Future Trends Report
Based on Analysis of the Team's Chosen Community / Organisation in Mid-Term and Final Evaluation

Community / Organisation Studied: Elderly

STEP 1. Identify Challenges

Read the Future Scene carefully and generate ideas for challenges, concerns, and possible related problems. Choose the 5 most important challenges and write them in the space provided. Include applicable research with appropriate in-text citations.

Challenge 1:

The elderly are not as tech-savvy as the younger generation of internet users. Yet, due to the increased in number of elderly folks, there would be a corresponding increase in the number of elderly internet users. The larger consequence for this big group of users would be a massive cyber security problem, which cyber security companies as well as the government would find difficulty in handling.

Research

1. A survey conducted by Kaspersky Lab and B2B International shows that the elderly are less concerned about online safety, compared to the rest of the population. So, fraudsters would think that the elderly are not concerned about scams and are easy to trick. Thus, they would be easily targeted by fraudsters and suffer financially

   Kaspersky Lab (2019) Consumer Security Risks Survey 2016
   Retrieved from:
   https://media.kasperskycontenthub.com/wp-content/uploads/sites/45/2018/03/08233505/B2C_survey_2016_report_.pdf

2. A study made in 2012 by Stanford Center on Longevity and the United States Financial Industry Regulatory Authority's Investor Education Foundation, concludes that those over 65 are 35% more prone to money loss on a financial scam than others below 30. So, the elderly are probably more gullible as such financial scams usually include pretending to be a desperate Nigerian person, and pretending to be a government official, and since they are more gullible, they would fall for these tricks. (Observation)

   TODAY Online (2019) Protecting the elderly from cyber attacks
   Retrieved from:
   https://www.todayonline.com/singapore/protecting-elderly-cyber-attacks

3. A study made in 2012 by Stanford Center on Longevity and the United States Financial Industry Regulatory Authority's Investor Education Foundation, concludes that those over 65 are 35% more prone to money loss on a financial scam than others below 30. So, the elderly are probably more gullible as such financial scams usually include pretending to be a desperate Nigerian person, and pretending to be a government official, and since they are more gullible, they would fall for these tricks. (Observation)

   Straits Times (2018) Police drive to educate seniors amid spike in loan scams
   Retrieved from:
   https://www.straitstimes.com/singapore/police-drive-to-educate-seniors-amid-spike-in-loan-scams

Challenge 2:

We have observed that the number of elderly living alone in Singapore is gradually increasing. As people grow older they would lose their loved ones gradually over time and may live alone. This can lead to increased feelings of loneliness and isolation. So, the elderly may try to make friends online to replace that spot that their close ones hold due to the lack of company of their family members.

Research

1. Based on Duke-NUS' research, those living alone have more depressive symptoms at 21% compared to those who do not live alone at 12.5%.

   Living alone is associated with more depressive symptoms. On average, depressive symptom scores were higher among those living alone for both men and women, as compared to seniors living with children. Depressive symptom scores were higher among those living alone for both men and women, as compared to seniors living with children.

   Duke-NUS (2018) *Home alone: Older Adults in Singapore*
   Retrieved from:
   https://www.duke-nus.edu.sg/docs/librariesprovider3/research-policy-brief-docs/home-alone-older-adults-in-singapore.pdf?sfvrsn=6735541d_0

2. There were 35000 elders living alone in 2012, with the numbers projected to rise to 83,000 by 2030. Often, scammers persuade the victim to take the conversation off-line

after establishing a bond, thereby eluding safeguards set by the legal online dating sites. Latest data show that Singaporeans lost about S$7.5 million to Internet love scams from January to April last year, while love-struck victims in Malaysia lost about RM71 million (S$24 million) in 2015.

Today Online (2015) *Elderly living alone more likely to die prematurely: Study*
Retrieved from:
https://www.todayonline.com/singapore/elderly-living-alone-higher-risk-dying-prematurely-study

Challenge 3:

We have observed that the population of people in Singapore is gradually aging. As one ages, the brain of the human shrinks in size. With the increase of the proportion of elderly residents, this would mean that more people may lose their 'gut feeling' that something may be suspicious. This problem will grow eventually and will become a threat to more elderly, especially with the advancement of technology, and may result in serious repercussions like the elderly being too accepting of offers from fraudsters.

Research

1. As one ages, the brain of the human shrinks in size. With the increase of the proportion of elderly residents, this would mean that more people may lose their 'gut feeling' that something may be suspicious. This means that the fraudsters can take advantage of the elderly's gullibility.

    CNBC (2018) As you age, your brain becomes less able to detect fraud
    Retrieved from:
    https://www.cnbc.com/2018/04/30/aging-brains-become-less-able-to-detect-fraud.html

2. In 2018, a study done by Nathan Spreng, director of the Laboratory of Brain and Cognition at Cornell University's Department of Human Development concluded that as the human ages, the brain of the human shrinks. Less brain means less of that signaling people describe as a "gut feeling" that something may be amiss. Spreng also mentioned that the connectivity of the brain — for example, how the insula talks to the temporal lobe — also fade as we travel through the decades, Spreng said. This, too, can make it harder for older people to pick up on and avoid potentially sinister intentions.

Department of Singapore Statistics (2019)
Retrieved from:
https://www.singstat.gov.sg/find-data/search-by-theme/population/population-and-population-structure/visualising-data/population-trends

Challenge 4:

There are more elderly are exposed to the internet thus online predators could take advantage of that to cheat the elderly. The rate of internet usage has risen significantly both on computers and mobile phones. Many retirees, widowers and lonely grandparents may have their entire nest egg easily accessible, and that makes them targets to fraudsters. Many elderly arrived late on the technology scene and would have developed easy habits such as an unwillingness to use complex passwords or learn about new security hacks. Thus, since more elderly are on the internet, more elderly would be exposed to online predators, which would take advantage of their lack of knowledge and their kindness to cheat them of their money.

Research

1. As a generation, they generally are more polite to strangers, a trait potential fraudsters often use to reel in their victims. Thus, since more elderly are on the internet, more elderly would be exposed to online predators, which would take advantage of their lack of knowledge and their kindness to cheat them of their money.

   Maketecheasier (2018) 4 Most Common Cyber Attacks Used Against Older People in 2018
   Retrieved from:
   https://www.maketecheasier.com/common-cyber-attacks-used-against-senior-citizens/

2. According to a 2012 study by the Stanford Center on Longevity and the United States Financial Industry Regulatory Authority's Investor Education Foundation, seniors are not only more likely to be targeted by fraudsters, but also tend to lose money once targeted. The study revealed that those over 65 are 35 percent more likely to have lost money on a financial scam than others in their 40s.

   Business Times (2019) More senior citizens becoming tech-savvy: survey
   Retrieved from:
   https://www.businesstimes.com.sg/technology/more-senior-citizens-becoming-tech-savvy-surve
   y

Challenge 5:

Singapore has a rapidly ageing population and with age becoming a problem for those who are looking for jobs, most seniors have a lack of income, or a low income and are only being provided for by the government. This becomes worrying as it may lead to the elderly trying to save as much money as possible and thus buying cheap goods online, which sometimes may cause them to be scammed.

Research

1. According to Christopher Gee, a research fellow at the Institute of Policy Studies, Singapore has a rapidly aging population, doubling in the number of 65+ in the past 20 years, and another doubling projected in the next 15 years. He also mentioned that there would be an increased life expectancy amongst the elderly. This means that the elderly will have to survive with less income, which they may try to save as much as possible but in the end still get scammed.

   Department of Statistics Singapore (2019)
   Retrieved from:
   https://www.singstat.gov.sg/-/media/files/publications/households/pp-s25.pdf

2. Based on a research done by NCOA (National Council On Aging), it was stated that since many older people are on a fixed income or living off retirement funds, it's only natural that they are often on the lookout for cheaper drug alternatives to save money. Unfortunately, scammers are fully aware of this, and they prey on seniors' vulnerability of wanting to save. Criminals use the internet to operate these scams, offering "better prices" on prescription medications which are counterfeit and often detrimental to one's health. This shows that this will continue to become worrying as the aging population in Singapore is growing, and these scams can be more prevalent

   Senior Living.org (2019)
   Retrieved from:
   https://www.seniorliving.org/research/common-elderly-scams/

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STEP 2. Craft the Underlying Problem

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Using the challenges listed in Step 1, identify a problem of major importance to the chosen community / organization in the future. Write your Underlying Problem making sure your question clearly explains the action that will be taken and the desired results/goal of that action.

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Underlying Problem

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With a growing number of elderly on the internet in Singapore, and with factors such as brain ageing which affects decision making, it appears that the elderly would become the most targeted group of people by scammers by the year 2030. How can we strengthen their security on the internet so that they can keep up with the pace that technology is advancing in Singapore along with the 4th Industrial Revolution in the year 2030 and beyond.

STEP 3. Produce Solution Ideas

Generate solution ideas to the Underlying Problem in Step 2. Choose the 5 most effective solutions and write the elaborated ideas in the space provided. Include applicable research with appropriate in-text citations.

Solution #1: Cyber Wellness Council

This Cyber Wellness Council will be created specifically for the elderly. The name of the Cyber Wellness Council would be Cyber Safe Seniors. We would also teach them how to identify a potential scam and what they should do or who they should contact in case they have been scammed. For example, they can contact 1800-722-6688. This is a hotline launched by the National Police Force and the National Crime Prevention Council. Our council can be set up in areas with a high proportion of elderly, such as Bedok, Bukit Merah and Ang Mo Kio. House visits can also be conducted to educate those elderly that find it inconvenient to move around.

Research

1. Based on Stanford Centre Of longevity, the United States Financial Industry Regulatory Authority's Investor Education Foundation found out that seniors are not only more likely to be targeted by fraudsters but also tend to lose money once targeted.

    Business Times (2019) More senior citizens becoming tech-savvy: survey
    Retrieved from:
    https://www.businesstimes.com.sg/technology/more-senior-citizens-becoming-tech-savvy-surveY

2. In our country, we have a Inter-Ministry Cyber Wellness Steering Committee (ICSC) which aims to encourage, support and assist Singapore-based companies, associations and organisations (hereby known as applicants) in organising Cyber Wellness events, initiatives or projects for our youth and parents. As you can see, its purpose is to have initiatives for the young or maybe middle-aged portion of the population. How about the elderly, we need a new council which objectives help to maintain cyber security among the older portion of our aging population. Since there is already a committee founded for the purpose of the younger portion of our population, forming a new council for the elderly would be feasible and relevant

   Ministry of Education, Singapore (2017)
   Cyber Wellness Calls for Proposals
   Retrieved from:
   https://www.moe.gov.sg/haze-management-measures/events/cyber-wellness-call-for-proposals

Solution 2: AI Browser

Our next solution is to create an AI Browser. The AI Browser would allow the user to enjoy an ad-free browsing experience. Attractive ads might be put up by scammers to attract users to purchase their items, once the user purchases their items, the user would either not receive the item they bought or they would receive fake. Our browser would also have software to notify the elderly's family members when they purchase something. The family would be able to verify the purchase before the transaction can be made. This would reduce the chances of the elderly getting scammed. There would also be an additional feature at the side of the browser which will include quick tips on how to identify a scam so that the elderly can easily refer to them when they need to.

Research

1. Every ad gets screened before it's posted, with either human or automated review. A company called "Military Trees" said they'd marked down an $800 combat drone to just $100. But the supposedly high-quality drone arrived in a plastic bag from China. A research claims that 78 percent of forum users aged over 50 felt that their age group was under-represented or misrepresented in advertising. This shows that the elderly may be enticed to click on ads that may be too good to be true and in the end never receive the product. Our AI browser can help to reduce the chances of the elderly getting cheated by allowing the family of the elderly to verify the purchase before legitimately purchasing the good

   Vieo (2018) *New data on why people hate ads*
   Retrieved from:
   https://www.vieodesign.com/blog/new-data-why-people-hate-ads

Solution 3: Workshops

We will also create workshops for the elderly. The workshops would help the elderly to identify different types of scams, what they should do if they suspect that they are being scammed and methods to keep safe online, such as using antivirus software, the workshop will be organised by banks, non-government organisations or Government Organisations such as the Ministry of Home Affairs.

Research

1. The Financial Essential For Non-Financial Managers course is designed to teach non-financial managers how to think about their business within a financial framework. This workshop teaches managers not dealing with money about their business within a financial framework, if that is possible, our workshops can be help to promote the elderly's cyber wellness.

   Singapore Chinese Chamber Institute of Business (2012)
   Financial Essential For Non-Financial Managers
   Retrieved from: http://www.scciob.edu.sg/index.cfm?GPID=166

2. "The Bank Inside Out" workshop aims to give participating bank personnel a complete overview of the banking sector, taking into consideration the various entities, their operations, the customers and the facilities that customers require banks to deliver. This workshop helps to teach bank personnel about the banking sector, if such a workshop is possible, the teaching about cyber wellness among the elderly could also be possible to help strengthen their security on the internet

   London School of Business and Finance (2019)*The Bank Inside Out*
   Retrieved from:
   https://www.lsbf.edu.sg/programmes/executive-education/face/banking-finance-series/the-bank-inside-out/

Solution 4: Helpline for assistance

Right now, the Government has already launched a helpline, 1800-722-6688, for members of the public to seek advice or check if they are being cheated, should they be contacted by potential scammers. This hotline is manned by the NCPC, it operates Monday to Friday, from 9am to 5pm. With this hotline requiring so much manpower, AI could be used to increase efficiency and decrease operation costs. AI would be able to help answer questions asked, and also check if the email is indeed from a scammer. Even though there is AI, there should still be some people to help do things that AI is unable to do.

Research

1. According to TODAY online, the police had issued an advisory on email impersonation scams, which have increased by 20 per cent to 165 cases from January to September in 2016, compared with the same period in 2015. The number of commercial crimes from January to June 2016 had also risen by 9.2 percent to over 4000 cases, compared with the same period in 2015, and online scams is a particular concern.

   TODAY online(2016) Think you've been scammed? Call 1800-722-6688
   Retrieved from:
   https://www.todayonline.com/singapore/helpline-launched-tackle-increase-scams

2. According to the Ministry of Home Affairs, last year, crimes reported increased by 1.4%, largely driven by an increase in scams. More than $158 million was lost to scams in 2018 – and this is just a conservative estimate. The public continued to fall for these three types of scams: E-commerce scams, credit-for-sex scams and China officials' impersonation scams.

   Ministry of Home Affairs (2019)
   Committee of Supply Debate 2019 on "Fighting Drugs and Cyber-crime, Transforming the Home Team, for a Safer Singapore" - Speech by Mr Amrin Amin, Senior Parliamentary Secretary, Ministry of Home Affairs and Ministry of Health
   Retrieved from:
   https://www.mha.gov.sg/newsroom/in-parliament/parliamentary-speeches/news/committee-of-supply-debate-2019-on-fighting-drugs-and-cyber-crime-transforming-the-home-team-for-a-safer-singapore-speech-by-mr-amrin-amri-senior-parliamentary-secretary-ministry-of-home-affairs-and-ministry-of-health

Solution 5: Mailing List

Our group has observed that teaching the elderly through mail is better than teaching them through emails or through online means. Thus, one solution our group has is to send hardcopy letters to the elderly to educate them about online scams and how to keep themselves safe online. The letter would include the most common types of scams, what to do when they realise they are getting scammed, how to spot a scam and ways on how to keep themselves safe online. The letters would be written in English, Malay, Chinese and Indian so that all the elderly regardless of race could understand. The font would also be bigger so that everyone would be able to read.

Research

1. According to a study by the Newspaper Association of America, only 27% of seniors used the internet to make a purchase. The percentage with smartphones is only 13% based on reports from Pew Research Center. This means traditional media (print) or telemarketing will serve better when advertising to older consumers. Using a senior citizens mailing list to target this audience will get offers into the right hands.

   Accurate Leads (2015) *Senior Citizens Mailing Lists & Leads*
   Retrieved from: https://www.accurateleads.com/senior-mailing-lists/

2. Scammers tend to target elderly people with all kinds of schemes, taking advantage of their isolation, ease of trust, higher savings, and lack of tech savvy, among other things.

   Unfortunately, these scams often work. Advanced technology can be hard for many seniors to keep up with, and they may be viewed as naive or gullible. To top it all off, con artists target elders knowing that they may be lonely, longing for purpose in life, and are more trusting of and willing to help younger people.

   Many schemes against seniors are performed over email, phones and even through door-to-door advertising. They may take the form of alleged credit card offers, charity donation requests, home improvement offers, investment opportunities, banking and wire transfers, insurance offers, health products, and sweepstakes and contests, to name a few.

   The mailing list can help to distribute information to the elderly on how they can stay safe on the internet and browse with responsibility, in order not to get scammer by fraudsters..

   Senior Living (2019)
   Retrieved from:

STEP 4a. Select Criteria

Generate criteria to determine which solution idea does the best job of solving your Underlying Problem and/or addressing the Future Scene situation. Select the 5 most important criteria for measuring solution ideas and write them in the spaces provided.

Criterion 1

Which solution will be the most feasible for the government to implement so that they would be able to strengthen the elderly's security on the internet as soon as possible?

Criterion 2

Which solution will be the most cost-effective for the government to implement so that the elderly's security can be strengthened for the least cost?

Criterion 3

Which solution will be the easiest to maintain with advancing technology for the government so that the solutions can remain relevant for a longer period of time?

Criterion 4

Which solution will be the easiest to understand for the elderly so that they can easily learn how to keep themselves safe online?

Criterion 5

Which solution will be the most convenient for the elderly so that they will not need to move around as much to access these services and is easier for those with mobility issues?

STEP 4b. Apply Criteria

List the solution ideas from Step 3 on the grid. Use each criterion to rank the solutions on a scale from 1 (poorest) to 5 (best). The weighting for one important criterion may be doubled if necessary.

	Solution Idea	Criteria					Total
		1	2	3	4	5	
#1	Cyber Wellness Council	5	4	5	4	4	21
#2	AI browser	1	1	1	1	1	5
#3	Workshops	3	2	3	5	2	15
#4	Helpline for assistance	2	3	2	2	5	14
#5	Mailing List	4	5	4	3	3	19

Develop your top-scoring solution idea into an Action Plan. Thoroughly explain how the Underlying Problem is solved, how the plan will be implemented, and how the community / organisation will be affected. Explain how this Action Plan is feasible with secondary research consulted, preferably also with primary research (feedback from chosen community / organization)

Action Plan: Cyber-Wellness Council

What is it for?

- Care specifically for the elderly's needs on the internet

What will it do?

- The Cyber Wellness Council will conduct classes for the elderly so teach them about the dangers online, and how to keep themselves safe
- The Cyber Wellness Council will conduct house visits to check up on the elderly to ensure that they are not facing any problems
- At community centres, there will be volunteers stationed there to answer any questions that they may have
- There will also be a hotline where elderly can call in to ask questions if they are unable to walk to the community centre
- The Cyber Wellness Council can also organise monthly or annual events to promote the safe use of the internet.

Teach them how to report a scam.

- Contact 1800-722-6688 which is a hotline launched by the National Police Force and the National Crime Prevention Council
- Stop all contact with the scammer
- Do not make any more payments
- Contact the bank or service you sent money through

Teach them how to stay safe online.

- Never assume a stranger online is trustworthy
- Never assume that someone who knows things about you Is someone who can be trusted
- Have strong and unique passwords
- Don't give up personal information
  Legitimate banks and other companies do not ask for personal credentials.
- Don't click on attachments
  Malicious attachments may contain viruses and malware which is common in phishing tactics
- Beware of urgent or threatening language in the subject line
  Invoking a sense of urgency or fear is a common phishing tactic. Beware of subject lines that claim your "account has been suspended" or your account had an "unauthorized login attempt.
- Don't believe everything you see
  Just because an email has convincing brand logos, language, and a seemingly valid email address, does not mean that it's legitimate. Be sceptical when it comes to your email messages—if it looks even remotely suspicious, don't open it.

Conduct house visits for the elderly with mobility issues.

- House visits can be conducted for those elderly with mobility issues
- Class materials can be brought to the elderly's home for classes to be conducted

Use of walking aids, 2001-2002
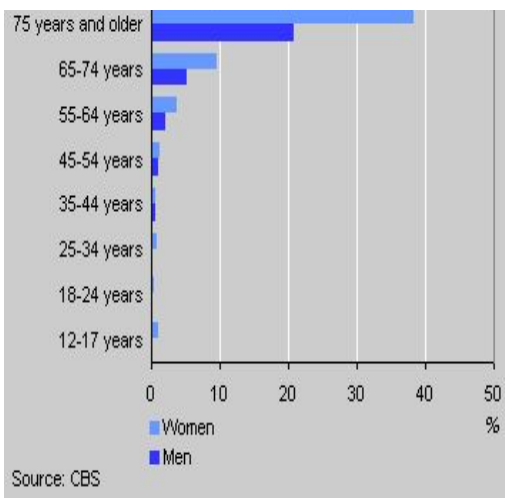
According to the data above, it is shown that 40% of males aged 75 years and above use walking aids and 20% of females aged 75 and above use walking aids. This is quite a significant number of elderly that have difficulty with moving about and if materials can be brought to their doorstep, it will help them to reap the benefits as much as if they were able to walk to the community centre like the majority of the elderly.

Why

The Cyber Wellness Council would care specifically for the elderly's needs so as to strengthen their security online, as they become increasingly popular targets for scammers.

How

- Maintain a positive and patient attitude. Treat the older person as intelligent and capable of learning.
- Identify significant cultural or social factors that may affect the teaching-learning process.
- Identify and try to accommodate any disability that may affect the learning process. For example, for patients with visual impairment, encourage the use of glasses (if appropriate), and investigate special learning tools, such as large print material.
- Slow the pace of instruction and gear teaching to the patient's rate of absorption. Stop teaching if the patient appears tired or stressed.
- Break each topic into small parts. Repeat sessions when necessary. Give pertinent, positive feedback.
- Ask the patient to talk through the procedure before trying it. Provide opportunities for practice sessions and repeat demonstrations. Include role-playing, discussion, and problem-solving.
- Avoid tests or challenges — these can create too much stress and impede learning.
- Assess responses carefully to make sure the information was understood correctly. Gear the frequency and duration of your teaching to match your patient's learning ability and need to know.

Activities

Modified Bingo game that consists of random questions related to what they have learnt being drawn from a box. The elderly will then mark out the correct answer on their bingo cards. This can be done after lessons are conducted to test the elderly in a fun and less stressful way.

When

- Early morning on weekends as older people are better able to ignore distractions and to perform demanding cognitive tasks in the morning

- Every alternate week to make sure there are enough volunteers to help out with the programming outline

Who

- Volunteers would help conduct these classes for the elderly

Where

- Community centres

- Bedok, Bukit Merah and Ang Mo Kio as they have a higher proportion of elderly

How will it solve our Underlying problem?

With the Cyber Wellness Council, the elderly will be more careful when using the internet and also be more knowledgeable about the dangers online, so the elderly are as easy of a target to scammers, and thus reduce the chances of them getting scammed

Potential problems and their solution

Problem: **Lack of volunteers**
Solution: Classes are held every alternate week to ensure a sufficient number of volunteers

Problem: **Elderly may find the lessons boring and not want to pay attention**
Solution: Activities such as role playing and Bingo can be carried out

Problem: **Elderly may not understand what is being taught and not want to learn**
Solution: The volunteers can adapt teaching to the elderly's rate of absorption of knowledge and break each topic into smaller parts to make it easier to understand

Problem: **Elderly may not feel dignified to learn from younger people**
Solution: Volunteers can treat the elderly as intelligent and capable of learning so as not to feel inferior

Problem: **Not enough elderly show up for classes**
Solution: Volunteers can walk around the neighbourhood and give out brochures which includes the benefits of attending these lessons

Timeline

November 2019: Receive approval from the Ministry of Home Affairs
June 2020: Start classes at Bedok, Bukit Merah and Ang Mo Kio community centre

We plan to receive approval from the Ministry of Home affairs by the end of this year (2019) and start conducting classes at Bedok,t Ang Mo Kio and Bukit Merah Community Centre by June 2020. This is because through our research, the amount of time to receive approval from the government is approximately 3 to 6 months. Since all the infrastructure such as Community Centres are already built, it should not take long to get the volunteers and start conducting lessons.

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