



NO MORE HUMBUG!!!

REDUCING ABORIGINAL FINANCIAL ELDER ABUSE IN THE KIMBERLEY

DECEMBER 2020



*Report produced by Kimberley Birds as part of the
Kimberley Community Legal Services Aboriginal Financial Elder Abuse Project*



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EXECUTIVE SUMMARY

OVERVIEW

Kimberley Jiyigas (Birds) was engaged by Kimberley Community Legal Services (KCLS) to research financial abuse of Aboriginal elders.

No More Humbug is the result of that work, summarising six months of intensive community and stakeholder interviews and survey work. It is the first detailed examination of this issue published in Australia.

The objectives of this research were to:

- identify the level of awareness and prevalence of Aboriginal FEA in the Kimberley,
- explore why and when FEA happens and who the perpetrators are,
- explore risk factors which increase the likelihood of FEA,
- identify prevention and intervention strategies for FEA; in particular, through a Kimberley-specific Aboriginal historical and cultural lens.

Although this work is specific to the Kimberley, we also hope it will be transferrable and helpful to other Aboriginal communities in remote regions.

This report goes together with a set of resources, including posters, animations and a practical training manual, to draw attention to the issue and to explore solutions.

"An older person I know got \$20K, and her family insisted she take the whole amount out. They gave her a few hundred and then the large crowd that surrounded her took the rest and left. There is greed happening. If people don't get what they want, they will intimidate and threaten and even bash the older person."

Aboriginal Voice (Grandmother)

HUMBUGGING

"Humbugging" is an Aboriginal term used in the Kimberley to describe when someone demands money that belongs to someone else with no intention of repaying it. 'Resource-sharing' is a cultural practice commonly seen among Aboriginal people. However, "humbugging" usually has a negative connotation. It is used to describe demands that are repeated, often with a threat or actual physical, emotional or psychological abuse if the person refuses. Sometimes the term is used to describe outright theft, for example when somebody uses another person's bank card or Centrepay arrangements without their permission.

"We used to go out with other mob telling stories and having day trips. We were teachers. The language centre took us out bush. And we lived rough. Young people today live a very fancy life. The house is different. Old people worked hard and focused on the important things in life like family care. Today young people are more worried about when their grandmother gets paid."

Aboriginal Voice (Grandmother)

"To reduce 'humbugging', we assisted one client by working with Centrelink to have his payments given to him each day in the amount of \$50. He no longer receives lump sum fortnightly payments. He comes into the bank every day and we give him the \$50 in cash. He does not need ID. All our staff know him, and this has been in place for 2 years now."

Stakeholder comment (Financial Institution Worker)

"I have tried to save my money, but people ask how much I have and soon its disappeared. My savings is now zero. I tried to save for a car, but I can't. A person can threaten to hurt themselves and even if I feel unwell, I must get up and help. I tried to help people understand that they should save their own money. but I am soft hearted too, so I give the money over. I get 'humbugged', so it does not leave me much money."
Aboriginal Voice (Remote Community Resident and Mother)

SUMMARY OF FINDINGS

Financial elder abuse is widespread in the Kimberley


1. Aboriginal FEA is well-known and considered normalised among Kimberley communities.
2. There is a medium to high occurrence of Aboriginal FEA across the Kimberley. More than half of the survey respondents believed that "most elders are being humbugged or abused frequently".
3. The primary perpetrators of Aboriginal FEA are the elder's own children and grandchildren. Other relatives, partners, businesses and acquaintances are also common perpetrators.

Aboriginal elders often bear a heavy financial burden for extended family

4. Some Aboriginal elderly people support many people on their individual pension allowance. For example, it is not uncommon for parents to collect payments for their children, but then not contribute to the Grandmothers, who are the real caregivers of the children.
5. Carers allowances are also misused. There are many stories of people receiving a carer's payment for an older person not providing that care, or even not even living in the same town or community where the older person is.
6. There are Aboriginal people (elders and others) who are not registered to receive a welfare payment, even though they qualify, as they find the registration and compliance too difficult. This results in their family needing to help support them financially. Some Aboriginal adult children (and other relatives) live free of charge at the home of an older person without contributing to household costs in any way.

Banks, retailers and government agencies can perpetuate or enable abuse as well

7. Some businesses contribute to the problem of Aboriginal FEA by processing Centrepay payments or other payments by family members without proper authority from the elder, or in situations where it is clear the elder is being coerced.
8. Many businesses are not equipped with the skills and training to deal with complex family dynamics, where elders are being forced to pay for others. Businesses also have a financial incentive to accept such transactions without asking too many questions.
9. In some cases, businesses abuse elders directly - by overcharging, persuading elders to purchase inappropriate goods or services, locking them into perpetual debt through arrangements including Centrepay, or holding customers money or cards directly.

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10. Centrepay is often a vehicle for abuse. The screening, training and monitoring of businesses that register for Centrepay is not enough to prevent abuse. For example, an individual's entire welfare payment can be 'centrepayed' out to a local business without any review or oversight being triggered, even if that same person then accesses food vouchers from Centrelink.
 11. Technology has been a significant challenge for the Aboriginal older generation, particularly as banks move more into the online space and do not offer as many face-to-face services. This has created another avenue for theft to happen. For instance, an elder may trust their family to use the ATM on their behalf, only to find their entire pension amount has been taken.

Cultural and other factors specific to remote Aboriginal communities mean the patterns and drivers of financial abuse are different to urban centres

12. Aboriginal people come from a background where mutual giving and respect was the foundation of culture and the traditional economy, not money. This means Aboriginal Elders may feel intense cultural pressure to provide for others, and their understanding of money management is low. These values are different for younger people, who have been raised in a more contemporary society.
13. Substance addiction is a major contributor to FEA, because Aboriginal elderly people are an 'easy' target for the cash that is required to sustain addictions. Other drivers include poverty and unemployment.
14. Aboriginal older people hesitate to report financial abuse because the perpetrators are immediate family and often have a co-dependent relationship with them. Victims may also lack trust in police and other authorities.
15. There are limited services available that support and advocate for Aboriginal older people, especially in remote communities. Those services that are available are not keeping up with the growing number of older Aboriginal people.
16. Many Aboriginal elderly people do not want to go into assisted living arrangements and as a result easily give into the demands of their adult children and grandchildren.
17. When elders receive larger sums through compensation payouts or royalty payments, they may be subject to intense abuse from many people. Sums as large as hundreds of thousands of dollars can be spent within days or weeks, with almost nothing for the actual beneficiary.
18. Under threats of violence and/or threats of suicide by their loved ones, many Aboriginal older people are suffering greatly in silence and at a loss of what to do. Some check themselves into Aboriginal hostels and ask staff not to tell their family members, just to get a break from the onslaught of harassment and constant needs of their family.
19. There are currently no targeted education campaigns or other initiatives designed to de-normalise humbugging.

Innovative and culturally appropriate solutions should be specifically designed for financial elder abuse in remote Aboriginal communities

20. People who work with Aboriginal older people in any capacity need the skills and confidence to recognise FEA, and to intervene in culturally appropriate ways. Training and support are needed for government agencies, not-for-profit services and businesses, to ensure staff know how to support people and families.

21. A thorough review of Centrepay practices is needed, to prevent abuse of the system by businesses and perpetrators of abuse. This should include examination of registration requirements, ongoing audits, training, and limits on eligible transactions.
22. Our Aboriginal leaders want to de-normalise humbugging and restore a strong sense of mutual respect and support in our families but need help to develop and implement campaigns to achieve that. Ideally, ACCOs need to take the lead on this.
23. Financial elder abuse is driven by poverty, substance abuse, loss of culture, unemployment and poor education. Until we tackle those broader problems effectively, we will continue to struggle with this kind of abuse.
24. Additional funding for elder support services, including dedicated expertise on FEA, is needed throughout the region.

INTRODUCTION

Background

This report provides a summary of the data collected on Aboriginal FEA in the Kimberley. The core requirement of this research was to gather data from 'on the ground.' The reason for this was so that a comprehensive analysis of the realities of Aboriginal FEA in the Kimberley could be brought to the fore in subsequent Aboriginal FEA forums and discussions, program development, funding proposals and policy recommendations. Additionally, to add weight to the data collection, a literature review was also carried out.

Kimberley region

The Kimberley region is made up of East Kimberley (with the townships of Kununurra, Wyndham and Halls Creek) and West Kimberley (with the townships of Broome, Derby and Fitzroy Crossing). The Kimberley region has over 150 Aboriginal communities and 30 different Aboriginal language groups. (2019 Kimberley Regional Management Plan).

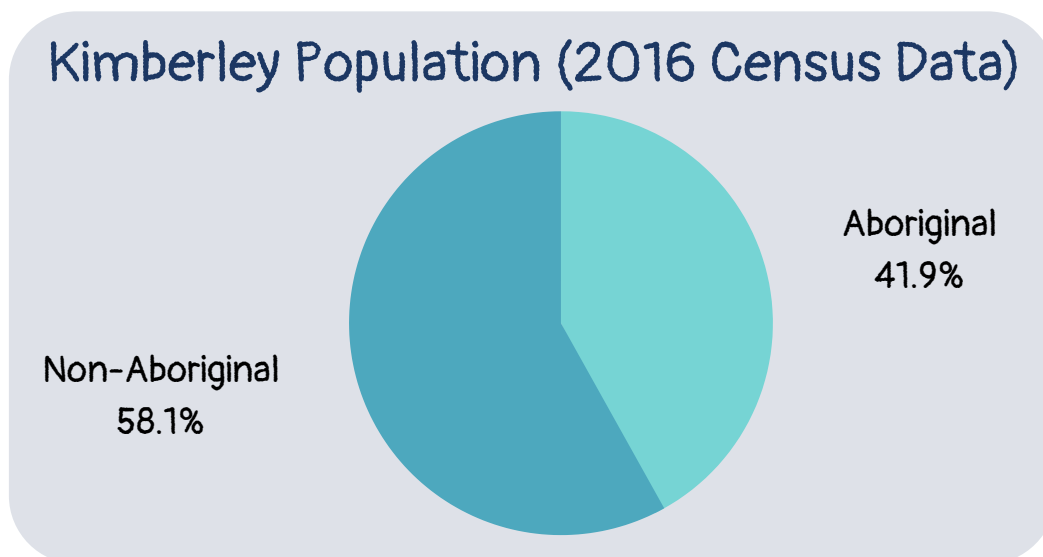


Map: Kimberley Region

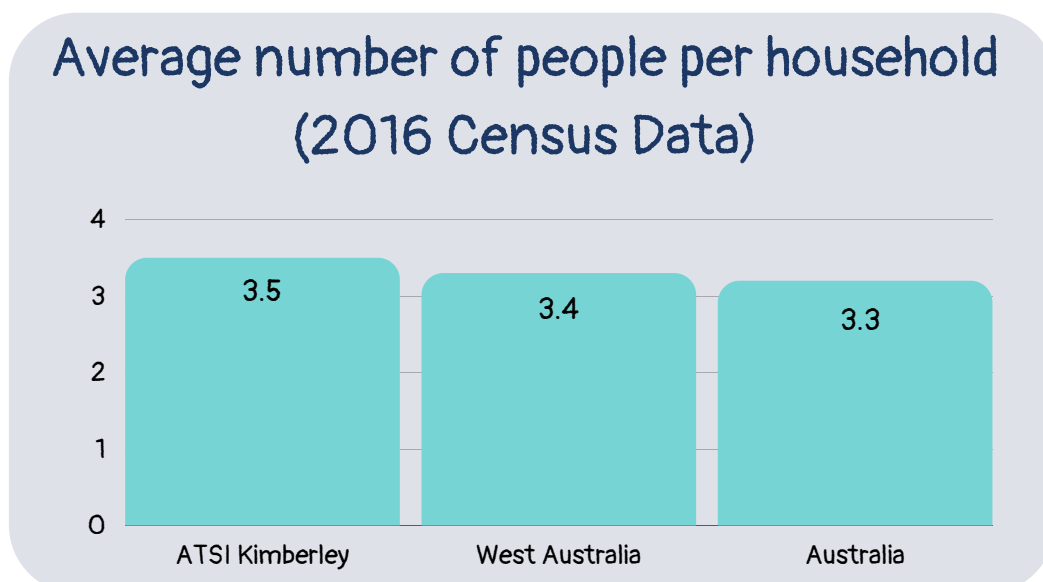
Source: https://commons.wikimedia.org/wiki/File:Kimberleys,_Western_Australia_map,_labelled.svg

Kimberley population

As at the 2016 Census there were 34,364 people in the Kimberley. Of the 34,364 people, 49.9% were male and 50.1% were female; the average age was 32. Aboriginal and/or Torres Strait Islander (ATSI) people made up 41.9% of the population, 14,296 people. Of the 14,296 ATSI people, 48.3% were male and 51.7% female, the average age was 25. Further, the percentage of all people aged over 50 years of age was 23%; approximately one quarter of the population (2016 Census Quick Stats).



Additionally, the average number of people per Kimberley ATSI household was higher (3.5) than the West Australia (3.3) and Australia (3.2) averages, plus the ATSI medium weekly household income was 32% less than the state (WA) and national weekly household incomes. This shows that ATSI households in the Kimberley are on average larger than WA and Australia averages and that less income is received into such households, when compared with WA and Australia households (2016 Census Quick Stats).



Aboriginal Elders

'Aboriginal Elder' is a term describing an Aboriginal person who has gained recognition from the people of their Country, their 'mob' as a holder of knowledge and lore, who has permission to speak about knowledge and beliefs of the Country on which they are an Elder. In addition, in some instances, Aboriginal people above a certain age will refer to themselves as Elders.

Many Aboriginal people age earlier than non-Aboriginal people. Because of this an older Aboriginal person is typically defined as being older from ages 45 to 50, compared to a non-Aboriginal person who is usually defined as older from ages 60 to 65. There are a number of reasons why Aboriginal people tend to go through the ageing process earlier, such as past trauma, like being a part of the 'stolen generation,' a predisposition to chronic health conditions (for example, renal failure and diabetes), poor living conditions, discrimination and lack of access to support services. (APEA: WA Elder Abuse Protocol: Guidelines for Action, 2013).

For the purpose of this research the term 'Aboriginal Elder,' in the context of Aboriginal FEA is used as a term to describe Aboriginal people aged 50 years or older. Throughout this report other words used for this said meaning are 'older,' 'elder,' 'Elder' and 'elderly.' However, where this report is specifically referring to an older Aboriginal person who is a recognised holder of their Country's knowledge, lore and beliefs, the term '*Aboriginal Elder*' is used in italics with an *uppercase 'E'*.

Outcomes

This research has produced a collection of data, findings and recommendations on Aboriginal FEA in the Kimberley. The data collected will add to the knowledge base of Aboriginal FEA and generate interest for further research in this field. The data will also be used to inform future policy and strategy and to develop targeted programs, training and community awareness campaigns for reducing the level of Aboriginal FEA across the Kimberley.

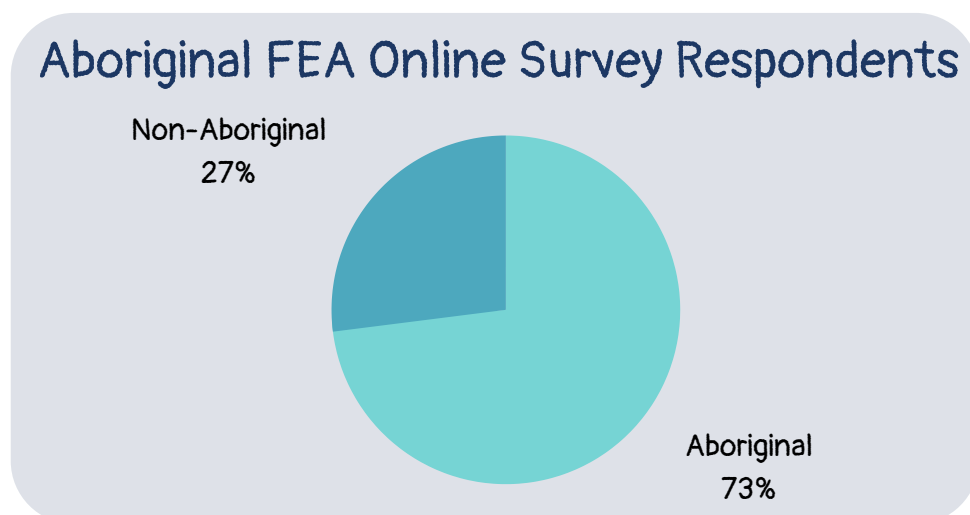
So often, Kimberley-specific Aboriginal Voices are not given at 'place at the table' in addressing this significant issue of protecting Aboriginal older people from the distress and destruction that humbugging causes. Now is the time that these voices be heard: "No more humbug!"


Research participants

In total, 124 people participated in this research and 58% (72 people) of the responses were Aboriginal Voices.

For the purpose of this research, the meaning of 'stakeholder' is a workplace, such as an Aboriginal Community-Controlled Organisation (ACCO), Government Organisation, Non-Government Organisation (NGO), Service Provider, Business or Bank, who has an interest or concern in the topic of Aboriginal FEA.

126 people from across the Kimberley were invited to participate in an online survey, 41 completed survey responses were received; a 33% rate of return. Of these responses, 11 were from stakeholders and 30 from Aboriginal people aged over the age of 50; that is 73% of the online survey responses represented older Aboriginal Voices.





In addition, to the online survey, a series of interviews were held with 25 stakeholders and 24 Aboriginal people (of whom most were over 50 years of age).

59 workers participated in an interview, representing 25 stakeholders; 18 of the interviewees were Aboriginal (30%).

For the collation and analysis of the data, Service Providers were classified as a subset of the stakeholders. A Service Provider is a person, business or organisation who delivers Government funded services; such as, in the context of FEA, financial counselling, emergency relief, legal aid, aged care services etc. Of the 59 interviewees, 32 of them represented 10 Service Provider stakeholders; of those 32 workers, 9 were Indigenous (28%).

Twenty-four Aboriginal people from across the Kimberley, of which 8 are Aboriginal Elders, participated in interviews through small yarning circles. Most of the Aboriginal interviewees were over the age of 50, while a small handful were 'Aboriginal informers', able to speak to this matter. It was valuable to add younger Aboriginal voices to the data, not only for the viewpoint of another generation, but because voices of the older generation were harder to identify, in addition to being unable to add insights of substance.

Responses gathered for this research included Aboriginal voices from each township across the Kimberley, including Broome, Derby, Fitzroy Crossing, Halls Creek, Wyndham and Kununurra. Aboriginal Voices from smaller communities were also captured via the online survey including Mandagala, Mowanjum, Mardiwahloop, Wuggubun, Kneebone, Warmun, Mirima, Junjuwa and Balgo.

Data collection

An online survey consisting of 14 questions was emailed to 126 potential participants across the Kimberley, to both stakeholders and Aboriginal people over the age of 50. The online survey, conducted through Survey Monkey, was open for 7 weeks and was widely distributed.

During the 7 week period, the online survey was also promoted as a competition (to win a \$50 gift voucher) on the Kimberley Birds Facebook page, inviting Aboriginal people over the age of 50 years to click on the Survey Monkey link and fill in their responses. No responses were received from this method of promotion.

Further, during this said period, four Aboriginal contractors were engaged to facilitate Aboriginal responses from across the Kimberley. These four women each identified and supported five Aboriginal people (a total of 20 people) to complete the online survey, to increase Aboriginal participation (although 10 other Aboriginal people had independently completed the survey). The 20 Aboriginal people approached were all over the age of 50 years. The four contractors were paid to gather these responses and the 20 interviewees were each given a \$20 gift voucher card in exchange for their time.

After responses to the online survey were closed, a set of 12 interview questions were developed, using most of the questions from the online survey; with some amendments, in discussion with staff at KCLS. The online survey questions, online survey email and the interview questions can be found in the Appendix of this report.

One-to-one interviews were conducted by Natasha Short (Kimberley Jiyigas) with 25 stakeholders. Some of the stakeholder interviews were done in person and some were done via video conferencing.

For the 24 (mainly) older Aboriginal people, the interviews, were conducted by Natasha Short (Kimberley Jiyigas), through a series of small yarning circles. All the yarning circles were held face to face and were audio recorded. Each participant in the yarning circles received a \$20 gift voucher.

Defining Financial Elder Abuse

The literature defines Financial Elder Abuse in the following way:

"Financial abuse is a serious form of domestic and family violence that occurs when someone uses money to gain power or control of a person in a relationship with that person, such as a partner, adult child or other family member." (Commonwealth Bank of Australia, Financial Abuse Guide, 2020).

"Any activity by an individual that seeks to use fraudulent, illegal, deceptive or otherwise improper acts or processes to advantage from the financial resources of an older or elderly individual. Advantage can include personal profit or gain, enabling profit or gain for a relative, friend, spouse or business associate, or deprivation of the right of an older or elderly individual to access benefits, resources, belongings or assets for any reason." (Financial Services Council of Australia, 2019).

"Elder abuse is single or repeated act or failure to act, including threats, that results in harm or distress to an older person. These occur where there is an expectation of trust and/or where there is a power imbalance between the party responsible and the older person;this includes financial (also known as economic) abuse (including misuse or theft of finances or other assets and abuse or misuse of powers of attorney)." (Kaspiew, et al, 2016).

"Financial abuse is defined as 'theft, fraud, exploitation, pressure in connection with wills, property or inheritance or financial transactions, or the misuse or misappropriation of property, possessions or benefits'. It is one of the most prevalent forms of abuse of older people." (Harries, 2014).


For the purpose of this research, Aboriginal Financial Elder Abuse was described by Kimberley Birds and Kimberley Community Legal Services in the following way.

Aboriginal Financial Elder Abuse may look like:

- Someone receiving Carers payment for an Elder, but not providing the care
- Someone 'humbugging' an Elder for money when they get their pension pay, compensation payout, royalty payment, estate money or money from selling artwork
- Service Providers, Government organisations, businesses and banks taking advantage of older people because they don't understand their rights and don't understand much about money
- Shops holding people's key cards (and PINs) when they 'book down' with them for 'tucker' (food)
- Someone threatening to kill themselves if they are not given the money by the Elder or maybe even physically hurt the Elder

"Humbugging" may take many forms. At the extreme, it can include outright theft or fraud, in breach of criminal laws. However, many instances of "humbugging" fall into a legal grey zone - repeated harassment or emotional manipulation, which is not clearly illegal, but often is coercive on the Elder.





The patterns of FEA in remote Aboriginal communities differ from those seen in non-Aboriginal populations in several ways:

- The cultural obligation of Elders to look after family and share resources may be more intense than those in non-Aboriginal cultures
- Large family groups increase the number of people who feel entitled to “humbug” a particular Elder
- Distrust of police and other government authorities, and lack of knowledge of rights and where to go for help, make victims much more reluctant to seek help
- “Humbugging” often takes the form of regular harassment or coercion for relatively small sum, rather than single instances of “large-scale” theft or abuse
- “Humbugging” can also take the form of theft of non-financial resources, particularly food, appliances and furniture, or demanding accommodation for long periods with no contribution towards household costs
- The prevalence of Centrepay arrangements in remote towns and communities opens up additional opportunities for abuse

Limitations to the data

Of the 126 online surveys emailed to potential participants across the Kimberley (stakeholders and Aboriginal people aged over 50), there were only 41 people who fully completed the survey, 33% of potential participants.

As yarning circles were being conducted, it was noted some of the elderly people did not have the cognitive ability to answer the survey questions with any substance. As a result, in addition to the yarning circles, younger Aboriginal people within the workforce, were approached as ‘key informers’ to help shed some light on the matter and what they thought were some of the solutions that might help combat FEA.

Participation by Aboriginal people over 50 in the research was via self-selection and there was not a random sample of older Aboriginal people across the Kimberley.

During the FEA interviews, several Service Providers and Aboriginal interviewees made mention of Centrelink clients being able to ‘centrepay’ out their entire benefits. However, the actual way Centrepay operates internally was unable to be discussed with the Department of Social Services, as they did not grant an interview during the data collection phase.

Despite these limitations to the data quality, the data offers unique insights into the prevalence and impact of Aboriginal FEA across the Kimberley.

In addition, the findings of this research align with other study findings on FEA. It is noted that there are minimal other findings on Kimberley-specific Aboriginal FEA. Therefore, this data serves as an important benchmark from which to launch further research on Aboriginal FEA in the Kimberley and significantly contributes to the knowledge base of FEA in ethnic and cultural contexts more broadly.

SECTION ONE

1. AWARENESS OF ABORIGINAL FINANCIAL ELDER ABUSE

What did the Kimberley data collection show?

Questions: Have you heard of Financial Elder Abuse? Do you think more people should know about it?

Online survey findings:

83% of the survey participants responded that they have heard about FEA and that more people need to know about it.

ANSWER CHOICES	RESPONSE	
Yes, I have heard of it and more people need to know about it	82.93%	34
Yes, I have heard of it but everyone knows about it so it doesn't need more discussion	2.44%	1
No I haven't and people don't need to know about	2.44%	1
No, I haven't heard about it, but more people should know about it	12.20%	5
TOTAL		41

Stakeholder interview findings:

- Most stakeholders have an awareness of what FEA is
- All stakeholders believe that awareness of FEA needs to be raised at a community level
- The lens through which FEA is viewed needs to include cultural context, such as the cultural obligation of 'demand-sharing'
- FEA needs to be called out for what it is – 'humbugging'
- It is important to be clear in the language and in stating the impacts that FEA can have

"Humbugging is like an elephant in the room, people know about it, but where's the service to support? Who can you tell and where can you get help?"

Stakeholder comment (Service Provider Worker)

"Humbugging is the social norm so you can't put a 'level' to it."

Stakeholder comment (Service Provider Worker)

Aboriginal voices findings:

- Most Aboriginal Voices have an awareness of what FEA is – 'humbugging'
- Most Aboriginal voices believe that humbugging has become an abusive cultural practice, and something must be done to stop it
- Aboriginal Voices want to talk more about humbugging, but they do not know who they should talk to or if they do speak up who will help and support them

"Yes, we have heard of humbugging. This is where we get asked for money and if we don't give it, they say nasty things to us, and they make us feel bad inside."

Aboriginal Voice (Remote Community Resident)

"Yes, I have heard of it before. It [financial abuse] is 'humbugging' for money. But this is the first time someone is talking to us about it..... more people should be talking more about it."

Aboriginal Voice (Remote Community Resident and Grandmother)

"A lot of people know about it [financial elder abuse], but there's no one doing anything. And some are helpless, they don't know what to do about it, or how to set boundaries. It would involve a lot of different services to support them because they are being abused in every way."

Stakeholder comment (Aboriginal Service Provider Worker)

What does the literature say?

The Legislative Council WA Report into Elder Abuse concluded that there is lack of information about Elder Abuse in Western Australian's Aboriginal communities, and a lack of services to tackle the issue. 'Humbugging', which is the act of making unreasonable demands, often for financial gain, was noted as a concern facing Aboriginal elders. (Legislative Council of Western Australia, Final Report of the Select Committee into Elder Abuse, 2018).

2. PREVALENCE OF ABORIGINAL FINANCIAL ELDER ABUSE

What did the Kimberley data collection show?

Question: In your opinion, how much of a problem is Financial Elder Abuse in your community?

Online survey findings:

51% of the survey participants responded that most elders are getting humbugged or financially abused frequently and 44% responded that it happens to some elders and that it needs to be addressed better.

ANSWER CHOICES	RESPONSES
<i>Very big - most elders are getting humbugged or abused frequently</i>	51.22%
<i>Medium - it happens to some elders, and we need to address it better</i>	43.90%
<i>Not such a problem - it does happen sometimes. but it's under control</i>	4.88%

Stakeholder interview findings:

- FEA is a significant problem across the Kimberley
- FEA is more prevalent where there is co-dependency between family members
- FEA is a problem that is increasing, and it needs to be addressed

"This (FEA) is something that has to be exposed. There is a difference between cultural obligations and elder abuse... ..and there is a fine line. But I see financial abuse every day, either in my community or workplace."

Stakeholder comment (Aboriginal Financial Support Services Worker)

"FEA is rife. It happens daily. How often do you hear about FEA in the media - hardly ever. If we paid more attention, we might be able to solve the problem of FEA."

Stakeholder comment (Government Organisation Worker)

"Yes, we deal with it [Aboriginal FEA] every day. We have spoken on many occasions to various organisations to raise the issue of financial elder abuse in our region. We have not had much response to our concerns, and it is very prevalent in our community. There is an engrained mindset within people that 'the money is mine'. Previously we couldn't refer someone to the Public Trustee, but now we can. The only problem now is that, there are too many that could be referred."

Stakeholder comment (Government Organisation Health Worker)

"There is high abuse [FEA] happening. The cultural filter is confusing. What's sharing and what is abuse? This is for Aboriginal people to decide."

Stakeholder comment (Service Provider Worker)

Aboriginal Voices findings:

- Humbugging is a big problem – even more so in the isolated communities, compared to the townships, where there are more support services
- Humbugging is viewed as normalised behaviour – it is how it is, and so that makes it hard to put a stop to it or challenge people that it is wrong
- Humbugging is getting worse, especially humbugging by the young people – grandchildren and great grandchildren

“In isolated areas, ‘humbugging’ is extreme. In bigger towns, there are more services etc. Other agencies would be there to help, so in towns it might be medium, but its high in remote.”

Aboriginal Voice (Grandfather)

“We see it every day, even where I work. We see a lot of the elderly who have their cards stolen and are living in overcrowded situations. People can get their money on any day they nominate, so money is coming in any time, so elder abuse is common.”

Aboriginal Voice (Grandmother and Service Provider Worker)

“‘Humbugging is high because it’s a common and normalised behaviour. It is a way of life.”

Aboriginal Voice (Mother and Service Provider Worker)

What does the literature say?

Globally, financial exploitation tends to be one of the most common forms of mistreatment affecting older populations. The World Bank uses the term “financial violence” as a means of generally describing the harm caused to an individual as a result of financial exploitation or abuse. (Price, et al, 2011).

Due to a range of interrelated factors, elderly people in Indigenous Australian communities are at higher risk of FEA. Some of these factors include the impact of stolen generations on intergenerational poverty and connection with family, cultural protocol of sharing wealth across family structures and language barriers which prohibit elderly people seeking support. (Financial Services Council of Australia, 2019).

Up to 90% of people who seek help for domestic and family violence in Australia are also affected by financial abuse. Financial abuse affects people from all socio-economic and ethnic backgrounds, with or without children. All genders can be victims and perpetrators of financial abuse. (Commonwealth Bank of Australia, Financial Abuse Guide, 2020).

The most common form of abuse experienced by older Australians is financial elder abuse. (Adams, et al, 2014).

3. STORIES OF ABORIGINAL FINANCIAL ELDER ABUSE

What did the Kimberley data collection show?

Questions: Can you give a recent story of where Financial Elder Abuse may have happened in your community? How is it happening?

A selection of online survey responses:

I know of adult children charging their elderly parents when giving them assistance on matters such as shopping, this is wrong.

Family members stealing the older person's White Card. Or family members not paying any of the household bills even though they live in the same house as older person.

When elders get their pension their children or grandchildren are asking for money off them, or even stealing their bank cards to draw all their money out in one day. Some elders feel safe to have a bank book as they must go to the Post Office to get money out with a signature. They are getting families to take the elders to the post office, draw money out and give it to them as they wait outside.

A son threatening his mother who is over 50. He has a history of physical violence towards her and has assaulted her. She must leave her home and find somewhere to sleep to get away from him.

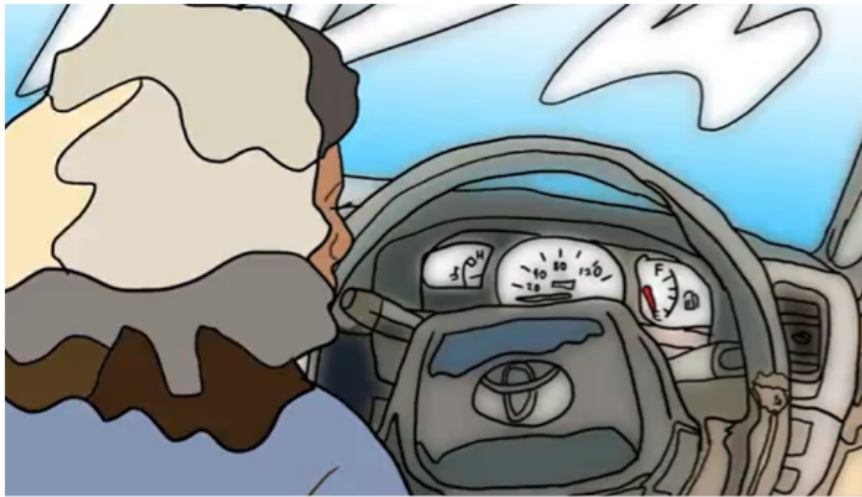
When organisations pay elders as language or cultural consultants, often family become involved in following up with payments. This seems to link to them wanting to access the money rather than helping the elder.

Client was receiving Centrelink benefit; younger nephew was his contact person for Centrelink. He was demanding his payment from him outside the Commonwealth Bank each pay cycle. On one occasion the client presented with a broken arm and when asked what had happened, he stated that his nephew had forced him to hand over his money which resulted in the client being left with a broken arm. When asked if he would like to be taken to the Police and report the incident, he said no, it was his nephew and he couldn't report him.

The example I can think of is an adult child who is continually asking his mother for money to buy grog. This is even though he has a full-time job and so does his partner.

A family member claimed Carers Allowance without any other family knowing about it. The elder suffers from undiagnosed dementia. Online banking was set up by the family member and the elder's money is controlled this way. The family member uses the elder's money to buy alcohol, drugs, all her children mobile phones, clothes, throwing birthday parties and giving her children cash on top of it etc. The family member also applies for the Centrelink loan every year. The elder does not have any clothing, swag, toiletries or does not live with the so-called carer as the elder lives with my mother. The Carer couldn't care less about taking the elder to the hospital or escort her anywhere. The elder's spending money is \$50 or \$100 if she is lucky, it depends how the Carer is feeling.

Family members stole an elder's bank card and withdrew all their money and spent it on alcohol. It wasn't until the elder came into branch because they had not received their pension for several weeks that we found the issue. In addition, this elder was in hospital while her own family were stealing her money.



Stakeholder interview findings:

- There are many stories of Aboriginal FEA occurring
- The common themes in the stories include:
 - Grandparents supporting their children and grandchildren for the sake of the 'family'
 - The adult children are abdicating their responsibilities both as an adult per se and as a parent
 - Banks need to play a greater role in being a protective factor; for example; setting up accounts that the client cannot access, except for a specific purpose
 - Overcrowding in homes is an issue, the older person is 'landed' with the costs of this – extra mouths to feed, rent, power and so on
 - There is poor accountability and management in relation to Carers Benefit where an adult child is a carer to their parent or grandparent
 - Grandchildren are being intimidating to their Grandparents
 - There is no clear understanding by both victims and those who want to support the victims where and who they should report financial abuse to

"I know of one adult male son who lives with his old mother. He doesn't get welfare because he says it's too much hassle, so he takes advantage of his mother's generosity. This man has addictions so he will abuse his mother. Sometimes she goes and stays out if she sees he is in a bad mood, which she can pick up. When we tell the family members about it, they don't do anything about it because they know that the mother will always defend bad behaviour. In this case, this old lady has a bank book so that's one way that this client can be kept safe and will not ever get a keycard."

Stakeholder comment (Aboriginal Service Provider Worker)

"One of our elderly clients were saving hard to buy a headstone. After recognising big holes in the savings plan, it became obvious that someone was taking the money. She then volunteered information that it was her nephew. We then helped her to set up a system where she could not access the money. this was the only way she could feasibly save to buy the headstone. Trying to explain this to the bank was not something they could understand. For example, her way of explaining "I want to set up an account that I cannot access" and the bank couldn't understand what she meant. One of the big challenges [for service providers/organisations/banks etc] is not become paternalistic in our approach."

Stakeholder comment (Aboriginal Financial Support Services Worker)

"One client thought she was getting a big payout and arrived at our office with 10 people. They soon disappeared when it became evident that she would not be receiving the money she was hoping for."

Stakeholder comment (Legal Support Organisation Worker)

"One client has dementia; his sister is his carer but is not fit for this role. He has no ability to manage his own money via phone/internet, so we helped him to make this feature void on this card. He now wants to go to another township for a holiday, but his family insist he can't take care of himself, when it's because they want him close by to use his money."

Stakeholder comment (Government Organisation Health Worker)

"A [adult] grandson walked into his grandfather's house at night demanding his bank card and cigarettes. His grandfather refused and the grandson got agitated and threatened to bash and kill the grandfather. The grandfather was fearful the grandson would carry out his threats, another member of his family and a Social Worker rung the Police. The grandson was arrested, pleaded guilty and was given community service hours."

Stakeholder comment (Government Organisation Health Worker)

"Under the National Redress scheme for Sexual Abuse, a lot of \$20K cheques are coming into the community. About 60% percent of the Elders, have been sexually abused when they were at the Catholic Mission. We have been taking statements from lots of people for these claims. These amounts would change most people's lives (if they got this lump sum), but not these mob. Before the money has arrived, humbugging is going on..... money disappears overnight..... they even post money in the mail to their children who are in prison."

Stakeholder comment (ACCO Worker)

Aboriginal Voices findings:

- There are many stories of Aboriginal FEA occurring
- The common themes in the stories include:
 - Grandparents are frightened of how their adult children and grandchildren will react (such as threatening to take their lives) if they do not give in to their demands for money
 - Poor health and disability increase the Elder's vulnerability and so they get taken advantage of
 - Older people don't have enough energy to 'fight' anymore, they just want the abuse to stop, but so often feel powerless to stop it
 - Grog and ganja addictions are wrecking destruction and increasing the prevalence of humbugging
 - Older people are not as digitally savvy as the young people, so they get left behind trying to understand online banking and the use of ATMs

"An older person I know got \$20K, and her family insisted she take the whole amount out. They gave her a few hundred and then the large crowd that surrounded her took the rest and left. There is greed happening. If people don't get what they want, they will intimidate and threaten and even bash the older person."

Aboriginal Voice (Grandmother)

"We have had old people come in, depressed, and start talking to us about suicide. In tears, one explained that as an amputee, she had to let her grandson take her bag because she couldn't fight him anymore. We see escalation of the severity of how old people are being treated, and our old people tend not to complain about this behavior. I have seen granddaughters attack their grandmothers. All of us [Aboriginal workers] here today [at my workplace] give our grandchildren money, but we want to, not because we are being asked to. There's a difference Our elders are at the mercy of their grandchild threatening to kill themselves. This threat is a common place thing and happening all the time; this is psychological abuse and our oldies have had enough, they are sick and tired".

Aboriginal Voice (Grandmother and Service Provider Worker)

"In laws, grandchildren (adult) people who are of working age, they will bash old people for money, I have seen this myself on many occasions. They slap and punch people until they get what they want."

Aboriginal Voice (Grandfather)

4. FINANCIAL ELDER ABUSE FROM A HISTORICAL AND CULTURAL PERSPECTIVE

What did the Kimberley data collection show?

Questions: Do you think that the Sharing and Caring part of Aboriginal culture is part of the reason that Financial Elder Abuse may be happening in our communities? Are people taking advantage of this part of our culture?

A selection of online survey responses:

Yes, people are taking advantage; trust and generosity is being broken.

Some children have been grown up by their Grandmothers and have always had that financial support and so continue to expect it.

Some of the young people seem to think it is their right to help themselves to whatever their Grandparents have, and they will take it by force if needs be.

Questions: Elders play an important role within Aboriginal Societies. Do you feel that respect for our Elders is not as great as it once was when we operated by the Skin Group System? How would the community show respect to its Elders?

A selection of online survey responses:

People are transitioning into the gudia (white) systems and forgetting some of the old ways that taught about respect for elders. We can respect elders by doing things for them and sharing with them. They need help with shopping, hospital visits and going out on country.

I see it is coming from the huge amount of substance abuse in our community and then people do not take any heed to the cultural respect and protocols that they have been taught and then they in turn, don't teach these cultural practices to their kids.

Colonisation has impacted directly on the kinship structure, which should determine our responsibilities to our families, communities and our roles in customary practices and teachings. In many areas especially town settings there has been a lack of respect for our elders, I think more so that family are subjected to higher levels of social problems (drugs & alcohol) and less traditional lifestyle which has always been a strength in families, especially our elderly.

Highlight our old people as the holders of knowledge, life skills etc. Involve our youth with our old people so that there is a reciprocal exchange of respect. This can be done through storytelling, art, artefact making, language and traditional music and song. If changes are to occur, we need to have a young people involved with our old people. Use other mediums to learn and understand what it is too have respect for our old people, teaching is a great start.

It has been greatly dismantled and almost stripped away entirely. As a community we need to support elders and give them more opportunities to connect with the younger ones so they can teach them e.g. Boys/Girls/Women/Men Camps. Elders taken to visit men prisons/camps/Men's programs to teach them the old ways.

I think the younger generation has a very privileged mindset and they believe they 'deserve' everything now, instead of working for it. Everything has become an expectation rather than a reality. This in turn causes the younger generations mindset to become angry when they don't get what they want so they take it out on the most vulnerable and easy targets, being the elders in most circumstances.

Question: In our opinion, what role do Elders play today?

Stakeholder interview findings:

- Grandparents looking after grandchildren is seen as an accepted behavior – this acceptance is increasing the risk of FEA
- Elders are trying to provide guidance but for the most part there is not that respect of the Elders from the younger generation
- Elders would like to pass on their wisdom and knowledge, but they cannot see ones that they would like to pass it on to

"In some ways people say it [humbugging] is a cultural obligation and others say it is going too far. If you rephrase it, most people would know that 'humbugging' is a form of financial abuse. Cultural obligations need to be more defined and given clarity."

Stakeholder comment (Service Provider Worker)

"A lot of information is being lost. Culture and connection are being lost and people are reliant on alcohol to fill a void because everyone needs purpose. If kids don't go to school, and their parents don't go to school, it slowly erodes culture."

Stakeholder comment (Law Enforcement Worker)

"White people arrived and decided that their way was the right way. But maybe us white people have got it wrong? The family sharing and connection is a big thing for Aboriginal people, it is in their DNA. It would be good to ask Aboriginal people what they want and not be told what they need. There needs to be better 'buy in' from Aboriginal people."

Stakeholder comment (Law Enforcement Worker)

"I don't see this abuse [humbugging] as deliberate, I see that it is so ingrained that it is now the norm. More education needs to happen in this area as the younger generation are being raised in a way that does not teach them appreciation."

Stakeholder comment (Financial Institution Worker)



"They (Elders) are being pushed aside. Such a push for youth to have a voice but they shouldn't have this without the voice of our elders."

Stakeholder comment (Aboriginal Corporation Worker)

"Old people have been left behind especially with technology. Money is a new concept to old people because they worked for rations, and money means something different."

Stakeholder comment (Aboriginal Service Provider Worker)

Aboriginal Voices findings:

- Respect for the older people is no longer there
- The younger generation don't appreciate or want to learn and understand what it was like for their grandparents/Elders growing up
- Young people are taking the 'power' away from the Elders because of the fast pace of modern society and use of technology; the young people take advantage because they see the old people struggle to understand and keep up with the modern way of life
- The traditional cultural practice of sharing and caring has been distorted and has become abusive, where young people are demanding the Elders share their money and resources with them

"Older generation people only got small amounts of money, like \$10 per month. So today it [the amounts] means nothing to an older person. The younger person does value it [the amounts]. So, these two combinations make a situation where exploitation is easy".

Aboriginal Voice (Grandmother)

"Older people don't know their rights or new things like social media. Technology knowledge is limited so they don't have the skills. Their roles have now become limited, and oldies basically stay at home. Young people have the world at their feet and rule everything."

Aboriginal Voice (Grandfather)

"Things have changed. Elders were the head, but now young people want to take over. They used to respect Elders but now they don't. Things have changed a lot over my life."

Aboriginal Voice (Great Grandmother)

"The culture is one of sharing, it was not on monetary terms. So old people still have the notion that they can share the money they have, because previously when they had meat, they broke it up and shared it. So, meat caught was shared but they did not give the best parts to the children, it went to the senior people. Trade happened and bartering, but not money. So, it [money] is a new concept. Every generation of Aboriginal people is living a new world experience. Old people are now going rapidly, from that generation. Their time is over."

Aboriginal Voice (Great Grandmother)

"The role of the elder then, was the role they have now - forever giving. The change is the role of the receiver. In the past, younger people were under the power of elders and there were systems. The younger ones were much more disciplined. Young people went hunting and gave to the elder. They never starved."

Aboriginal Voice (Great Grandmother)

"Our elders today are really tired. They have been part of the struggle for 20 years; they are tired and burnt out. There's no fight left. But they still must get up and look after grandkids. Because Mums and Dads are drunk. And how did we get to the point of our elders dying of stress? What's happening? We have gone backwards. Never would have our grandparents thought of that."

Aboriginal Voice (Mother and Aboriginal NGO Worker)

"Intergeneration trauma through colonisation is massive. What do we start with? Things have changed."

Aboriginal Voice (Mother and Aboriginal NGO Worker)

"Most of the young people we see today is not like how we used to live. In our day if you were in town for one week, the Police would collect you and put you in jail for 3 months. Either that or show you the highway and tell you to get going. Vagrancy law. Not a fine, but a jail term. We worked in our generation and everyone worked. This was part of lifestyle and dignity, even if you weren't getting a lot of money, now there is no incentive to work."

Aboriginal Voice (Aboriginal Elder)

"Sometimes they (Elders) are blinded by the closeness of the relationship. It is all about taking. It's a one-way street. Older people are being deprived of everything and there is no return of generosity because there's no respect and so they take them for granted."

Aboriginal Voice (Great Grandmother)

"We used to go out with other mob telling stories and having day trips. We were teachers. The language centre took us out bush. And we lived rough. Young people today live a very fancy life. The house is different. Old people worked hard and focused on the important things in life like family care. Today young people are more worried about when their grandmother gets paid."

Aboriginal Voice (Aboriginal Elder)

What does the literature say?

There is little international research that focuses specifically on the financial abuse or exploitation of older people from a cross-cultural perspective. What research there is concludes that perceptions, understandings, and experiences of financial abuse of older people occur within a cultural context and are shaped by the cultural backgrounds of the families involved. Additionally, culture and ethnicity do impact the help-seeking behavior in situations of financial abuse. (Zannettino, 2015).

Policy development needs to consider features of rural and remote areas, such as isolation, lack of health and transport services, lack of confidentiality, and the need for culturally sensitive approaches for Aboriginal people. "Elder abuse policy development for Aboriginal people requires a significant focus, due to historical and cultural issues". (Blundell and Warren, 2019).

An historical timeline of Aboriginal people's experience with money is an important consideration when discussing financial elder abuse; for example; in the pre contact era, there was not a need to learn about or understand money as a barter trading system was used. It was a subsistence economy with some trading between groups, but it did not involve an exchange of money. (Kerwin 2012).

SECTION TWO

1. WHO ARE THE PERPETRATORS OF ABORIGINAL FINANCIAL ELDER ABUSE?

What did the Kimberley data collection show?

Question: In your experience, if an Elder is suffering financial abuse, who is it mainly coming from?

Online survey findings:

93% of the survey participants responded that children [adult children] and grandchildren are the primary perpetrators of abuse.

ANSWER CHOICES	RESPONSES
<i>Their children or grandchildren</i>	92.68%
<i>Their spouse or partner</i>	34.15%
<i>Other relatives</i>	68.29%
<i>Friends or acquaintances</i>	31.71%
<i>Service Providers or businesses</i>	19.51%

Stakeholder interview findings:

- Adult children
- Grandchildren – particularly teenage boys
- Family – primarily immediate/direct family
- Both males and females
- Men – for addiction needs (alcohol, drugs)
- Women – expectation that ‘Grandmother’ should look after the children
- Businesses – such as Taxi Services, Photographer, Mobile Food van, Clothing shops
- Centrepay is an issue that needs addressing

“In a community in which I worked, I would often see young people [grandchildren] go to the Grandparents on pension day, and if they didn’t get their money, they would threaten to kill themselves – so the young people have learnt strategies on how to manipulate old people. This community has a long history of suicides and old people are very scared to have kids threaten to do anything to themselves, so give into their demands.”

Stakeholder comment (Aboriginal Service Provider Worker)

“Elders stay at the accommodation centre. They leave their bank card with reception staff for safe keeping and to keep it away from family. Elders use staff as a barrier between them and family who they need a break from because they get constant humbug. Some regulars come in every month for a few days break and after a few days of rest, they check out.”

Stakeholder comment (Service Provider Worker)

"I have seen incidences from businesses where they charge more when they see an Aboriginal person. They take advantage of people's vulnerability, and probably charge more because they see that Aboriginal youth are breaking their windows, vandalising etc. No one is challenging this behaviour. Local business owners don't need to change, and they have come to expect they will be the recipient of locals money."

Stakeholder comment (Service Provider Worker)

"Centrepay is a good mechanism, but people can also be over committing themselves and paying too much out. Deductions are being paid for something they forget about, or no longer need, they no longer live there etc but it keeps coming out; except our clients don't know how to read income statements..... Centrelink has to have some kind of alert system."

Stakeholder comment (Aboriginal ACCO Worker)

Aboriginal Voices findings:

- Adults who are not on welfare, even though they could apply for it
- Adults who are not working
- Family: adult children, grandchildren, great grandchildren
- Those with alcohol and substance/drugs addictions (gunja, meth)
- Centrepay deductions going to businesses
- Nieces and nephews

"I used to get humbugged for money a lot, but now I don't get it so much because I am at the short stay. Mainly my family. Sometimes they even tried to hit me for money. I asked the staff at short stay for help to keep protected."

Aboriginal Voice (Remote Community Resident)

"Some of them (perpetrators) don't have incomes. They aren't even on Centrelink and they receive nothing. They aren't educated, so they don't have a job. There's meth and Gunja addiction. They are aggressive, so what old people can stand up to them?"

Aboriginal Voice (Aboriginal NGO Worker)

"They (Elders) are constantly getting money taken out through Centrepay. They [businesses] are taking a lot of money. Who monitors that?"

Aboriginal Voice (Aboriginal NGO Worker)



“Centrelink has more compliance, so young people don’t register because they don’t want to find all their documents etc. so old people are sustaining extra people on their pension.”

Aboriginal Voice (Aboriginal Service Provider Worker)

“Grandchildren and even great grandchildren. Even adult children are taking money from old people. Old people don’t understand about this issue. Adult kids are even abusing older people by using old people’s items like cars and leaving them broken for the old people to fix up; that’s abuse. When the old person needs help, like an escort, they don’t want to help, even when old people help their children, it’s not being reciprocated.”

Aboriginal Voice (Mother)

What does the literature say?

Most people who perpetrate elder abuse are likely to be close family members, including children, grandchildren or spouses of the older person who is experiencing abuse. (Legislative Council WA Select Committee Report into Elder Abuse, 2018).

Financial abuse is mostly carried out within families, with sons the most prominent perpetrators. (Darzins, and others, 2009).

Risk factors for people who commit elder abuse include depression, substance abuse and financial, emotional and relational dependence. (ALR, Report 131, May 2017).

2. WHY DOES ABORIGINAL FINANCIAL ELDER ABUSE HAPPEN?

What did the Kimberley data collection show?

Question: If Financial Elder Abuse is happening, why do you think it’s happening?

A selection of online survey responses:

They [perpetrators of FEA] feel they have an entitlement; they take no responsibility for their own life.

Elders give money as the younger people make them feel guilty; they tell them they have nothing and no elder wants their family to go without.

I don't think it [FEA] happens because there is a breakdown of culture as such, but it is a distortion of our cultural practices around communal living and responsibility.

There is a lack of work opportunities.

Extended family coming to town to stay with relatives, causing overcrowding, drinking, buying gunja and leaving the elders to buy food.

Stakeholder interview findings:

- Sense of entitlement by the Elder’s adult children
- Addictions of the adult children – alcohol, drugs
- Welfare dependency by adult children – no work ethic, no money from a job
- Shame factor prohibits victim reporting
- Welfare payments only stretch so far
- Remote living, it is more costly to live in the remote, for example, food
- Misguided cultural expectations

- No clear consequences – legal or otherwise, for financial abuse
- Black market for alcohol
- Transient nature of the people
- Poverty rates within the community are relatively high
- Elders lack understanding on how to manage their money well and how to protect themselves from being financially abused
- Mismanaged use of Centre pay deductions is a huge issue

“The financial abuse I have witnessed was due to alcohol needs. It was never for some important item like a car, it was for the purpose of addictive substance needs.”

Stakeholder comment (Education Provider Worker)

“Alcohol and drugs are a major issue. Remove those and about 50% of the issues will disappear immediately. It will significantly reduce ANY kind of abuse if we remove these things.”

Stakeholder comment (Financial Institution Worker)

“Elders don’t report abuse. They are ashamed it is happening. Also, the abuser is also helpful at other times so the Elder can’t completely break relationship with them due to their ongoing needs. No one is speaking up about this issue and Elders feel helpless – they have almost given up hope of things changing or being different.”

Stakeholder comment (Health Service Provider Worker)

“I would estimate that probably 70% of our Aboriginal clients do not have financial literacy, nor good money management. This is because of lack of cognitive skills, lack of education, and substance abuse.”

Stakeholder comment (Financial Institution Worker)

“Banking is great for computer literate people but for older people It is difficult. Face to face customer service is not prioritised and that is a problem for older people; banks need to consider what the customer needs [in this region].”

Stakeholder comment (Aboriginal NGO Worker)

“Two of our clients (a couple) committed \$400 each fortnight to a clothing store through Centrepay. We advocated for them to have that changed with the business. Businesses are listening to clients and go with what they want, but then we end up looking at a client’s budget because they are accessing emergency relief. We go back to their income statements, and realise they are centre-paying too much out. There are no red flags when people overcommit through Centrepay.”

Stakeholder comment (ACCO Worker)

“Centrepay is codependency. It’s a short-term fix, but not a long-term fix. Centrepay is a problem because that’s not the answer. We need to provide financial counselling to help clients better manage their own affairs. Our Centrepay clients come in for food vouchers, its Illogical. We see Centrepay is going to ‘want’ items, not essentials. We have workers, who try and do budgets with clients [elder person] but they are not interested.”

Stakeholder comment (ACCO Worker)

"When we see people get large sums of money, we offer that they get financial counselling, but people generally do not want this help. In fact, it seems that when someone gets a huge payout, they try and spend the money as soon as possible so they can stop the 'humbugging'."

Stakeholder comment (Legal Support Worker)

"There is not enough money. Many young people are not registered for payments through Centrelink, so they get nothing. Who is providing for them? Even when they are listed for welfare, they can get bumped off the system and they don't take responsibility to follow up on that to reinstate their payments, so they have nothing. They are living off other people - including the old people."

Stakeholder comment (Service Provider Worker)


"There's no real job opportunities here [in this small community], less than 5% of the working population can have a real job. There is extra pressure for those who do work, they become the main bread winner for the family. I know of one Aboriginal worker who resorted to stealing in workplace because of this pressure; she got fired, went and hung herself. It comes down to lack of resources, if there was enough to go around, so much pressure would be released."

Stakeholder comment (ACCO Worker)



Aboriginal Voices findings:

- The elderly are soft-hearted and this is taken advantage of by the FEA perpetrators
- Alcohol and drug addictions of FEA perpetrators
- The elderly feel frightened and are intimidated by FEA perpetrators
- Elders struggle to understand how to use modern bank technology, like ATMs
- A lot of elders have low financial literacy
- There is a lack of consequences for FEA perpetrators
- There is a lack of cultural competency by some service providers and organisations
- There is a perception that reporting the FEA is not worth it because there appears to be no consequences for the perpetrator
- There is a lack of awareness and understanding by some Aboriginal Elders as to what FEA is and the impacts of it



"I have tried to save my money, but people ask how much I have and soon its disappeared. My savings is now zero. I tried to save for a car, but I can't. A person can threaten to hurt themselves and even if I feel unwell, I must get up and help. I tried to help people understand that they should save their own money. but I am soft hearted too, so I give the money over. I get 'humbugged', so it does not leave me much money."
Aboriginal Voice (Remote Community Resident)

"They are mainly getting money so they can get drugs and alcohol, and I know that for sure. We see the same beggar drunk a short time later and that's how we know. We give money not just because we are soft, but because we are afraid of them also. When we give money, then we can be left alone (in peace)."
Aboriginal Voice (Remote Community Resident)

"Biggest problem today is older people don't know how to use the ATM they need the help of the younger ones. Sometimes older people are lied to about how much money was in their account, and they don't know the truth."
Aboriginal Voice (Remote Community Resident)

"For some people, they have no understanding of money. They don't know how much they get. Its valueless. Old people let it happen because they want to be in the good books with family. They need the younger person to help them also - a co-dependent relationship. People use their money quickly (within days) and then need to bulge off old people."
Aboriginal Voice (Grandmother)

"They won't report it because they are afraid because there may be a consequence. They would rather deal with the humbug. I remember one old lady asking me to help her get her money out, she did not trust her own family and did this is a secretive way so not to alert her family that she had money. We need to show people how to do simple tasks for themselves."
Aboriginal Voice (Grandmother)

"People have their payment staggered, so someone always has money. This is a problem because there is always someone to ask for money. everyone knows when other people get paid too. Payback is a common thing. Humbugging happens for grog. We know this because when we offer them food, they don't want it, they want cash."
Aboriginal Voice (Grandmother)

"They [the Elder] probably do feel that if it's a relation or it's their grandchildren, or something, that they want to give money to them. But they don't realise the concept that they are going to have no money after they have given this money away, and the taker is not going to help them back."
Aboriginal Voice (Aboriginal Service Provider Worker)

"Lots of intergenerational trauma, manifesting itself in many ways. Alcohol is self-medicating. But of course, they can't afford this, so elders are the target. Some people are signing up as Carers, but they have no idea of what is involved in being a Carer. Centrelink is not even screening people. Some 'Carers' are actually living in another town".
Aboriginal Voice (Grandmother and NGO worker)

"Centrelink does not have cultural awareness of issues, and penalise old people by expecting them to do things they don't understand, like online money management. Centrelink put them on the phone, and they don't understand that way."
Aboriginal Voice (Money Management Worker)

"Our Elders don't understand they are being abused and they don't have any concept of money. I would take Elders to the bank and they draw the whole lot out, then they are vulnerable. I tried to explain a better way. But they lose cards, don't know how to use ATMs etc. We had no tech in my time.....now it's taking over."
Aboriginal Voice (Grandmother)

What does the literature say?

Older people tend not to report financial abuse; in some instances, they may not be aware that they are being abused. Even when aware, they may choose not to report the abuse, especially if they have been abused by a family member or have been duped in a scam. (Harries, 2014).

For some of those financially abused, there is a sense of shame in disclosing the abuse, a fear of what others might think of them. For others, they do not feel comfortable with legal measures such as taking out intervention orders or calling the police. Further, reluctance to get help, unless they feel there are no other options available to stop the abuse, often means the abuse continues. (Dow, and others, 2019).

The barriers to preventing financial elder abuse include a lack of resources to deal with the complexities that happen in situations of financial abuse. (Adams, and others, 2014). People who live in rural and remote areas are at increased risk of elder abuse because of social isolation and lack of access to services and supports. Other barriers to elder abuse being reported are the shame and concern about protecting the family name and the nature of rural and remote communities which make privacy and confidentiality hard to manage. (APEA: WA Elder Abuse Protocol: Guidelines for Action, 2013).

Cultural differences are probably NOT the leading reason why there is a high rate of elder abuse within an Indigenous population. Systematic factors are what drives the high rate; factors such as lack of access to employment, health care, education and housing support and services. Risk factors such as financial dependency by the perpetrator or poor health or lack of respect for older people have also been found in research as risk factors for non-Aboriginal older people as well. (Sanders, 2005).



SUMMARY:

WHY DOES ABORIGINAL FINANCIAL ELDER ABUSE HAPPEN?

Perpetrators:

"It's culture" is used as an excuse for abuse

Alcohol and substance addictions

Sense of entitlement

Unemployed

High cost of living remotely

Victims:

Not aware they are being financially abused

Reluctance to report the abuse

Poor money management skills

Low financial literacy

Multiple centrepay deductions

Frightened and intimidated by perpetrators

Misguided expectation of financial responsibility and care for several family members, especially adult children and grandchildren

3. WHAT RISK FACTORS INCREASE THE LIKELIHOOD OF ABORIGINAL ELDERS BEING FINANCIALLY ABUSED?

The data collected in Section 2: Part 2 helps identify why Aboriginal FEA happens. This data is useful to establish the risk factors that increase the likelihood of an Aboriginal Elder being financially abused. Additionally, the increased likelihood of FEA occurring is also impacted by when the financial abuse is most likely to occur.

What did the Kimberley data collection show?

Question: If you have seen Aboriginal Financial Elder Abuse happening, when does it happen?

Online survey findings:

71% of the survey participants responded that Pension day is the day the FEA is most likely to occur, followed closely by 68% of survey participants who believe it is happening at any time.



ANSWER CHOICES	RESPONSES
<i>Royalty payout</i>	41.46%
<i>Compensation payout</i>	36.59%
<i>Pension day</i>	70.73%
<i>At any time</i>	68.29%
<i>Other (please specify)</i>	14.63%

Stakeholder interview findings and Aboriginal Voices findings had similar responses:

- As the vulnerability of the person increases, for example when an elderly person gets sick, so too does the risk of FEA increase
- 'Paydays' – benefits, royalties, other payments; for example; COVID supplements, Centrelink advances
- Hospital stays/visits, PATS travel time
- Family events; for example; bereavements, public holidays, seasonal celebrations
- When repairs are needed to white goods, plumbing needs and general household maintenance

A review of the literature regarding risk factors which increase the likelihood of FEA occurring in general (as opposed to Aboriginal/Indigenous specific), was carried out to compliment the data collected. From a combination of the literature review and data collection, a summary of risk factors was collated.

What does the literature say?

People who suffer elder abuse are more likely to be dependent on others and have significant disability, poor physical health, mental disorders such as depression, low income or socioeconomic status, cognitive impairment and social isolation. Other risk factors include living alone with the perpetrator; and being aged older than 74 years. There is also some evidence that women are more at risk of elder abuse than men. (ALR, Report 131, May 2017).

The main risk factors which increase the likelihood of financial abuse occurring are the presence of a family member who has a strong sense of entitlement to an older person's property or possessions, an older person who has diminished capacity and an older person who is dependent on a family member for care. Other risk factors identified include a family member having a drug or alcohol problem, an older person feeling frightened of a family member, and an older person lacking awareness of his or her rights and entitlements and not being mindful of the potential risk to their financial wellbeing. (Bagshaw, and others, 2013).

Cognitive impairment is a significant risk factor for financial elder abuse. (DeLiema, 2018).

Risk for financial elder exploitation was assessed using the Older Adult Financial Exploitation Measure (OAFEM). The results (of this UK study) indicated that numeracy, or comfort with numbers, is a significant risk factor for elder financial people. (Woods, and others, 2016).

Potential predictors of financial exploitation include dependency on social networks (including family), poor physical health, depression, low cognition, and demographic characteristics. (Liu, and others, 2017).

SUMMARY:

WHAT RISK FACTORS INCREASE THE LIKELIHOOD OF ABORIGINAL ELDERS BEING FINANCIALLY ABUSED?

Lack of cognitive ability

Lack of access to appropriate support services

Adult children living at home and not being financially responsible for their own needs

Not easily able to navigate banking technology

Poor physical health

Isolated

Lack of social supports

Lack of appropriate welfare payments

Mismanagement of Centrelink deductions

Family members with drug and alcohol problems/addictions

Poor mental health

Intimidation by FEA perpetrators

Lack of awareness of rights and entitlements

Low numeracy ability

Lack of good money management habits

Lack of public transport and high cost of taxis

Lack of English literacy



SECTION THREE

1. PREVENTION AND INTERVENTION STRATEGIES FOR ABORIGINAL FEA

Research is lacking on whether preventative strategies are more beneficial than reactive/intervention-based strategies; for example; you can educate people to become more aware that they may become victims of financial abuse, but this may not lead them to report the abuse (intervention). On the other hand, educating people on how to best manage or protect their finances might prevent them being abused in the first instance, or may enable them to remove themselves from situations where they are at risk of being financially abused (prevention). (Darzins, and others, 2009).

a. PREVENTION

What did the Kimberley data collection show?

Question: If Financial Elder Abuse does happen, how can it be stopped? For example, would being on the Basics card or Cashless Debit card be helpful or not helpful?

A selection of online survey responses:

Elders need to take control again; an 'Empower Elders Program' maybe? A return of the cultural lores will give elders the power back over the community.

Some elders have bank books and don't want to get key cards as they don't trust their young people. Also, cashless debit cards can also be robbed for food and the young people buy drugs and alcohol with their money. So, it doesn't matter what you do people get around anything.

The basic card is also stolen, and shops do not check the person using the card is the card holder. The PIN on basic is always last 4 numbers, so they are not secure. The cashless debit card has similar security issues.

Most people have worked their way around the basic card and cashless debit card to get what they want, ie their get food vouchers with the card and exchange it for gunja or grog.

Basic and cashless debit cards get stolen. They need to have a photo ID on their cards and shops need to be responsible for making sure that it's the right person who has the card.

Education can help and be a deterrent.

Services that provide financial counselling need funding to expand their services so that elders can have help with their money management. This includes education about giving out pin numbers or allowing people to use their cards or bank books.

The financial counselling services should act like 'bookkeepers' for the elders. This means expanding the services so that there is enough staff and that the elders can go to a comfortable location to be helped.

Flood the place with resources to highlight the issue as this should not be allowed to continue. Bring back language lessons and cultural dancing, elders sharing culture on country.

An account at IGA is helpful, but it still gets bypassed when the elder is accompanied by the abuser and food stolen after it is purchased.

There needs to be after-hours help, as the police can only do so much.

Questions: What do you think can be done to address Elder Abuse? Are there any initiatives already happening that helps to address this issue?

Stakeholder interview findings:

- Multi-pronged approach with collaboration across agencies
- Education about financial elder abuse – both to the young, adults and elderly
- Education about the consequences of FEA (cause and effect) to perpetrators and victims
- Service Packages for Elder's Costs – reduces amount of \$ for 'humbugging'
- FEA helpline: Kimberley specific
- Media/Promotional Campaigns
- Short stay accommodation, so victim can remove themselves from their usual environment
- Digital/bank technology and financial literacy training for the elderly
- Increase support services for elders of FEA
- Voluntary option for the elderly to increase the amount that goes on their Centrepay/HACC etc so that there is less money on their keycard
- Public Trustee and/or Older Person Support Advocate
- Option available for the older person to have their keycard kept in a 'safe place'
- Financial management/financial literacy education
- Highlight consumer rights more
- 'Family matters' – yes, but family is not an excuse for abuse

"Prevention work is needed. Some elder abuse is not intentional, but sometimes it is, and there's an expectation especially where there is addiction. Most of our mob would not see that they are being taken advantage of, and others take advantage of that. Our elders are not there to be disrespected. I think the more awareness that is out there, the better. Let's get the message out there because it's needed."

Stakeholder comment (Aboriginal ACCO Worker)

"The way we have helped some people is to set up a secret savings account. We did this with their knowledge and permission. So that meant that the old person would always have some money in the bank, and those bank details were kept locked in a safe and kept a secret."

Stakeholder comment (Education Provider Worker)

"I think older people need more information provided to them, so they know they don't have to tolerate this [FEA] situation and information needs to go the abuser, so they are made aware that they are abusing people. It causes mental anguish on people and puts older people in turmoil because they don't want to say no. There needs to be two-way learning."

Stakeholder comment (Service Provider Worker)

"Many of our (older) indigenous clients don't know the difference between a \$10 note and a \$100 note. Therefore, one strategy that we use is to give out \$10 denominations to customers so they can give away smaller amounts and not for example, a \$50 note. That might help them keep their money for longer."

Stakeholder comment (Financial Institution Worker)

"Most of the service providers in this town are band-aiding the problem of FEA. But it needs to be looked at with a long-term lens, so a bigger investment can be made into this space for a better outcome in the long term. The transient nature of service provider workers does not help the situation; before long a new worker comes in and the learning process starts again."

Stakeholder comment (Aboriginal ACCO Worker)

"For business owners that hold people's keycards with PINs, this is classified as fraud and could be a chargeable offence. This is why banks have direct debit services, and payments can be made by a person from their own account to a payee. It is there to mitigate fraud."

Stakeholder comment (Financial Institution Worker)

"There needs to be stronger collaboration between agencies to tackle the issue. Banks should offer bankcards with a person's photo on it. And unless it's your picture on the card, you can't be served. This is a huge problem and needs to be dealt with at an institutional level."

Stakeholder comment (Health Service Provider Worker)

"There needs to be major educational materials [on FEA] promoted in community, especially from a legal perspective. There needs to be consequences for wrongdoing which does not seem to be the case at present."

Stakeholder comment (Service Provider Worker)



Aboriginal Voices findings:

- Stop talking about 'humbugging', instead do something about addressing it
- A clear message that cultural practices (such as giving and generosity) are not an excuse for financial elder abuse
- Education and awareness raising about what FEA is and a strong message that FEA is wrong
- Greater clarity around legal intervention and protection for victims of FEA and consequences/penalties of perpetrators
- Establish a 'Aboriginal Seniors Place' where Elders can access information (such as how to use an ATM machine, how to use a mobile banking app) and services that will support them and help them if they are being financially abused

"We need to stop talking about it (humbugging) and start doing something. We got problems too like no food and parents are gambling. Parents come to our house and take our feed because they are wasting money at cards (gambling). Every time my grown kids get money, they waste it, then they come to me (and humbug)."
Aboriginal Voice (Grandfather)

"Old people are used to giving, but it's gone to a new level where its abuse. But do our old people see it that way? I guess if you talked to them about it, they might understand. This comes back to education. most of them would not view it that way."
Aboriginal Voice (Mother)

"Education. Intervention. Financial counselling. Family counselling. Elders to explain to people what is wrong with this [humbugging] behaviour. Where is the legal protection? The problem is that the Elder does not know it is wrong and will not take legal action against family."
Aboriginal Voice (Grandmother)

"There is not enough help for old people, if there are services, I don't know about it. Why don't we have a Seniors place where they can go and feel safe. There is no Aboriginal persons aged care home. Our people deserve better."
Aboriginal Voice (Grandmother)

"I think there should be intense effort made, so even though people know about it, there has to be a concerted effort to highlight it. People use the term 'humbugging' loosely, but it is serious. There are protective measures, but it is mainly coming from government services like HACC etc. Family are not standing up for their Elders. It [financial abuse] is so normal so they don't want to become involved."
Aboriginal Voice (Great Grandmother)

"We need more education around this matter. And put it in people's faces. And let people know it's wrong and that everyone knows it going on, just nothing happening about it. Education is key. We can't practice traditional methods of correcting this situation. We need service providers to help us with this matter."
Aboriginal Voice (Grandmother)

"Aboriginal people are very generous by nature, always giving, but now we see young people being abusive. People can't distinguish what's happening, but it's a demand for alcohol and drugs. We need to look at liquor bans."
Aboriginal Voice (Grandmother)

What does the literature say?

Globally, four primary areas have been the focus of prevention/intervention:

1. education and awareness raising in the community and of professional groups to identify and respond to abuse
2. appointment of financial enduring powers of attorney
3. establishment of teams to deal with reported cases of abuse; and
4. legislative changes to criminalise the financial and other abuse of older people (Darzins, and others, 2009)

A key to preventing financial abuse is early intervention, such as help service providers (like aged care services) with ways that they can successfully intervene when they recognise that financial elder abuse is occurring. (Adams, and others, 2014).

Education programmes can increase people's awareness and knowledge of elder abuse. However, because elder abuse is a difficult and distressing issue to address, programmes are likely to be more effective if the training is interactive and if there is opportunity for discussion and feedback on case studies. (Alt, and others, 2011).

Education is a key both to professionals/workers with the elderly and to the elderly themselves as to what is financial abuse. It is important that workers be able to recognise the red flags and have the tools/training as to how to intervene. (Harries, 2014).

UK research analysed an educational program of which the purpose was to raise awareness and assist clinicians in identifying older adults at risk. The findings showed the value of providing education and practical tools to enhance clinic-based screening of financial elder abuse. (Mills, and others, 2012).

Prevention programs that provide people with information about financial management can help, but the onset of cognitive impairment may reduce the benefits of this type of program. (Darzins, and others, 2009).

Community awareness campaigns have increased the number of calls made to elder abuse helplines, most likely due to a greater reporting of abuse. However there has been little evidence of overall reduction in abuse. (Darzins, and others, 2009).

Having children who care about their elderly family members has been identified as a strong preventative factor. (Darzins, and others, 2009).

Suggested examples of awareness efforts, a Native American Elder Abuse study provided, are: assess which words and phrases will make people the most open and comfortable when talking about abuse in later life, raise public awareness through posters, stories in newspapers, tribal radio stations and on television advertisements; recruit elders to conduct community trainings in their indigenous language to distribute tribal elder abuse resolutions to the community and relevant organisations; and provide training opportunities for family members and caregivers about the provision of safe and respectful care of older adults. (Litton and Ybanez, 2015).



SUMMARY:

PREVENTION STRATEGY IDEAS FOR REDUCING ABORIGINAL FEA

Early intervention

Education programmes for professionals, clinicians, support workers

Awareness raising campaigns in communities through posters/brochures in different languages

Financial Literacy education

Older Person Support Advocates/Senior Place

Multi-agency collaboration

Empowering the Elders Programme

Aboriginal-specific free phone FEA helpline

b. INTERVENTION

What did the Kimberley data collection show?

Questions: If you see Financial Elder Abuse happening, would you report it, and would you know where to report it? If yes why, if no, why not?

Stakeholder interview findings:

- There is not a clear reporting pathway; for example; to Police, Legal Services etc
- Some service providers will try and provide support within their circle of connections, such as taking a client to a financial counselling service
- Some service providers do choose to speak directly with the family at the risk of whether that gets ignored and the same FEA behaviour continue
- Service providers think there should be more reporting, but they are unsure as to where, and what is the continuum between cultural obligations/being generous and crossing over into financial abuse

“There needs to be more education about this issue [FEA] and more transparent prosecution of those who do the wrong by the Elder. Elders will not prosecute. To prosecute, there must be strong evidence, and no one wants to do this. But we report instances of Elder Abuse, and if Elder Abuse wasn’t happening, there would be no need of our service.”

Stakeholder comment (Government Administration Office Worker)

“One alternative is appointing a Guardian [for the Elder] but that Guardian has no idea of what it is like living in the Kimberley. But still this can be a way to not burden family; however, it is not always a simple option either.”

Stakeholder comment (Legal Support Worker)

“To the best of my knowledge, there is no specific law for the purpose of protecting elders from financial abuse. Its horrendous.”

Stakeholder comment (Aboriginal Education Provider Worker)

“To reduce ‘humbugging’, we assisted one client by working with Centrelink to have his payments given to him each day in the amount of \$50. He no longer receives lump sum fortnightly payments. He comes into the bank every day and we give him the \$50 in cash. He does not need ID. All our staff know him, and this has been in place for 2 years now.”

Stakeholder comment (Financial Institution Worker)

Aboriginal Voices findings:

- It is not clear to Elders what Police can do/will do if they choose to report the financial elder abuse
- There is confusion as to who to turn to for support and help when financial elder abuse occurs
- It is hard for Elders to follow through on charging a family member, if it gets to the point of a criminal offence because they don't want to see their family member have to go to court or worse still even maybe go to prison

“Once I did report it [financial abuse] to the police, but they told me that I’ve got to be strong. But this doesn’t work so I don’t try to do that anymore. If someone does hurt themselves, that would be my fault and then that’s a problem for me. We have to be careful and that’s why I’m afraid.”

Aboriginal Voice (Remote Community Resident)

What does the literature say?

By identifying points of potential intervention or diffusion at an earlier stage in an abusive scenario, then it is less likely to escalate to a situation where the action such as intervention orders, legal proceedings, or calling Police is required. (Dow, and others, 2019).

Research examined decision making by health, social care and banking professionals regarding detecting and preventing financial abuse of older adults. Social care and health professionals were more like to detect and act on financial abuse, only if the older person lacked mental capacity (otherwise, they were less likely to act); for banking professionals, whether they detected and acted, depended (for the most part) on the nature of the financial problem suspected. (Davies, 2011).

The ‘Bystander Intervention Model’ has potential to help professional’s decision making in relation to the detection and prevention of elder financial abuse. There are five stages in this model: noticing relevant cues to financial abuse, construing the situation as financial abuse; deciding the situation is a personal responsibility, knowing how to deal with the situation, deciding to intervene. (Gilhooly, and others, 2016).

A freely available, web-based decision training aid was developed in the UK for health and social care professionals - it is a resource to enhance their ability to detect elder financial abuse. The results showed new practitioners who received the educational intervention increased their ability to detect and intervene on cases of financial elder abuse, than prior to the training. (Harries, Gilhooly, and others 2014).

The use of a screening measure for financial abuse, such as the OAFEM (Older Adult Financial Exploitation Measure), has the potential to raise the older persons, the perpetrators and the professional’s awareness of financial abuse and highlight cases which merit further investigation. (Phelan, 2014).

A study of 25 interviewees who had experienced abuse from their adult children all experienced ambivalence about reporting abuse. If they did decide to act, the older person often worried they had done the wrong thing and that their child would be negatively affected. Further, many did not feel comfortable with legal measures such taking out intervention orders or calling Police, and there was a reluctance to seek help, unless they felt they had no other options available to them to stop the abuse. (Dow, and others, 2019).

Current elder abuse strategies either nominate or imply that the lead response agencies in relation to elder abuse are either police services where crime is involved, or health services where medical treatment is needed (both can sometimes be involved). Thus, there is a need to identify a lead agency when elder abuse is suspected, but when there is neither an obvious medical emergency, nor a crime that police are willing and able to investigate. (Chesterman, 2016).

SUMMARY:

INTERVENTION STRATEGY IDEAS FOR REDUCING ABORIGINAL FEA

Development and use of a culturally appropriate FEA screening tool to more easily detect FEA

Clear legal action and processes that victims of FEA can take

Nomination of a lead Agency when FEA is detected

Police report processes that are clear to victims of FEA

2. RECOMMENDATIONS FOR REDUCING ABORIGINAL FINANCIAL ELDER IN THE KIMBERLEY

Based on the Kimberley data collection findings and literature review findings, the following recommendations have been developed to help reduce Aboriginal FEA across the Kimberley:

Stakeholders

1. Bring together a forum of stakeholders (Service Providers, Organisations, Businesses and Banks) and Aboriginal Voices to create a 'Kimberley Regional Plan' that will provide a road map of prevention and intervention strategies addressing Aboriginal FEA.
2. The 'Kimberley Regional Plan' should include a mechanism for gathering and reporting data on this problem. That could include drawing on the mandatory reports from the WA Country Health Service.

Government - Department of Social Services

3. Stronger oversight and monitoring of Centrepay arrangements is urgently needed. The Department of Social Services should undertake a comprehensive review to ensure the system is not abused. This includes having Centrelink workers with financial knowledge and cultural understanding to determine the appropriateness of Centrepay registrations. Clear boundaries need to be established on types of purchases and the duration of Centrepay deductions. Businesses need training, audit and oversight to ensure they are only acting on clear, non-coerced client authorities. The monitoring mechanisms also need to include a procedure for reporting suspected misconduct, including business owners holding people's personal bank cards and PINs.

4. Better oversight of carer's allowances is needed, to ensure that the Carer is fulfilling their responsibilities and duties which come with the allowance and that the Aboriginal older person is actually being cared for by the person receiving the Carer Allowance for them.

Government - Police

5. Raise awareness of the Police processes for putting in a FEA concern/complaint which will be acted upon and what, if any, are the consequences for perpetrators of FEA. There is not currently a clear understanding by a lot of workers, professionals and practitioners, as well as concerned family members and victims themselves, how to access Police help and support for those Elders being financially abused and the likelihood of reporting a perpetrator of FEA will lead to any further action.

Banks/Financial Institutions and Financial Support Services

6. Better integrity measures are needed for credit and debit cards, including the Indue cashless debit card, to decrease the likelihood that cards belonging to older Aboriginal people are used for unintended purposes.
7. Banks should invest in proactive technology/digital literacy support to Aboriginal older people to help them with the protection of their money; for example, learning basic actions such as using the ATM to withdraw their own money, so they do not need to rely on their family members to do this for them.
8. Develop culturally-appropriate, community-specific Financial Literacy programmes targeted at older Aboriginal people to raise their awareness and understanding of money management practices and how they can protect themselves from FEA; for example; helping elders to control their budget by using a 'giving bucket' amount/account with limits, and helping them be comfortable that they don't have to say 'yes' every time they are asked for money.
9. Banks (including banking services provided by Australia Post in Kimberley townships), to add to their customer service processes (if not done so already), a question to their Aboriginal elderly customers if they would prefer to be given smaller denominations such as \$5 and \$10 notes.
10. Banks to display signs advising that FEA will be reported to legal authorities if suspected. There is an issue at present that poor behavior is being tolerated within an Aboriginal context, which would be unacceptable in mainstream Australia and for other Australians.

Support Workers, Practitioners, Professionals, Employees, Employers

11. People employed within the Kimberley region in government and nonprofit services, as well as relevant businesses, must have a working knowledge of the local culture to help address Aboriginal FEA in a culturally sound way that supports older people. In addition to this cultural competency training, workers need to know about how they can access interpreting services for their clients/customers, should they be needed.
12. Develop and implement a culturally appropriate screening tool that can be used by support workers, practitioners and professionals to detect and measure whether financial elder abuse is happening to an Aboriginal older person.
13. Develop and implement a training programme, such as 'Aboriginal FEA First Aid' for support workers, practitioners and professionals who during the course of their work provide products and services to Aboriginal older people – that is, including service providers, organisations (Government and non-Government), businesses and banks.

Communities

14. Develop awareness raising and education campaigns on Kimberley-specific Aboriginal FEA. Aboriginal FEA is a whole of community matter that needs a collective response to send a clear message that FEA is criminal and will not be tolerated.
15. Develop and distribute a wide range of promotional resources (such as posters, stickers, brochures, video clips, audio/radio messages) on Kimberley-specific Aboriginal FEA and for those resources to be in different Kimberley Aboriginal languages.
16. Implement further drug and alcohol reform measures in the Kimberley. Access to drugs and alcohol is a driving factor in Aboriginal FEA as it is unfortunately, a very common reason that Aboriginal older people are asked for their money in the first instance.

Aged Care Services

17. Increase funding to support the development and operational costs of Aboriginal-specific Aged Care Facilities. For example, the Warmun Community Age Care Facility was built in 2014 at a cost of \$12 million, but since then it is, as at the publication date of this report, still not currently occupied by Warmun Elders, due to the lack of operational funds.
18. Implement culturally appropriate services to support Aboriginal older people to live more independently, free of the ongoing harassment of their immediate family members, including adult children and grandchildren.

FEA Support Services

19. Promote more extensively in remote WA, existing FEA support services such as the Elder Abuse Helpline WA (1300 724 679). Additionally, perhaps there could be a specialist service within this helpline for Aboriginal Elders experiencing financial abuse. Another existing WA-wide support service is Advocare which can help Elders develop strategies to overcome abuse and advocate on their behalf. However, services, such as the Elder Abuse Helpline WA and Advocare are not currently widely known in most Kimberley Aboriginal communities.
20. Employ across the Kimberley 'Aboriginal FEA Advocates/Support Officers to help protect Aboriginal older people from the cultural ways of constant giving ("humbugging"), by people who do not regard the needs of the older person.
21. Bring to the attention of the Alliance for the Prevention of Elder Abuse WA (APEA: WA), the high prevalence of specifically Aboriginal FEA being one of the areas of Elder Abuse needing urgent attention across the Kimberley Aboriginal communities.

Researchers

22. Conduct further research into national and international programmes, initiatives and strategies that have successfully led to the reduction of financial elder abuse, and more specifically Indigenous financial elder abuse in regional and remote areas and communities.
23. Conduct an evaluation of current funding for support services, programs, financial counselling etc which seek to address Aboriginal FEA, to ascertain the impact such funding is having on reducing Aboriginal FEA across the Kimberley; including what improvements are needed to increase the impact.



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APPENDIX

1. GLOSSARY OF TERMS

FEA: Financial Elder Abuse

Aboriginal Elder: an Aboriginal person aged 50 years and older for the purpose of this research on Aboriginal FEA

Aboriginal Elder [in italics]: an Aboriginal person who has gained recognition from the people of their Country, as a holder of knowledge and lore and who has permission to speak about knowledge and beliefs of the Country on which they are an Elder

ACCO: an Aboriginal Community-Controlled Organisation

Humbugging: a term used to describe when someone wants money that belongs to someone else and demands it from them, with no intention of the money being repaid

Service Provider: a person, business or organisation who delivers funded services.

Stakeholder: a workplace (such as an ACCO, Service Provider, Business or Bank), who has a significant interest or concern on the topic of Aboriginal FEA in the Kimberley

2. CASE STUDIES

These case studies are based on stories from the Kimberley. The victims are Aboriginal people over the age of 50. For confidentiality reasons, some of the details have been changed.

Case Study 1

An elderly woman with dementia entered an aged care facility where she was happy and contented. One of her daughters went to the facility and humbugged her mother to allow her to take her back out in the community. Once her mother was with her, she applied for a Carer's payment.

When the Carer's payment was granted, she took her mother to another sister's house and left her there, while still collecting the Carers payment. The second sister couldn't cope with looking after the mother as she had a lot of her own problems to deal with. The elderly woman has lost 13kgs and is not being well looked after.

Is this Financial Elder Abuse – why/why not? What puts this elderly woman at greater risk of being financially abused? What prevention and intervention strategies could be used?

Case Study 2

An old couple who live in a remote Aboriginal community, get 'humbugged' for their pension money every fortnight by their two sons. The two sons tell their father they will hang themselves if he does not give them money.

Is this Financial Elder Abuse – why/why not? What are the characteristics of typical perpetrators of financial abuse? What prevention and intervention strategies could be used?

Case Study 3

An older woman who had been a victim of severe domestic violence finally plucked up the courage to take her partner to court and as a result, he was sent to jail. While he is in jail, the parents are 'humbugging' the woman for money every fortnight saying that she owes them as she had sent their son to jail. The money is being demanded with menace.

Is this Financial Elder Abuse – why/why not? What barriers does this woman face if she decides to act on the financial abuse? What prevention and intervention strategies could be used?

Case Study 4

An elderly woman complained to a service provider worker that she never has money, although she is on a Centrelink pension. The worker has contacted Centrelink and has confirmed the client's pension is being paid into her account regularly. The worker has also checked with the bank on behalf of the client and has been advised the client always takes the money out just after midnight. This does not make sense as the client has no access to internet banking. It turns out the client's granddaughter, who has recently moved to Perth, is stealing the money.

Is this Financial Elder Abuse – why/why not? Do you think the granddaughter should be charged – why/why not? What prevention and intervention strategies could be used?

Case Study 5


An old man in his 90's in a remote Aboriginal community has his own small unit at the back of his daughter's house. When he is away from community, he keeps it locked up with double padlocks. One time when he got home after being away from the community his grandchildren had broken in and stolen his bed, TV and music player. Also, they took his mobility scooter out on a joyride to the local oval area, when it stopped working, they dumped it there. The man is constantly having money taken from his accounts by his grandchildren and great grandchildren. They will go to the store saying he needs this or that when he isn't even in the community.

Is this Financial Elder Abuse – why/why not? What action do you think the grandfather can take? What action could the business (store) take? What prevention and intervention strategies could be used?

3. ONLINE SURVEY QUESTIONS AND ONLINE SURVEY EMAIL

Online survey questions


1. I understand what this project is about, and that the information that I provide will be used to create resources to educate people about Financial Elder Abuse in Aboriginal communities. I understand that my personal details will be kept by Kimberley Jiyigas and Kimberley Community Legal Service and will only be used for this project. KCLS and Kimberley Jiyigas will keep my information private and confidential. I give consent for this to happen.
2. Name and age (you can choose to stay anonymous) Comment
3. Which community are you in? Comment
4. Before today, have you heard of Financial Elder Abuse? Do you think more people should know about it?
 - Yes, I have heard of it and more people need to know about it
 - Yes, I have heard of it but everyone knows about it so it doesn't need more discussion
 - No I haven't and people don't need to know about it
 - No I haven't heard about it, but more people should know about it

- 
5. Can you give a recent story of where Financial Elder Abuse may have happened in your community? How is it happening? Comment
6. If Financial Elder Abuse is happening, why do you think it's happening?
- Breakdown of culture
 - To buy smokes, grog or other drugs
 - Lack of respect and consideration for others
 - The person has no money to buy food
 - People believe that Elders giving money to younger people is part of Aboriginal culture
 - Other
7. In your experience, if an Elder is suffering financial abuse, is it coming from:
- Their children or grandchildren
 - Their spouse or partner
 - Other relatives
 - Friends or acquaintances
 - Service providers or businesses
8. If Financial Elder Abuse does happen, how can it be stopped? For example; would being on the Basics card or Cashless Debit card be helpful or not helpful? Comment
9. If you have seen Financial Elder Abuse happening, when does it happen (tick all that apply)
- Royalty payout
 - Compensation payout
 - Pension day
 - At any time
 - Other
10. If you see Financial Elder Abuse happening, would you report it, and would you know where to report it? Comment
11. In your experience, in your community how big a problem is Financial Elder Abuse?
- Very big – most elders are getting humbugged or abused frequently
 - Medium – it happens to some elders, and we need to address it better
 - Not such a problem – it does happen sometimes, but it's under control
12. Elders play an important role within Aboriginal Societies. Do you feel that respect for our Elders is not as great as it once was when we operated by the Skin Group System? How would the community show respect to its Elders? Comment
13. Do you think that the Sharing and Caring part of Aboriginal culture is part of the reason that Financial Elder Abuse may be happening in our communities? Are people taking advantage of this part of our culture? Comment
14. Do you have any final comments or thoughts about Financial Elder Abuse in your community? Comment

Online survey email

Kimberley Birds has been engaged by Kimberley Community Legal Service to conduct some work around Financial Elder Abuse in our community.

This relates to older people being 'humbugged' for money and what can be done about it. We are targeting Aboriginal people over the age of 50 as well as key stakeholders who may be interested in this matter, to please complete the below survey.



The survey takes approx. 20 minutes to complete online and is best done on a computer or Ipad. The survey will close on Wednesday 10th June and can be completed at your convenience.

If you have any questions, or you would like to know more about this project, please feel free to contact me at any time. Please share this email onto others within your network.

4. INTERVIEW QUESTIONS (STAKEHOLDERS AND ABORIGINAL VOICES)

1. Stakeholder / Service Provider / Aboriginal Voices details
2. What is your role, and do you identify as Aboriginal and Torres Strait Islander?
3. Before today, have you heard of Financial Elder Abuse? (For the purpose of this interview, we mean an Aboriginal person over the age of 50) Do you think more people should know about it?
4. Can you give a recent story of where Financial Elder Abuse may have happened in your community? How is it happening?
5. If Financial Elder Abuse is happening, why do you think it's happening?
6. In your experience, if an Elder is suffering financial abuse, who is it mainly coming from?
7. What do you think can be done to address Elder Abuse? Are there any initiatives already happening that helps to address this issue?
8. If you have seen Financial Elder Abuse happening, when does it happen?
9. If you see Financial Elder Abuse happening, would you report it, and would you know where to report it? If yes why, if not why?
10. In your opinion, how much of a problem is Financial Elder Abuse in your community?
11. In your opinion, what role do Elders play today?
12. Do you have any final comments or thoughts about Financial Elder Abuse in your community that we have not discussed yet?

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REDUCING FINANCIAL ELDER ABUSE IN THE KIMBERLEY

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