

NO MORE HUMBUG: REDUCING ABORIGINAL FINANCIAL ELDER ABUSE IN THE KIMBERLEY



TRAINING GUIDE

To be used in conjunction with the **No More Humbug Research Report** (December 2020)

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KIMBERLEY BIRDS | EAST KIMBERLEY

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TRAINING GUIDE OVERVIEW AND DEFINITIONS

The No More Humbug Training Guide is to be used in conjunction with the No More Humbug Research Report. The purpose of this Training Guide is to provide training participants with a **condensed** version of the Research Report, which can be used to obtain essential information on how to recognise situations where Aboriginal elderly people may be experiencing financial abuse. By educating ourselves on what to look for and what to do when we suspect Aboriginal financial elder abuse (FEA) is occurring, we can take the necessary and correct steps to help stop the financial abuse of older Aboriginal people.

This Training Guide contains **15 small group activities** that allow participants to become better informed about what to look for and how to help reduce the risk of Aboriginal FEA.

Note: not all activities in the Training Guide need to be completed.

The Guide has been designed so that the Training Facilitator can mix and match the activities, depending on who the participants are and the experience and understanding the participants already have in the field of Kimberley Aboriginal Financial Elder Abuse. Of particular importance are Activities 13 (Summary of Research Findings), 14 (5 Case Studies), and 15 (Recommendations).

The outcome of any training conducted (face to face or online) should be such that participants have increased their awareness, knowledge and understanding of Kimberley Aboriginal financial elder abuse and have actions and strategies that they, and their organisation/workplace, can implement to help reduce the prevalence of such abuse across the Kimberley.

KIMBERLEY REGION

The No More Humbug Research Project was conducted in the Kimberley region, North-West Australia.

The Kimberley region comprises 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*).

As at the 2016 Census, there were 34,364 people in the Kimberley, 41.9% were ATSI (*2016 Census Quick Stats*).

Further, ATSI households in the Kimberley are, on average larger than WA and Australia averages and less median weekly 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

Definition 4:

“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).

DEFINING HUMBUGGING

Small Group Activity 2

- a. Discuss with your group how you would define humbugging.
- b. Discuss do you agree/disagree that ‘Humbugging’ and FEA are the same – why/why not?
- c. From the discussions in your group, now create another ‘word bubble/cloud’ called ‘Humbugging – Aboriginal FEA.’
- d. Compare the two word bubbles/clouds; reflect on the differences/similarities that you observe

‘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.

‘Humbugging’ - 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

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

SECTION ONE

1. AWARENESS OF ABORIGINAL FINANCIAL ELDER ABUSE

 *What did the Kimberley data collection show?*

Online survey findings:

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

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

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

 *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*).

Small-Group Activity 3

As an individual within your group, provide a response to your group members on the following questions:

- a) On a scale of 1 (lowest) to 10 (highest), what would you rate is your awareness of Aboriginal FEA (prior to attending this training)?
- b) Explain your reasons for deciding the rating you gave (for example, you provide a high rating because it is something that you see every week in some way happening in your community).
- c) Do you think it is important to be aware of Aboriginal FEA, why? Why not?

2. PREVALENCE OF ABORIGINAL FINANCIAL ELDER ABUSE

 *What did the Kimberley data collection show?*

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.

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

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 behavior – 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 children

 *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*).

Small-Group Activity 4

- a. On a scale of 1 (minimal occurrence) to 10 (substantial occurrence), what would you rate the current prevalence of FEA in the Kimberley (do you see a variance in the occurrence from East to West Kimberley)?
- b. Why have you given that rating?
- c. Share your rating and reasons with your small group.

3. STORIES OF ABORIGINAL FINANCIAL ELDER ABUSE



What did the Kimberley data collection show?

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

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

Small Group Activity 5

- Share with each other a story of when you have observed Aboriginal FEA.
- Write down on a sheet of large paper the common 'themes/threads' that come out of the specific stories that are shared within your group.
- Team up with another group to hear what the common 'themes/threads' of their stories were.
- What differences/similarities do you observe from the stories?

4. FINANCIAL ELDER ABUSE FROM A HISTORICAL AND CULTURAL PERSPECTIVE


 *What did the Kimberley data collection show?*

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

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

 *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).


Small Group Activity 6

"Elder abuse policy development for Aboriginal people requires a significant focus, due to historical and cultural issues". **Quote** (Blundell and Warren, 2019).

- a. As a group discuss the above quote in relation to policy development which seeks to reduce Aboriginal FEA; do you agree or disagree with the quote, why/why not?
- b. What specific historical and cultural issues regarding the area/community/township/region where you work need to be considered when looking at policy development to reduce Aboriginal FEA?
- c. Team up with another group to hear what the historical and cultural issues were that they discussed.

SECTION TWO

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

 *What did the Kimberley data collection show?*

Online survey findings:

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

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

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

 *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).*

Small Group Activity 7

- a. From your experiences with Aboriginal FEA, do you agree/disagree with the findings as to whom the primary perpetrators of such abuse are?
- b. Are there other perpetrators that you would add to the list?
- c. As a group pick one of the types of perpetrators – for example, ‘adult children;’ discuss as a group why you think that perpetrator commits Aboriginal FEA? What protective factors could reduce that perpetrator continuing to commit FEA?

2. WHY DOES ABORIGINAL FINANCIAL ELDER ABUSE HAPPEN?



What did the Kimberley data collection show?

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

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 culturally 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

 *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 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*).

NOTE:

Indicators do not necessarily prove that an Aboriginal elder person has been financially abused. They are CLUES to alert us that financial abuse may have occurred and that the elder person may require help or protection. The more knowledge we have, the more likely we are to pick up these clues and understand their significance.

Many signs could well be the results of something else other than financial abuse and should be viewed in the context of the Elder's whole situation, and in relation to other indicators.

Small Group Activity 8

Use 2 sheets of large paper.

Label Sheet 1: Red Flags – Victim (Elder)


Label Sheet 2: Red Flags - Perpetrator

Using your own experiences, combined with the research findings and literature finding above, to write up a series of 'RED FLAGS'.

- a. A Victim ('Elders') behaviour that could indicate financial elder abuse
Example: the Elder is constantly hungry even though your service provides grocery packs on a regular basis.

- b. Adult (Perpetrator) behaviour that could indicate they are abusing an Elder (Victim)
Example: the perpetrator lives with their elderly grandmother but gives absolutely no care or support to her around the home.

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

 *What did the Kimberley data collection show?*

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.

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.

RISK FACTORS WHICH INCREASE THE LIKELIHOOD OF ABORIGINAL FEA

1. Lack of cognitive ability
2. Lack of access to appropriate support services
3. Adult children living at home and not being financially responsible for their own needs
4. Not easily able to navigate banking technology
5. Poor physical health
6. Isolated
7. Lack of social supports
8. Lack of appropriate welfare payments
9. Mismanagement of Centrepay deductions
10. Family members with drug and alcohol problems/addictions
11. Poor mental health
12. Intimidation by FEA perpetrators
13. Lack of awareness of rights and entitlements
14. Low numeracy ability
15. Lack of good money management habits

16. Lack of awareness of rights and entitlements
17. Lack of public transport and high cost of taxis
18. Lack of English literacy

Small Group Activity 9

- a. Drawing on your experiences as individuals, are there another 3 to 4 risk factors that you could add to this summary list?
- b. As a group discuss and decide what you think are the 'TOP 5' risk factors for Aboriginal elderly people currently living in your area/community/township/region?
- c. Team up with another group to hear what their 'TOP 5' risk factors were. What are the differences/similarities? Share some of the discussion points from your group.

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*).

Small Group Activity 10

Discuss whether you think it is more prevention strategies or more intervention strategies that are needed currently to address the prevalence of Aboriginal FEA in your area/community/township/region.

a. PREVENTION



What did the Kimberley data collection show?


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 'humberging'
- 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 key card
- 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

Aboriginal Voices findings:

- Stop talking about 'humberging', 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

 *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*).

This [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).

Small Group Activity 11

- As a group create a 'Mind map/Tree-branch Diagram' of prevention strategy ideas for reducing Aboriginal FEA specifically relevant to what you think would work in your area/community/township/region that you are currently working in.
- Below is an example of what a 'Mind map/Tree-Branch Diagram' looks like.
- Present your prevention strategy ideas to the full training group or to another group you are training with.



b. INTERVENTION

 *What did the Kimberley data collection show?*

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 behavior 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

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.

 *What does the literature say?*

Small Group Activity 12

- a. Each member of the group is to read one to two of the literature review findings below, depending on how big the group size is.
 - b. The group member is to explain to the team what the intervention strategy is that the literature review 'statement' is about and their own personal reflection on that statement. For example, Statement 2 – the study looked at how different professions act on intervening when they see financial elder abuse occurring. The group member could reflect on what they think impacts their ability and willingness to detect and act on Aboriginal FEA in their workplace role.
1. 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*).
 2. 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*).
 3. 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*).
 4. 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*).
 5. 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*).

6. 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*).
7. 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*).

2. SUMMARY OF RESEARCH FINDINGS

Small Group Activity 13

- a. Each member of the group is to pick at least 2 of the 5 **summary statements** in the Research Findings below, to read and reflect on. For example, one of the summary statements is *'Aboriginal Elders often bear a heavy financial burden for their family.'*
- b. From your experiences, do you agree or disagree with the research finding summary statement? Reflect to your group your own opinion of some of the research findings you read, within the summary statement you are looking at.

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.
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 recognize 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.

3. CASE STUDIES

The problem most often is not a desire to act, but instead a lack of understanding and ability to recognise Aboriginal FEA, particularly if it is in its early stages. The key issue is to identify actual cases at their earliest stages and what action then to take.

Small Group Activity 14

- a. Each member of the group is to reflect on the case studies below.
- b. As an individual answer the questions that accompany the Case Study – in dot points.
- c. Reflect to your group member what your responses are to each of the questions.
- d. Discuss with each other whether you feel you have each answered the Case Study questions with a (Kimberley) culturally informed lens?

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?

4. RECOMMENDATIONS

As a community, our first responsibility is to identify and stop every Aboriginal FEA case before it becomes life-threatening and life-scarring to the Elder. Our greater responsibility is to raise our voices, accompanied with actions, to stop Aboriginal FEA from ever happening: **“NO MORE HUMBUG.”**

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:

Small Group Activity 15

- a. Each member of the group is to pick at least 3 to 4 recommendations, depending on the size of the group.
- b. Read and reflect on the 3 to 4 recommendations; present/discuss your reflective points with your group.
- c. As a group, come up with another 2 to 3 recommendations; or add further to one or two of the existing recommendations.

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 strategy 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.

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.

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. 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.

8. 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.

9. 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.

10. 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.

11. 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.

12. 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.

13. 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.

14. 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.

15. 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.

16. 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.

17. 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.

18. 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.

19. 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.

20. Increased funding is needed 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.

21. 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. Ask 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.

Also, ask Banks to consider displaying 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.

24. 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.

NO MORE HUMBUG Training Guide
Version 1.1

NO MORE HUMBUG Training Kit (Version 1.1)

REDUCING FINANCIAL ELDER ABUSE IN THE KIMBERLEY

To be used in conjunction with the 'No More Humbug' Research Report (December 2020)

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