

Project GOAL – Internet Safety for Older Adults: Challenges and Solutions
Washington D.C.
February 10, 2015

Keynote Remarks of Commissioner Terrell McSweeney¹

Good morning, and thank you for that wonderful introduction. I want to thank Google for hosting us today and Debra Berlyn for her leadership on behalf of older Americans, and for highlighting what policy-makers and industry should be doing to make sure the benefits of our new, digital age, can be shared with people of all ages.

As a mom of a four and six year old, I'm constantly amazed by the digital fluency of my kids. My kids will never remember a day without smart phones and tablets, much less the Internet. The other day I asked my six year old to pause the game he was playing on my iPhone to answer our wireline phone, only to discover he had no idea how to do that.

As my parents will attest, their grandchildren's fluency with new technology can be very helpful – such as when my four year old taught my dad how to text. For the record, my parents and my in-laws are both savvy Internet and technology users. They use smartphones and tablets and laptops. They bank online, buy tickets online, video chat with their grandkids, and check in with friends on social networks.

And while sometimes they still find it helpful to have a six year old around to explain how Netflix works, for the most part my parents have enjoyed the innovations made possible by our mobile and networked world. But all these benefits do come with risks – some of these risks are ubiquitous to all Internet users, while others seem to target particularly older Americans.

Perhaps the most widespread risk to all consumers – not just seniors – in our interconnected world is data breach and the fraud and identity theft that can follow. Just last week we learned of another high-profile breach of consumer information: Anthem. At the FTC, we have seen an increase in complaints around Tax ID theft, medical identity theft and even identity theft of children. It's no surprise that after the breaches at Target, Home Depot, Neiman Marcus and other high profile retailers, 2014 was termed "The Year of the Breach."

Here are some statistics:

The Financial Service Roundtable estimates that in the past year, 110 million Americans had personal data exposed by a breach. At the Federal Trade Commission over the same period, we received some 290,000 breach complaints – almost 6,000 a week.

The Bureau of Justice Statistics found that in 2012 the financial losses from identity theft and data breach totaled nearly \$25 billion. The total loss from all property crime combined, by comparison, was \$14 billion.

¹ The views expressed in this speech are my own and do not necessarily reflect those of the Commission or any other Commissioner.

information for them over the phone. It is important to remember that the IRS will not call you – they will only contact you by mail.

Tax ID fraud happens when a real Social Security number is used to get a job or file for a tax refund. You may have seen the story last week in which Turbo Tax stopped transmitting state returns when their system noticed a spike in questionable filings.

Unfortunately, people only find out they've been victimized after

The benefits of the Internet, connected devices, and more individualized technology offer today's older adults a world of choice, convenience, and safety that would have been unimaginable just twenty years ago. But for all the promise technology brings, there are risks. The risks are manageable, but by no means are they irrelevant. Helping everyone, including older people, understand the risks of technology so that they can better access – and have faith in – the benefits of technology is incredibly important.

I want to thank Project GOAL for doing just that, and I look forward to working with you to continue to spread that message.