to access online facilities
- But
 - No open spam-ways
 - No fraud risk

Cohort 2



- Retired, but not elderly persons
- Some ICT knowledge; but out of date
- Laptops, tablets, smart phones
 - Not updated
 - Same password on all devices
- Aware of risk, but generally unconcerned
- Findings
 - Gaping holes in their security
 - Significant financial assets
 - High risk to online fraud
 - Don't know where to turn for help
 - Children/grandchildren not using same hardware