



# A study of local economic abuse in First Nations communities with special focus on Australia and Canada

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## Acknowledgements

ICAN respectfully acknowledges the Traditional Owners of the lands, sea and water, that we are privileged to walk, to engage, to work on and to work with. We acknowledge the history, the resilience, and the continual contributions of Aboriginal and Torres Strait Islander peoples of their countries.

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## About the Artist

Ayesha Woibo is a Binhdhi Warra woman and a descendant of the Dhuubi Warra, Dharrba Warra & Guugu Buyun clans of Guugu Yimidhirr people, with connections to Hope Vale & the surrounding area. Ayesha's artwork can be found at <https://www.gurrngulart.com>.

In 2022, ICAN commissioned First Nations artist Ayesha Woibo to redesign key components of our financial wellbeing practice framework. ICAN commissioned new designs that conceptualised the First Nations financial wellbeing journey of our Yarnin' Money program.

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## Introduction

This study reports on a literature review and two focus group meetings examining the topic of economic abuse within First Nations' communities particularly focused on Australia and Canada. The focus group findings specifically focus on economic abuse experienced by First Nations peoples in Australia.

## Background

In 2024, Registered Training Organisation ICAN Learn (RTO ID: 45177) was funded by the Commonwealth Bank to develop a review of the literature on the national (Australian) and broader international (Canadian) First Nations' experiences of economic and financial abuse.

## Purpose and scope

The purpose of this research is to review the literature on the national (Australian) and broader international First Nations' experiences (Canada) with local economic and financial abuse. By local economic relations we refer to relations that take place in a community (town, village, remote community), and between individual agents, partners, relatives, friends, neighbours, peers, and small economic agents (e.g., retailers using a book up scheme). The results of the literature review generated a focus on three areas: intimate partner violence, abuse flowing from social sharing, and fringe lending such as book up schemes.

The geographic focus of this study is First Nations communities in CANZUS countries with particular emphasis on Australia and (Indigenous peoples<sup>1</sup> in) Canada. In line with currently accepted terminology, the study refers to Aboriginal and Torres Strait Islander peoples of Australia as 'First Nations' and the First Peoples of Canada as 'Indigenous' (see footnote) unless otherwise specified by the literature. In the literature the terms 'economic' and 'financial' are often both used. Financial abuse (i.e., abuse related to money and finances) is conceived as a subset of economic abuse (that includes financial abuse and broader abuse related to employment, transportation, and accommodation) (Breckenridge, 2021).

This study draws upon the following key findings by Breckenridge (2021, pp. 3, 4) in *Understanding Economic and Financial Abuse in First Nations Communities*<sup>2</sup>, which are a useful starting point for understanding the context for how First Nations peoples and women may be experiencing financial abuse in their communities, relating to:

1. Economic and financial abuse can also occur within the broader family system (pp. 3, 4).
2. Demand sharing may have positive effects but studies have evidenced it may also lead to situations of financial stress. Factors such as cultural norms around shared resources and cultural expectations around the management of finances... may increase the risk of economic and financial abuse for First Nations peoples (pp. 3, 4).
3. First Nations communities may face barriers to identifying and responding to financial abuse (p. 4).

Our current study does not intend to replicate the findings by Breckenridge (2021) but rather to explore and build upon the understanding of the complexities of financial and economic abuse experienced by First Nations peoples in the Australian and international contexts, specifically Australia and Canada.

## Methods

This study is informed by data flowing from a literature review and two focus group meetings. The desk review of academic and policy/practice literature focused mainly on First Nations peoples but in other cases, where the findings are relevant, we draw on studies of broader social groups.

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<sup>1</sup> In addition to identifying oneself through one's own clan group, nation or tribe, the term "Indigenous" is currently used to refer generally to the First Peoples of Canada.

<sup>2</sup> While focusing on financial abuse related to Intimate Partner Violence (IPV), the Breckenridge (2021) report (commissioned by the Commonwealth Bank) provided insight into financial and economic abuse in First Nations communities more broadly.

The following databases were used to search for studies: Econlit, Web of Science, Google Scholar. A variety of keywords were used to undertake the search (e.g., economic abuse, financial abuse, book up, fringe bank/credit). The timeframe of studies was in the last twenty years, 2004-2024, particularly focused on the last ten years, 2014-2024.

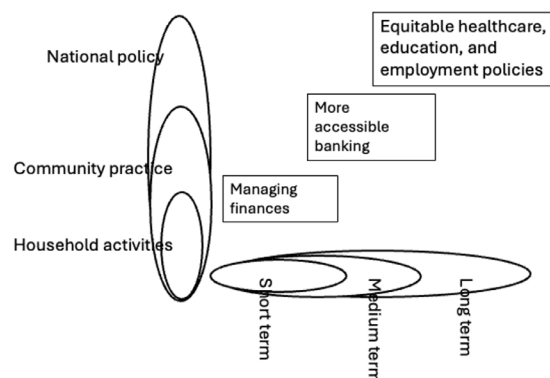
To explore the topic of economic abuse associated with social sharing, two focus group meetings were undertaken with ICAN stakeholders in March 2024. Description of these focus group meetings are included below.

## Conceptual framework

The focus of this research is local economic abuse. However, we recognise the many layers, outside the local level, that impinge on it. Households and other local agents engage in cultural and economic action, but these are influenced by, and in some cases dominated by external forces from the national and even international level. Lateral violence is a concept that talks about the local consequences of national (or global) processes: lateral violence is the consequence of powerlessness because of control by external actors and leads to relatively powerless people harming even more powerless people (Breckenridge, 2021, p. 8).

To deliberately account for the multi-layered nature of local economic abuse we adopt a nested framework (Lederach, 1997, cited in Abubakar, 2019) (Figure I.1). The nested framework represents the way that households are affected by local-through-national processes and that. This framework is also built on the assumption that, most commonly, the more local processes can be changed faster, and the more global processes change more slowly. This framework understands that current conditions, and thus means for change, are embedded at various levels: household, community, and national levels.

Figure I.1. Economic abuse conceptualized in a nested model



Adapted from: Lederach 1997 cited in Abubakar 2019

- At the household level local citizens (intimate partners, relatives, friends, neighbours, and peers) engage in social and economic activities that can sometimes be abusive. This is the focus of this study. These local actions are made within the context of broader community- and national-level practice and policy including generating lateral violence. The nested framework assumes that grassroots decision-making can change more rapidly than can community and national level processes. For instance, a person experiencing abuse due to family member accessing their bank account might be able to set up another account that is not accessible by the family member.
- At the community level local citizens engage with intermediate economic agents (e.g., retailers using a book up scheme) and local outlets for large state and corporate actors (e.g., employment training centres, bank branches, and retail outlets). But remote communities may face a paucity of these local outlets. For instance, financial exclusion –the lack of adequate and safe banking– might lead some people to rely on intermediate book up





schemes or fringe financial providers, even if they involve an element of economic abuse. The nested framework assumes that change at the community level is likely slower than at the household level but faster than the national level. As opposed to opening a new account, making banking more accessible in remote communities, will take more resources and time.

- At the national level policies determined by the state, state institutions (e.g., legal system), and big business dominate. These policies influence things such as healthcare and education provision as well as access to formal sector employment. Cultural-economic processes such as racism and colonisation may deeply influence how these policies are created and reinforce inequitable outcomes<sup>3</sup>. Changing these processes likely requires the most time as compared with household and community level processes. Improving equity in (and removing racist and colonialist assumptions from) education, healthcare, and employment policies will have the longest gestation period as compared with household and community processes.

## Conceptualising local economic abuse

Local conflict can be driven by local factors and/or external factors. There is a long tradition of study of local economic abuse (or conflict) that comes from literatures of economic development, community economic development, and international development studies (Haslam et al., 2016; Loxley, 2007; Todaro et al., 2008). These studies highlight the role of power and resources in creating or aggravating local abuse. They highlight how external forces (e.g., large corporations, the state) can cause or aggravate local abuse. However more recent research, coming from a sociological approach, highlights the local factors that drive local conflict (e.g., Breckenridge, 2021).

### What is local economic abuse?

Breckenridge (2021), the author of a recent study on economic abuse in Australia defines economic abuse, in line with other studies, as “a pattern of control, exploitation or sabotage of money, finances and economic resources (such as employment, transportation and accommodations) which affects an individual’s capacity to acquire, use and maintain economic resources and threatening their economic security and self-sufficiency” (Breckenridge, 2021, p 1). Breckenridge (2021) notes that financial abuse is a slightly narrower term that focuses on abuse around household finances. Memmott et al. (2001), citing Bolger (1991) defines economic abuse in a First Nations context as, “Economic abuse involves the withdrawal or extraction of money or goods as a way of hurting somebody (p.49).” This seems consistent with the definition by Breckenridge (2021).

These definitions of economic abuse are embedded in differential power between two people that creates the conditions for economic abuse to take place: one person with relatively more power and a second person with relatively less power. People most vulnerable to economic abuse include children, elderly, women, disabled (Bird, 2011; Breckenridge, 2021, p. 8; Hing et al., 2021). In addition, people who are relatively poorer (e.g., fewer assets, lower income) are commonly more vulnerable. People least vulnerable include working-age adults, men<sup>4</sup>, able people, and people who are relatively richer (e.g., more assets and income). An intersectional lens would suggest that certain people who face several barriers face a multiplicative (not additive) level of vulnerability and make them particularly vulnerable: (Cabaniss et al., 2005). Conversely, other people, who have several ‘power’ features (e.g., working-age, wealth, male) will experience power that is multiplicatively high.

### Horizontal and vertical abuse

Local conflict can include abuse among relatively horizontal actors (i.e., among intimate partners, extended family members, peers) or associated with social relations that are more vertical (i.e., among people with different levels of power, e.g., through book up schemes) (Figure 1.2). By horizontal we mean relations between people of relatively similar social, economic, and political position, e.g., husbands and wives or extended family members (e.g., nephew and aunt). More vertically placed actors, in a local economic abuse situation might include a low-income person in a small rural community and a small retailer, using a book up system, who has a mobile meat retail operation.

<sup>3</sup> Colonisation in CANZUS countries has impacted upon First Nations’ economies and societies, by enforcing external economic, social and political systems that have historically served to dismantle traditional ones.

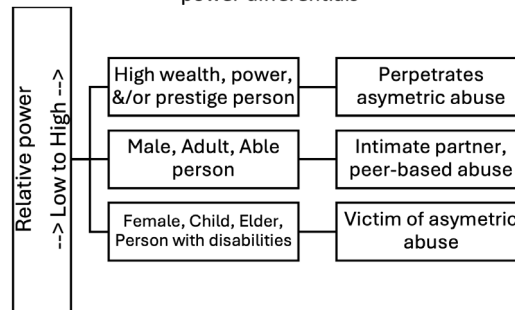
<sup>4</sup> First Nations men may experience higher vulnerabilities than non-First Nations men. For examples, see: Johnston (1991); Mitchell (2020) and Wilson (1997).



## Social relations can drive economic abuse

More recent literature, using a sociological lens, puts the focus on the social dimensions of local conflict (Breckenridge, 2021). The current literature on local or community abuse/ conflict places less emphasis on power- and resource-based conflict (noted above and associated with an older and more economic and politically informed literature) and more emphasis on conflict between intimate partners and peers (i.e., through family sharing sometimes called 'demand sharing'). There is some literature that reflects the power and resource-based conflict, e.g., studies of the book up credit system<sup>5</sup>. Beyond that, the literature is relatively quiet about other forms of vertical conflict (e.g., loan sharking pawnbroking, political manipulation by local leader, gang-based activity).

Figure I.2. Potential sources of economic/financial abuse: power differentials



## External factors affecting abuse

The sociological lens, within which local abuse is often analysed, tends to highlight the internal factors causing the violence. Intimate partner violence is explained by unequal gender relations, excessive family sharing is explained by local social pressures, and book up credit is explained by a lack of local resources. However, the concept of lateral violence offers the connection with external processes. The role of national labour markets, uneven land ownership, unequal education, health care, and state programs are important factors driving lateral violence (Breckenridge, 2021).

## Focus group meeting results

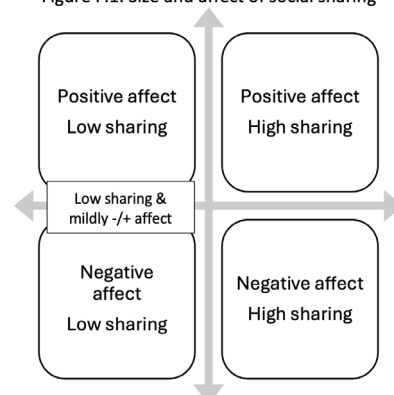
### Introduction and methods

To enrich the literature review undertaken for this study, two focus group meetings were organised with ICAN stakeholders, to talk about peer and family-based economic abuse. The purpose of the meetings was to understand the nature and dynamics of social and economic sharing within First Nations communities and how participants differentiated between sharing and financial abuse. The meetings occurred on the 13th and 15th March, 2024. The meetings were facilitated by Carmen Daniels and participants were First Nations stakeholders from the Indigenous Consumer Assistance Network (ICAN).

The first meeting included a group of seven ICAN First Nations staff (financial counsellor and financial capability workers) and the second meeting involved two First Nations ICAN board members. The first meeting began with presentation by the facilitator, describing the socioeconomics of sharing and abuse, with several examples provided.

To facilitate sharing by focus group members the facilitator shared a diagram that conceived social sharing and abuse on a two-dimensional continuum: size and affect (Figure F.1).

Figure F.1. Size and affect of social sharing



<sup>5</sup> Book up is the Australian term used for a traditional loan provided by a retailer to enable the customer to purchase a good. Other terms for it include 'running a tab'.

The horizontal continuum represented the relative size of the economic abuse (i.e., relatively small amount to relatively large amount). The vertical continuum represented how the economic sharing affected the person (from negative affect through neutral to positive affect). The purpose of the map was to facilitate 'placement' (on the map) of participant examples, for discussion purposes, and to enable comparative discussion of different examples of social and economic sharing and abuse. The second meeting was with a smaller group (two participants), with a shorter introduction and included a summary of the first meeting. The first meeting lasted two hours and the second meeting lasted one hour.

The process of discussion involved the facilitator inviting participants to share examples from their personal or professional lives. The facilitator asked participants to place their examples on the affect-cost map. Other participants were asked for their reflections on the example. The process continued until the time was up. The meetings were recorded, and notes were taken. The notes and transcripts were reviewed by the facilitator and recorder (Jerry Buckland). Daniels and Buckland identified key themes in the data, and these are presented below.

## Results

Five points flowed from the analysis of the data from the focus group meetings. These points are ordered below from more general to more specific. At the most general level the stories that were heard demonstrated the importance of sharing and the challenge of caring for self and others. Next, participants highly valued socio-economic sharing and placed a high value on caring for both immediate and extended family members. A next point was that focus group participants identified several ways in which economic abuse happens in the sharing economy. Finally, participants noted that certain people are most vulnerable to abuse, and they identified ways in which sharing can be managed to avoid abuse.

### Tension around sharing is a common experience for First Nations peoples

Participants described the complexity involved in balancing caring for self and for others (socio-economic sharing). Participants described the value of regularly engaging in sharing with others, where value was ascribed to the practice's role in building and maintaining social relations, but simultaneously may be viewed as a source of stress and tension that needed to be managed.

### Participants highly value broad-based sharing

Participants placed a high value on socio-economic sharing. Participants noted that the extent (e.g., the amount) and scope (e.g., the number and type of family members) of this sharing is higher than what is the norm in non-First Nations settings. Whereas sharing in non-First Nations settings is common between intimate partners and nuclear family members, participants of the focus group meetings talked about familial and cultural expectations that their support go beyond these settings and included support for their extended family and community (e.g., 'support the mob').

### Economic abuse happens

The participants affirmed that economic abuse takes place through the socio-economy of sharing, and readily shared stories of economic abuse. Participants from the first meeting had their stories mapped on the size-affect diagram on the white board. Overall, we heard (of at least) 22 examples of social and economic sharing across the two focus group meetings and placed the examples within one of the four quadrants (positive affect and low sharing, negative affect and low sharing, positive affect and high sharing, and negative affect and high sharing)<sup>6</sup>. Because of its popularity, we created a fifth 'quadrant' or segment, that straddled two of the quadrants: it was characterised as low sharing and ambiguous affect. Since the exercise was to learn about economic abuse most examples fell under the negative affect side of the diagram. However, positive affect examples were also included.

There were many (9 of 22) examples that people either valued as mildly negative, mildly positive, or mixed affect and low sharing. The densest quadrant was the mixed affect and low share, followed closely by negative affect and high sharing (6 of 22). The remaining and less populated quadrants had two or three examples each.

<sup>6</sup> During the first focus group the facilitator wrote the examples on the white board. This was not done in the second focus group meeting (See Appendix).





## Vulnerable people and abuse

Participants identified certain people who seems to be more vulnerable to abuse through socio-economic sharing including:

- More vulnerable people included women, elders, disabled people, and people living in very remote geographical settings.
- Certain people were described by participants as being particularly vulnerable: older, female, people with disabilities, and people lacking self-confidence.
- This suggests that some people might be particularly experiencing economic abuse.

## Managing socio-economic sharing

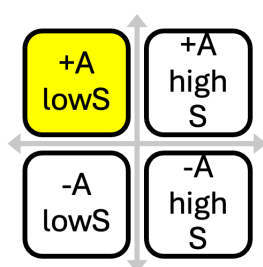
Participants shared many ways in which they (and others they knew) managed abuse in the sharing socio-economy:

- Participants discussed various strategies they used to manage money in their bank accounts:
  - In some cases, participants talked about how people will set up separate bank accounts with different cards/pins, sharing information with family members only about some accounts and not other ones.
  - In other cases, participants talked about setting up a bank account that requires an in-person visit to the bank branch. This would preclude family members from accessing their account.
- Other participants talked about various strategies to shift some of their money into non-bank accounts, e.g., by overpaying their energy bill. The overpayment amount acted like savings that could be drawn on later and was described as a method for putting money away that would not be questioned by family members.
- One participant talked about the need to 'just say no.' This was easier to do when the money was to be used for non-necessities (e.g., cigarettes), when the support was for a more distant relative, and/or the funds were for a relative who had other sources of support (e.g., assets to liquidate).
  - For instance, when one participant received a request from a relative for financial support, she described a decision-making process where she felt the loan would not be repaid, and the borrower had other assets to draw on, so she said no to the financial request.

## Mapping experience

In the first focus group meeting the facilitator mapped examples on the white board as they were shared by participants on affect-cost map (see figure F.1; Appendix). We created a diagram with four quadrants: positive affect and low sharing, negative affect and low sharing, positive affect and high sharing, and negative affect and high sharing.

### Positive affect and low sharing



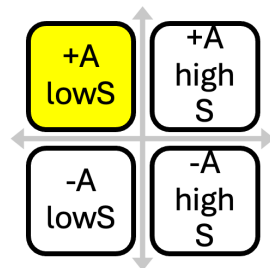
#### *Expressions of mutual support*

- 'Support the mob,' and other expressions like it, were shared a few times through the meetings.

#### *Lawnmower sharing*

- One participant shares her lawnmower with the family.
- She also gives her grandkids \$5/try for goals in sports. So much so that now the other grandkids look for this money, too.
- She does this with family, not outside of family.
- And she knows that if she was to get sick then the family would support her.
- She says that with extended family (not nuclear), the money must be repaid. This is a known expectation. And if not repaid, then that person would not get another loan.

### Negative affect and low sharing



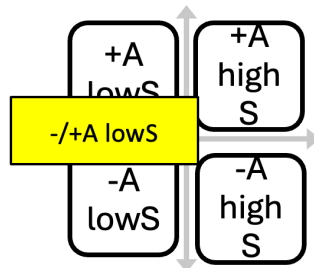
#### *\$100 birthday presents*

One participant talked about expectations on her to provide minimum \$100 birthday presents for 20-30 extended family children and grandkids could amount to \$200/month.

#### *Borrowing from family, even with high-waged job*

One participant shared the example of family member in a fly-in-fly-out (FIFO) mining community. He earns a lot of money (\$250k/year) but spends it on gambling and must borrow money from his sister (\$100/month).

### Ambiguous affect and low sharing



#### *Small loan*

One participant talked about her own family member who asks for small financial support and repays it (small sum and small positive affect), but she has another family member who borrows but does not repay (small sum and small negative affect).

#### *Back and forth lending*

- One participant noted the prevalence of back-and-forth lending-borrowing schemes in a nearby Aboriginal community. It was described as akin to a savings scheme in that one might give this week and then receive next week.
- It was noted that it is possible to repay in-kind and not necessarily with money.

#### *In-kind repayment*

- One participant shared examples of in-kind repayments that family borrowers would provide, when they could not repay money they had borrowed: cutting the grass, cleaning the house.
- All participants supported the idea that this was positive affect.

#### *Free accommodation*

- Another participant offers free accommodation to extended family when they are in town.
- The same participant related that among their family members, giving a \$20 loan is very common and might not involve repayment or expectations of one.

#### *Cash for chores*

- One participant shared the example of a grandchild who helps out with chores.
- The participant reciprocates by regularly financially helping him.

#### *Medical support*

- Another participant shared the story of a niece who is out of town for medical reasons and has unexpected spending.
- In this case the participant noted they would give money regularly as it was needed and not expect repayment.

#### *Repayment for smokes required*

- One participant noted that if the spending is for things like smokes then she expects repayment.

#### *Fee for service*

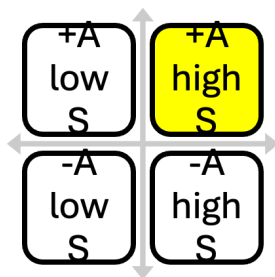
- Another participant noted that many of her clients who are grandparents might entrust a grandchild to be their 'intermediary' with the bank.
- They rely on the entrusted person to make payments on their behalf. In this case the grandkids take money as a sort-of 'fee for service' for services rendered.

#### *Tapping mom's pension away*

- One participant shared another story of women receiving their pension, where it was common for the kids to come to borrow her debit card to tap it for things, on the day her pension arrived.



## Positive affect and high sharing



### *Telstra compensation payout*

- One participant shared a client story, where the client had received \$10k compensation payment from a Telstra mis-selling case where the client had been sold eight mobile phone plans.
- The participant noted that in a span of one weekend, the money had been distributed to family members in \$200 lots, to approximately 50 people.
- The participant located this experience in high amount and having a mildly positive affect for the client, despite not having any of the compensation money left for themselves.

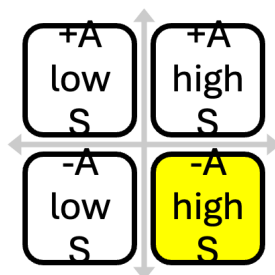
### *Uncle's car agency*

- One participant noted that one of their family member's form of giving to family took the form of buying cars for all the grandkids.

### *Funeral support*

- Another participant noted that the only time there is an expectation to give outside of family is for cultural obligations, e.g., contributing to funeral or tombstone opening expenses, where a meeting is held to discuss the amount of money needed and decisions made for: who is delegated the responsibility to run the funeral and budget, and how much each family needs to contribute.
- The participant noted that there is no expectations for repayment of money, in these cases.
- The participant noted that some things work differently in her community.

## Negative affect and high sharing



### *Aunty experiences financial abuse of \$5k by daughter over 3 months*

- One participant's cousin who was behaving in an abusive way with her mom (the participant's Aunty), where the daughter was transferring money out of the Mother's bank account via Internet banking. The Mother did not know the daughter had set up Internet banking on her bank account and did not know money was being regularly withdrawn from her account until she went to pay for something at the local shop, only to find out that there were no funds in her account.
- The participant noted that her Aunty has some memory loss.
- She noted that the role of the Aunty's sisters was important in counteracting the overflow of funds. They pressured the daughter to repay her mom. The daughter is planning to pay her back but its not clear how complete this will be.
- The participant estimated \$5k was taken from her Aunty's bank account over 3 months.
- It was reported that these transfers have now stopped.

### *Daughter withdraws 6.5 years of Disability Support Pension from Mother's account*

- Another participant emphasised that, within First Nations communities, giving is the norm.
- She shared a story of a client from an Aboriginal community who was financially abused by her daughter.
- With assistance from an ICAN financial counsellor, the mom eventually went to the bank and shut down the daughter's access to her bank account.
- Mom was receiving a pension, and the daughter was accessing these funds via internet and phone banking, which she had independently set up on her Mother's bank account.
- In order to access the bank account, the Mother had to get to travel to a bank branch located in a regional centre nearly three hours away, although she did not own a car.
- The daughter would take all of her money and then give her mom an allowance.
- Mom was able to better control the loss of funds by leaving her debit card with the community justice group.
- The participant estimates that the transfer involved \$741.50/14 days (\$19.3k/year) for 6-7 years = \$125.3k.
- There is no plan for money to be repaid.
- With assistance from an ICAN financial counsellor the Internet and phone banking has been stopped.



*Family member re-mortgages house to pay for grandson's loan.*

- One participant shared about a cousin who wanted a car.
- To do so his grandmother became the guarantor of the loan.
- But the cousin could not service the loan and defaulted.
- The grandmother was responsible for the loan.
- The grandfather re-mortgaged their house to pay off the loan (he was a very good manager of money).

*Mother with disability and violent son*

- Another participant shared about her cousin and Aunty.
- The Aunty has a disability: because of diabetes she has lost some limbs.
- The cousin, when he ran out of money would come to visit his Aunty to get money from her. He would become violent with mom and his sister. He would break his mother's property and was violent towards her.
- Aunty would not call the police and would let the son return home after a violent event.
- Eventually the niece, the sister, left the family.
- The group agreed that this was clearly a story of negative affect.

*\$2k loan from Stolen Wages Settlement Distribution Scheme*

- One participant shared negative example of cousin who asked for money when she received funds from the Stolen Wages Settlement Distribution Scheme.
- He knew that she got some money from the process.
- But she knew that he would not repay her so she did not give him the money.
- Also, she knew that he had other assets that he could sell. He didn't do so and so he lost his house. She said that this is a rare case and usually she does support financially.

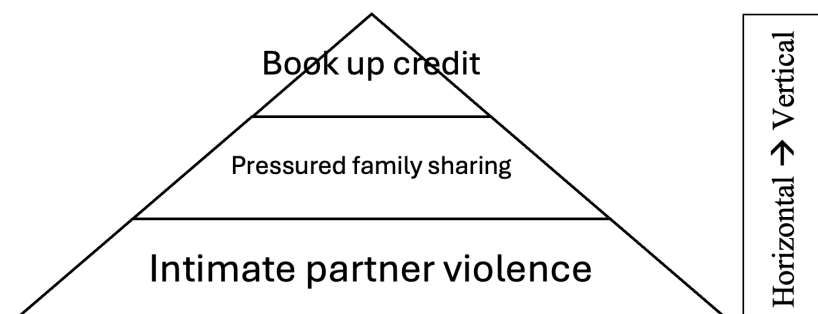
*Chrisco package and elderly man with a disability*

- Another participant shared a story about an elderly gentleman with a disability living in a remote Far North Queensland community who was being taken advantage of by family members.
- He was signed up for, and saved for, a Chrisco package but he didn't understand how it worked or about the delivery date.
- The participant thinks that he never got the package, because when it arrived, family members took the items for themselves, leaving him with nothing.

## Literature summary

The literature highlights three areas of local economic conflict: intimate partner violence, excessive family sharing, and book up credit schemes (Figure L.1). These are all horizontal and localised forms of economic abuse, but intimate partner violence is the most horizontal, excessive family sharing is perhaps in between, and the book up credit scheme is the most vertical.

Figure L.1. Areas focused on in the literature





## Horizontal abuse: Intimate partner violence

One of the areas that the current literature focuses on is intimate partner violence. Intimate partner violence deals with the ways in which one intimate partner exerts power and control over the other (Breckenridge, 2021). For instance, Callegari et al. (2020), speaking about low-income heterosexual households in the United States uses the term 'sexually transmitted debt' to refer to the process by which women inherit debt brought into, or accumulated during, a relationship. This is a form of abuse or conflict in the sense that the debt, either entirely or largely accumulated by one partner becomes the responsibility of the other, potentially without their knowledge.

As discussed in the introduction we acknowledge the important and recent work done on the intimate partner violence topic by Breckenridge (2021). We found four additional studies we thought could inform this topic further (Cortis & Bullen, 2016; Heidinger, 2021; Langton et al., 2020; Warren et al., 2019). Heidinger (2021) examines national level data comparing Indigenous and non-Indigenous experiences with intimate partner violence in Canada. Langton et al. (2020) consider local financial abuse within a First Nations cultural context and identify barriers to reporting. Warren et al. (2019) report on early outcome results from a small-scale action evaluation of a domestic violence financial literacy curriculum piloted with First Nations and culturally and linguistically diverse women in Western Australia.

A research report by Cortis & Bullen (2016) examines frontline family violence services to identify priorities for reducing violence against Aboriginal women in New South Wales and Victoria. The research was conducted with 97 participants comprising First Nations women and service providers, to understand how legal and support services were being accessed by Aboriginal women in the context of family violence and identify the gaps in service provision in two regional towns across two states.

Langton et al. (2020) position family violence and financial abuse within First Nations cultural and community level contexts that require community-level responses. The authors note that the concept of family violence has: "particular relevance in the context of Australian Aboriginal and Torres Strait Islander kinship and descent-based forms of social organisation" where "kinship systems construct the family in more extensive and inclusive terms" (Langton et al., 2020, p. 20). Financial abuse is described as a means by perpetrators to control and harm their partners, who were reluctant to report incidences of family violence due to being financially reliant on a "violent partner to provide financial support to the household" (Langton et al., 2020, pp. 20, 31). Barriers to reporting family violence were identified as a distrust of police, fear of loss of financial support, fear of losing children, homelessness and shame. The report highlights how multifactor cultural complexities may influence family violence and aggrieve victim suffering:

the cultural and social situations of many Aboriginal families, and particularly the social and financial vulnerability of many victims - result in extended periods of suffering when they are not recognised or addressed, and often exacerbate the conflict and violence as family members take sides in a dispute (Langton et al., 2020, p. 50).

Heidinger (2021) examined intimate partner violence (IPV) experiences of First Nations, Métis, and Inuit women in Canada, using self-reported survey data (n=43,296) from the 2018 Survey of Safety in Public and Private Spaces (SSPPS) across diverse Canadian populations<sup>7</sup>. SSPPS data reported that six in ten Indigenous women have experienced a form of IPV in their lifetime. Financial abuse is mentioned under psychological violence, encompassing "forms of abuse that target a person's... financial well-being" including behaviours intended to control, manipulation and property damage (Heidinger, 2021, p. 4). Psychological abuse, noted for having continuing detrimental consequences even after the relationship with the abuser ended, was the most experienced form of abuse for Indigenous women (60%) compared with non-Indigenous women (42%).

Heidinger (2021) noted that Indigenous women were three times more likely to experience financial abuse than non-Indigenous women, where they were forced by their partner to give them money and possessions (16%) and were prevented from being able to access financial resources, a job or money (13%) (p. 5)

<sup>7</sup> This is one peer-reviewed short report in a series focusing on the prevalence, nature, and impact of IPV on Canadians.





Feelings of anxiety were reported by 56% of Indigenous women, stemming from feelings of being controlled or trapped by an intimate partner. Financial control was viewed as the main cause for economic dependency, noting a direct link between access to economic resources and ability to leave an abusive relationship. The study highlighted the importance of access to financial resources as key for Indigenous women to be able to leave IPV relationships.

Warren et al. (2019) report on an action evaluation of a pilot project of a domestic violence financial literacy curriculum piloted with women in Western Australia. They examined the development, delivery, and short-term outcomes of a project. The purpose of the training was to equip First Nations and Culturally and Linguistically Diverse (CALD) women with tools to mitigate economic abuse stemming from domestic violence. The study highlighted specialised domestic and family violence financial literacy programs as key to developing the financial well-being of women survivors to be able to rebuild their lives following economic and domestic and family violence-related abuse. Cultural considerations for First Nations and CALD women were incorporated in the development of the curriculum, intended to ease the pressures and expectations of family sharing at the cost of one's own financial well-being and further exacerbating their financial hardship, where some First Nations participants might experience "a loss of entitlement to invaluable informal" family supports, such as care for their children, if they did not contribute financially in a family sharing situation (Warren et al., 2019, p. 503). The study noted the importance of peer learning as a form of confidence building and where individual strategies could then be validated by peers and group facilitators.

A combination of data collection methods and tools were used including the SEA-12 scale, used to measure economic abuse frequency in the IPV relationships among study participants (n=12), across three types of abuse: economic control, employment sabotage and economic exploitation (Warren et al., 2019, p. 503). Financial strain was measured via a Likert scale measure to understand pre- and post- levels of financial worry, related stress or ill health before and after program completion. All participants reported experiencing financial abuse including economic control, exploitation and associated psychological and social abuse. Seven of twelve participants reported reduced financial strain because of the curriculum, where eight people self-reported a reduction in symptoms of ill-health relating to financial worries. Findings from the pilot indicated the need for women to "feel in control of the learning process" and be recognised as experts in their own experiences, provide space in the program for women to discuss their experiences of economic abuse and the importance of being able to identify and name it, which was noted as integral to being able to put the information learned into practice (Warren et al., 2019, p. 510). Recommendations for future specialist domestic violence financial literacy programs include having co-facilitators to support women where emotional distress may arise during program delivery and integrating domestic and family violence-related content with financial literacy education.

### **Peer abuse: pressured family sharing**

The literature finds that one form of peer-based conflict occur when family sharing becomes excessive or pressured. Family and community sharing is a common feature of First Nations communities (Bird, 2011; Demosthemous et al., 2006; Owen-Williams, 2012; Sercombe, 2008). Family sharing is a value that provides individuals and families an important social asset that better enable them to, for instance, manage finances in lean times. First Nations peoples traditionally value caring for their extended family in a way that is different from mainstream culture in Australia and Canada (Bird, 2011; Sercombe, 2008,). While there is generally not an expectation of immediate reciprocity, family sharing is premised on a reciprocal model of sharing. However, the literature has identified times when family sharing can become excessive (Bird, 2011; Demosthemous et al., 2006; Owen-Williams, 2012; Sercombe, 2008). This is the situation in which a person is forced or coerced or manipulated into helping an extended family member or friend beyond what they value (and freely choose). The literature finds that in some cases this value of reciprocity is at odds with the size or frequency of sharing requests. In this case one peer, the 'giver', feels that the demands of the 'receiver' are excessive. This introduces the possibility of economic abuse.

First Nations researcher Sercombe (2008) investigated how "economically successful [First Nations] people" navigate operating in two systems of social-economic reciprocity. Using an interpretive approach, the study involved qualitative interviews with 11 First Nations peoples who had long experience in the mainstream economy. On the one hand they operate within



First Nation's customary economy which was historically described in the study as a subsistence economy with the value of sharing embedded in it. On the other hand, First Nations peoples working in the modern formal sector (e.g., a mine) were noted as operating within a non-First Nations cultural context dominated by the surplus assumptions of capitalism. Sercombe (2008) notes that these two systems lead people established in each to have two very different 'first questions upon meeting someone: the capitalist-based question is 'what do you do to earn a living?' and the traditional economy question is "Where are you from?', is to discover social (usually family) connections; the answer will indicate what claims can be made of each other (p. 20)."

Sercombe (2008) argues that the way economically successful First Nations peoples manage the tensions of earning in a capitalist economy of surplus and socialising in the First Nation community of shared consumption is to, figurately, create an inner-circle of people who are a part of their sharing circle and an outer-circle of people who are not a part of the sharing circle. Sercombe (2008, p. 8) notes,

The understanding was generally two-way: most participants were very clear about what they would be prepared to give to whom, and family members were mostly clear about what kinds of things they could ask for. The inner circle ranged from the immediate nuclear family to a more typical three generation circle of parents, brothers and sisters, sons and daughters, and grandchildren on both sides. In some cases, this included non-biological relations. In others, it included some uncles and aunts, first cousins, nieces, and nephews. Circles were not perfect: certain close relatives would not be included in the inner circle for various reasons. While there was variation in what could be asked or given, members of the inner circle could ask (1) to stay at your house, (2) for money or (3) for you to look after a child (sometimes for extended periods of time), and the movement of goods and services was fluid.

Demosthemous et al. (2006) use a qualitative method with 89 participants to examine the experiences of First Nations peoples in managing money. They note that an important motivation behind social sharing is the high value placed on maintaining kinships, a broad set of relations with family and community, and that in some cases sharing money can facilitate this (p.7). Respondents with low incomes shared about regular lending and borrowing with family members. Although one respondent lived economically day-to-day, she engaged in borrowing and lending with peers to help meet her needs and to assist other to meet their needs. The scope of socio-economic sharing is broad and sometimes hard to define.

The boundary of money in the Aboriginal context extends beyond the immediate nuclear family with people often sharing money with parents, siblings, and the wider family networks. In both yarning circles and the one-on-one interviews, participants spoke of how they shared money beyond their nuclear family...Aunty Ruth had saved over \$100,000 after a lifetime of working and saving. Speaking of her savings balance at that time, Aunty Ruth said 'I wouldn't say I gave it away. It just melted down. I'm a good hearted person. I helped the family out (Demosthemous et al., 2006, p. 10).'

However, Demosthemous et al. (2006) note that in remote communities, money is not the principal way in which sharing is facilitated. Life course events, such as funerals, are important times when extended family seeks broad socio-economic support (p. 7).

### **Elder abuse**

Three studies, one relating to Inuit experiences in Canada, and two relating to First Nations' experiences in Australia, focused on the issue of economic abuse of elders (Bird, 2011; Owen-Williams, 2012; Short, 2020). These studies find that elder abuse is quite common and that economic abuse, one type of elder abuse, is a common method of abuse. Short (2020), reporting on First Nations elder abuse in the Kimberly region, noted that more than one-half of their survey respondents, "most elders are being humbugged or abused frequently (p. 4)." Studies find that it is children and grandchildren who are most often engaged in abusing their parents and grandparents (Bird, 2011; Short, 2020).



## Canada

Two studies were identified on elder abuse in Canada. One study examined elder abuse among Inuit in northern Canada (Bird, 2011), and another study focused a First Nations community in southern Canada (Owen-Williams, 2012).

In a report by Phillip Bird (2011) for the Pauktuutit Inuit Women of Canada, involving literature review and key person interviews define elder abuse, related to the Inuit Peoples of northern Canada. He finds that, according to his key person interviews, that economic abuse is the most common type of elder abuse but there is little data about it partly because people are silent about the issue. This study found that there were two groups who were affected by elder abuse: the oldest elders who have more traditional life experiences and relatively younger elders “who grew up in permanent Inuit communities and likely attended residential school (p.53).” Bird (2011) notes that there are both internal and external factors that drive elder abuse. External factors such as poor housing, poverty, unemployment, and the legacy of residential schools. Bird (2011) concluded that, because of complex social relations and a lack of disclosure about the problem, it is hard to measure its size.

Bird (2011) notes that because Inuit culture is undergoing a period of rapid transition “there may be some confusion as to what an appropriate response to elder abuse is. Many Inuit do not know what to do about the problem (p.53).” Part of the challenge, he notes, is that elders are hesitant to talk about the problem because of fear that in so doing, they might sever relations with their children and grandchildren (Bird, 2011, p. 54). Bird (2011) offers a series of recommendations for addressing elder abuse among Inuit peoples including,

- Embed responses to elder abuse in Inuit principles of healing.
- Raising community awareness about elder abuse to protect elders and including, and, based on what elders clearly value, helping abusers.
- Establish a family conferencing system that would be embedded in restorative justice approach and enabled family-based redress and restoration.
- Develop a tools for paraprofessionals in healthcare and social worker can use to assist people facing elder abuse.
- Improve public housing.

A PhD dissertation study by Owen-Williams (2012), of the Carrier Sekani Elders of the Ts’il Kaz Koh (Burns Lake) community in northern British Columbia, examined the health of communities, intergenerational relationships, elder roles, and violence. The study examined the interface between traditional First Nations belief systems, healing methods, and the current health care systems within Canada about violence, from the standpoints of the Carrier Sekani Elders. Akin to Bird’s (2011) study, Owen-Williams (2012) cites lack of an accurate and shared definition of elder abuse in First Nations communities in Northern British Columbia due to a lack of reporting, exacerbated by “secrecy within family structures and communities” (Owen-Williams, 2012, p. 22).

Also, akin to Bird’s (2011) study, Owen-Williams (2012) points to the rapid transitions in the Carrier Sekani cultural life as affecting elder abuse. Carrier Sekani Elders described the pre-colonisation family structure as intergenerational, interconnected, and interdependent, each person holding a defining and reciprocal role (Owen-Williams, 2012). Elders described the breakdown and loss of traditional lifestyles (due to forced relocation, separation of families and removal of children into Residential Schools) and communal structure of culture in family life as the main contributors for familial isolation, shifting away from a sense of community” to small nuclear families and “watching out for one’s own needs to survive” (Owen-Williams, 2012, p. 39).

The study described the financial exploitation of Carrier Sekani Elders as akin to “being incarcerated in your own home, when you are hiding in your own room, it’s like a social jail system because there is someone in your family or your neighborhood that’s terrorizing you” (Owen-Williams, 2012, p. 44). Elders cited a lack of respect, a breakdown in the family structure with violence presenting, where elders were being abused verbally and physically for money by their own family members. Elders commented on the responsibility of the Tribal Council and community more broadly to ensure the safety of elders by creating local activities to avoid isolation of Elders, improving communication between generations and promoting the value of the Elders’ knowledge, holding community-based drug and alcohol programs for entire families and involving young people in traditional activities to “allow the Elders to connect with different generations and share their knowledge” (Owen-Williams, 2012, pp. 45, 46).



## Australia

One study was identified that focused on elder abuse in the Australian context (Short, 2020). Short's (2020) report focuses on financial elder abuse (FEA) occurring in the Kimberley region, gathered from online survey data and interviews with 48 First Nations persons and 52 non-First Nations stakeholders. It described financial elder abuse through the term 'humberging' specific to the Kimberly region of Western Australia, describing this as "an Aboriginal term used in the Kimberley to describe when someone demands money that belongs to someone else with no intention of repaying it" (Short, 2020, p. 3). Financial elder abuse was noted as being separate from 'resource-sharing' as a common cultural practice in the Kimberley region and becoming more prevalent where the functioning of cultural roles in the family had shifted away from traditional ones, similar to the breakdown of traditional family roles noted by the Carrier Sekani elders in northern British Columbia, Canada (Owen-Williams, 2012).

Local and national strategies are offered as mechanisms to combat financial elder abuse. One local strategy employed by a local banking outlet was to collaborate with Centrelink to modify the method in which one elder received his payments from a fortnightly lump sum to smaller, more regular amounts, which were then provided by the banking outlet to the elder in \$50.00 cash amounts daily. Recommended strategies were divided into categories of responsibility. Local stakeholders including police and community organisations were viewed as having responsibility for implementing culturally appropriate local response mechanisms including developing a culturally appropriate screening tool and training program to be used by local services to detect financial abuse. Similar to the findings of Owen-Williams (2012), introducing drug and alcohol reform measures as a community level response was viewed as critical to mitigating financial elder abuse.

One recommendation was tasked as a government responsibility, for greater oversight and monitoring of Centrepay arrangements to ensure the system is not abused by businesses. Five recommendations were tasked to the banking and financial services sector, including implementing better integrity measures for credit and debit cards to prevent cards being used by persons other than the cardholder, investment into proactive technology and digital literacy support for Aboriginal elders to reduce dependence on others to use ATMs, developing culturally-appropriate financial literacy tools programmes to raise awareness of how to manage money, including a 'giving bucket' account with set limits to aid elders to be able to legitimately be able to say no to family, banking customer services processes to be widened to ask elders if they prefer to be given smaller denominations of cash and clear signage posted in banking outlets of financial abuse reporting to legal authorities.

### Local vertical abuse: Local creditors

Traditional local economies around the world rely on local credit systems. Credit is necessary for people when regular spending exceeds income or when a lump sum is needed for investment. Traditionally, before the establishment of banking systems, this credit is generated locally. The amount of capital involved, and the size of loans is, relative to a modern banking system, small. But without access, or with weak access to formal banking, it is relied upon by communities to fill a gap. There are a variety of types of informal credit, but two common forms are the peer model and the money lender model. The peer model, sometimes termed a Rotating Savings and Credit Association (the ROSCA, or Accumulating Savings and Credit Association, ASCRA). This is a peer model in the sense that the pot of capital is generated by the members and then is available to them (either accumulated by one person who then lends this out in the form of small loans. One version of the money lender model, that has foundations in Australian and Canadian First Nations communities is when retailers become money lenders. Here, the retailer offers credit to the customer, generally for the purchase of goods from the retail shop.

## Canada

There are few studies about local credit in rural Indigenous communities in Canada (Buckland, 2016; Chen et al., 2021; Collin, 2011). There are some studies that examine the credit experiences of urban Indigenous peoples (Bowles et al., 2011; Buckland & Martin, 2005; Lamb, 2015). The limited evidence is that credit, finance, and payment services are poorly available in rural remote Indigenous communities (Buckland, 2016; Chen et al., 2021; Collin, 2011). In his study of Indigenous financial literacy, Collin (2011), a long-time student of Indigenous access to credit and the Indigenous Housing Fellow at the McConnell Foundation (2022-2024), notes that retail-based





credit schemes are common in Indigenous communities: “Grocery and convenience stores, gas bars and other small businesses located on or near remote reserves routinely cash cheques and offer credit on terms that vary from compassionate generosity to extortion.” Collin (2011) notes the same situation among Inuit communities. More recently, and as banking exclusion has persisted in remote Indigenous communities, regional store chains have sought to capture some of this financial business, e.g., the We Financial offered by Northwest Company, and financial services offered by Arctic Cooperative’s Spirit Card (Buckland, 2016).

A few more recent studies have examined the experiences of Indigenous peoples in Canadian urban centres. Buckland and Martin (2005) explored the how residents in Winnipeg’s low-income North End navigated their financial service needs. The North End has a high share of Indigenous citizens, and their voices were included in this study. The authors found that there are many barriers for North Enders to access formal banks and instead they often relied on semi-formal providers such as payday lenders and pawnshops. Bowles et al. (2011) focused on Prince George, Canada, and Lamb (2015), examining the experience of Indigenous peoples and finances in Kamloops, Canada, found similar results. They found that Indigenous peoples rely on semi-formal financiers that offer transactional services that are very expensive and tend to be ‘dead-end,’ in the sense that one cannot build one’s credit rating or accumulate registered and high-interest savings. These studies highlight that when Indigenous peoples move from rural community to urban centres, they often find themselves in low-income neighbourhoods that are dominated by semi-formal creditors (Bowles et al., 2011; Lamb, 2015). Since these firms are like informal ones in their home community, it is not surprising that these semi-formal firms get much of the business.

### **Australia: Book up**

Book up is the term used in Australia to describe a traditional credit system offered by small retailers in First Nations communities. These retailers will offer their clients credit to facilitate the purchase of their goods. Two studies (Boyle, 2016; Demosthenous et al., 2006; Quiggin & Renouf, 2005) and one manual described this system. The service is a means for providing credit from a lender to a borrower which can involve a mutually beneficial outcome. However, in some cases the borrower might have relatively fewer options (Boyle, 2016) and less power in the relationship. In this case the outcome might be economic harm. Boyle (2016), reporting on an ASIC-sponsored national survey undertaken via financial counsellors<sup>8</sup> notes that Book up services are available in First Nations communities right across the country but how common it is varies by community. The study concluded that book up schemes were most likely to be abusive if these conditions held (Boyle, 2016, p. 4):

- Book up retailers retained clients’ debit cards and PINs to remove money
- at the merchant’s discretion.
- Book up merchants did not provide the consumer with proper information
- and documentation about the service.
- Clients accumulated large book up debts.

This service involves various fees, paid for by the client, requires the client to leave some sort of collateral with the retailer, and requires the borrower to purchase their goods from the retailer. We are unaware of studies in Australia that calculate the interest charges for these loans. The issue of collateral is another concern. The lender requires collateral to induce repayment of the loan. But often this collateral is the client’s debit card and personal identification number (PIN) which opens the customer up to embezzlement (Demosthenous et al., 2006; Quiggin & Renouf, 2005). Finally, by tying the customer to the purchase of goods from the lender’s store, the customer might end up paying inflated prices for their purchases.

The principal reason for using book up services, the study concluded, was the lack of banking in the locale (Boyle, 2016). Boyle (2016, p. 4) argues that other government-sponsored studies undertaken come to the same conclusion: “First, they have highlighted the benefits of book up for Indigenous consumers, primarily that book up provides access to an otherwise unavailable form of short-term credit which is relied on by many First Nations consumers to manage their money between pay periods or at times of crisis. Second, the reports have highlighted the potential detriment to consumers from unscrupulous operators. (p.4).” Boyle (2016) concludes that government faces major challenges to regulate this system.

<sup>8</sup> Loban, H. (2015). Book up in Indigenous communities in Australia: A national overview. [http://download.asic.gov.au/media/3374112/rep451-published-13-october-2015.pdf?\\_ga=1.157342906.1699174567.1453101335](http://download.asic.gov.au/media/3374112/rep451-published-13-october-2015.pdf?_ga=1.157342906.1699174567.1453101335).



## Discussion

The data on local economic abuse in First Nations communities in Australia and Canada are limited. The literature addresses partner violence, peer abuse, and local lending schemes but some of this literature focuses on the general population with limited relevance to First Nations peoples.

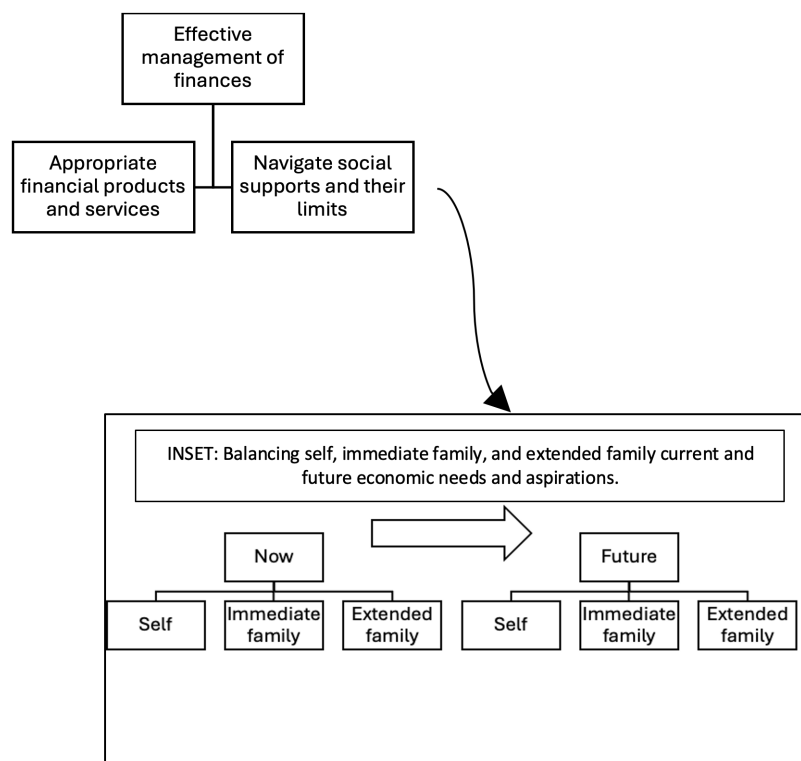
The limited number of studies focused on the experiences of First Nations peoples offers important insights and more research is needed. Results from our focus groups, centering on abuse in social sharing, aligned with the literature. Working from the nested economic abuse framework, we identified six important results.

### Financial management within a sharing system is complex

Enabling First Nations peoples to manage their socio-economic sharing system requires both the appropriate 'tools' and navigating their family relationships (Figure D.1). Tools include appropriate payment, financial, savings, credit, and investing services. These are services that the person must be aware of, able to access, and be able to afford. But the tools are not sufficient. The person also needs to be able to manage the social sharing system.

- The socio-economic sharing system requires that the participant balance the needs of themselves, their immediate family, their extended families for today and the future (Figure D.1). When making decisions about sharing money, giving money, or responding to requests for money, people are making decisions about 'now' and the 'future' based on immediate need and future need of them, their immediate families, and extended families.
- This is a standpoint for many people – unspoken and relational, drawing upon Graveline's (1999) understanding of the First Nations' ontological position of 'self in relation to others.' The responses to monetary requests are therefore calculated based on managing the social complexity of relationality. How this process is managed will determine if the person perceives the relationship to be sharing or financial abuse.

Figure D.1. Managing finances triangle: effective management requires tools and relationships



## **First Nations Peoples face a dynamic changing cultural and economic landscape**

The literature that we found documented that economic abuse is taking place during a time of rapidly changing culture and economy for First Nations peoples in the CANZUS regions and particularly, where we found most data, in Australia and Canada. While studies have not measured levels of economic abuse or compared it over time, some studies argue that economic abuse today is related to this rapid cultural and economic change in First Nations communities (Bird, 2011; Owen-Williams, 2012). First Nations peoples continue to experience colonisation, some are migrating from rural to urban locations. This leads to increasing interaction with hyper-capitalist consumer culture, becoming more integrated in formal education systems, and gaining formal sector employment. This rapid change offers opportunities and challenges.

### **Silence about local economic abuse can be harmful**

For various reasons people do not necessarily talk about partner- and peer-based economic abuse, and this can aggravate the problem. In some cases, the silence is the result of shame and in other cases the silence is the result of fear of harming the offender (Bird, 2011; Langton et al., 2020). For Inuit peoples, Bird (2011) argues that a critical part of an effective response to this is to promote education around economic abuse and embed such education in Inuit values and principals. This education and these conversations can better enable dynamic cultural and economic responses to financial harm being experienced in communities.

### **Ambiguity can aggravate the hurtful affect of local economic abuse**

In other cases, partner- and peer-based economic abuse has an ambiguous affect. In some stories heard in the focus group meetings, one person (often an elderly female) was supporting others, at her expense (in some cases experiencing violence). Focus group participants commented that this elderly female perceived her actions were helpful and she did not think she was being economically abused but focus group participants named this as financial abuse Bird (2011) documented this phenomenon among Inuit in Canada. Bird (2011) argues that this ambiguity can be addressed by more effectively embedding education in Inuit culture and notes,

The [Inuit] principles [of healing and working together] guide how Inuit should work together for the common good. This includes being respectful, trustworthy, helpful, enduring hardship, using available resources, and taking care of oneself and others (p.11).

### **Certain people are most vulnerable**

The literature and focus group meetings aligned in identifying groups of First Nations peoples who are most vulnerable. The most likely vulnerable are people in these groups: poor people, children, elderly, women, disabled, more remote people, people lacking self-confidence (Bird, 2011; Breckenridge, 2021; Hing et al. 2021). There is well documented recognition of how vulnerability can be multiplicative through processes in the Intersectional literature (Cabaniss et al., 2005).

### **Local retail schemes using book up and other fringe credit products can harm people**

In remote communities in Australia and Canada and for people with poor online banking access, there are few financial services (Boyle, 2016; Buckland 2016). Without formal sector options, people are more likely to rely on fringe lending and book up schemes. But these services are very expensive, they might foster a local monopoly, and can lead people to accumulate excessive debt. These fringe and book up organizations are weakly regulated, if at all (as in the case of book up). Boyle (2016) discusses the challenges of regulating book up schemes given their grassroots and informal nature. Lack of regulation means that service providers are not prohibited from following abusive practices such as charging high fees. With few local alternatives and limited power, local borrowers have limited power to negotiate and may face monopolistic pricing (e.g., high fees). Lack of regulation means that service providers are not prohibited from following abusive practices such as charging high fees. With few local alternatives and limited power, local borrowers have limited power to negotiate and may face monopolistic pricing (e.g., high fees).



## Recommendations

Working from the nested economic abuse framework and drawing on results from the literature review and focus group meetings, we identify several recommendations directed towards community support organisations and government departments. These recommendations fit within the household-shorter term; community-medium term, and the state-longer term.

### Local and short-term changes

From the nested economic abuse framework, we understand that in the short-run only certain things will change. It is important to work on these changes while simultaneously working at community and national change that will take longer.

### Fostering conversation about abuse in First Nations values and principles

Silence and ambiguity can reinforce economic abuse. Bird (2011) argues that identifying and naming abuse is the first step in addressing it. To enable effective abuse resolution, this conversation must be embedded in traditional values and principles (Bird, 2011). Bird (2011, pp. 20, 21), for instance, identified six key features of Inuit values and principles “of healing and working together:

1. Piliriqatigiinnig – working together for the common good;
2. Avatikmik Kamattiarniq – environmental wellness;
3. Pijittsirarniq – service to others and leadership;
4. Pilimmaksarniq – empowerment;
5. Qanuqtuurnarniq – resourcefulness and adaptability; and
6. Aajiqatigiinnig – cooperation and consensus.”

Several studies identified the problem of elder abuse and related financial abuse, which was also a key topic of discussion in the focus group meetings (Bird, 2011; Owen-Williams, 2012; Short, 2020). Elder abuse, like other forms of abuse, diminish the entire community. Silence, fear, and ambiguity foster or aggravate it. When addressing elder financial abuse, it is important that broad-based conversations occur among community members, elders, and youths.

Education is needed around informal credit including book up. These forms of credit are risky, but the risks are not stated up front by the retailer. Conversations could include information about the costs of these forms of credit and a discussion of alternatives to using informal credit. In attempting to minimise dependence on other types of risky credit products such as payday loans, some strategies employed have been encouraging the use of secured credit cards and building ‘emergency’ savings through automatic deposit scheme. Similarly, strategies to minimise dependence on book up need lateral thinking to suit remote community settings.

### Managing savings

Social sharing is a valued practice in First Nations communities, but it can sometimes lead to abuse and disable a person from having the funds to be able to contribute meaningfully to complex social relationships more broadly, where money may be viewed as part of a conduit in the broader maintenance of existing social relationships (see figure D.1). Focus group members discussed the importance of employing savings strategies, including:

- Participants discussed various strategies they used to manage money in their bank accounts.
  - In some cases, participants talked about how people will set up separate bank accounts with different cards/pins, sharing information with family members only about some accounts and not other ones.
  - In other cases, participants talked about setting up a bank account that requires an in-person visit to the bank branch. This would preclude family members from accessing their account.
- Other participants talked about various strategies to shift some of their money into non-bank accounts, e.g., by overpaying their energy bill. The overpayment amount acted like savings that could be drawn on later.



- One participant talked about the need to ‘just say no.’ This was easier to do when the money was to be used for non-necessities (e.g., cigarettes), when the support was for a more distant relative, and/or the funds were for a relative who had other sources of support (e.g., assets to liquidate).
- Importantly, all focus group participants agreed that in tandem with access to appropriate financial products, external strategies were also needed to assist someone to combat financial abuse. For example, strategies and products can work together to provide people with legitimate and appropriate ways to put money away.

### **Community and medium-term changes**

From the nested economic abuse framework, we posit that community-based change requires support from a broad set of community stakeholders. This type of change takes more time than household level change. But this change is likely more responsive and faster than national-level changes and processes.

### **Vulnerability-aware practitioners**

It is important that community members understand about economic abuse from a principled Indigenous framework (see above). Moreover, professionals and para-professionals working in communities, e.g., social workers, financial counsellors, financial empowerment (and capability) workers, and health workers, bank tellers need to be trained to identify and how to respond to it. Bank staff who are vulnerability-aware are likely to work for First Nations credit unions of Banks with training programs and client services that center around supporting First Nations people (see below).

These service and support workers need to be ‘vulnerability-aware,’ meaning that they understand how the services they offer can ‘backfire’ and harm victims of economic abuse. For instance, financial counsellors and bank tellers need to understand how family access to a client’s bank account can diminish their savings for emergencies. Awareness involves who is most at risk for economic abuse: poor people, women, children, elders, and people with disabilities. This awareness can lead to more successful outcomes by explicitly directing an appropriate share of resources to vulnerable peoples. Warren et al. (2019) argue for domestic violence-informed financial literacy programs. These programs would combine financial literacy curriculum with emotional support for people victimised by economic abuse. Heidinger (2021) argues that victims of economic abuse need sources of financial support. One possibility is the introduction of matched savings schemes that are premised on the idea that by accumulating assets – financial, human, physical – people become more financially resilient and helps to establish a financial position in which to be better able to manage economic abuse.


### **Restorative justice through community and family conferencing**

In some cases, victims of economic abuse resist sharing their story because they fear that their partner or peer will be prosecuted. If restorative and community-based alternatives were available to the retributive justice system, then victims might be more willing to speak out. Daly (2003), from a program evaluation of a local restorative justice program, finds that it succeeds in people perceiving a better outcome and that more work is needed to ensure deeper reconciliation occurs.

### **In Search of Your Warrior Program (Edmonton, Alberta, Canada)**

*In Search of Your Warrior* is an Indigenous group-based healing program delivered at the Stan Daniels Healing Centre, a residential “Healing Lodge for conditionally released and federally sentenced Indigenous men” (Native Counselling Services of Alberta, 2024). In order to break the cycle of violence, Indigenous men who have come to the program as perpetrators are encouraged to explore the causes and effects of personal and historical trauma, through “circle-based group spiritual exploration” (Native Counselling Services of Alberta, 2024). The 12-week program is based on principles of “Natural Law, learned through ceremony” and encourages Indigenous men – often survivors of childhood trauma – to identify and explore core issues underlying violent behaviour, as central to the path of healing (LaBoucane-Benson, 2009, pp. 159, 169, 177).





Programs such as *In Search of Your Warrior* can build dignity and reconnection with cultural identities for men who have historically been perpetrators. At a local level, the program is known for assisting incarcerated men to connect with cultural practices and build their Indigenous identities (LaBoucane-Benson, 2009). At a macro-level, the program provides a “gateway to employment, secure housing, reconnecting with family, and building a safe future” (Benson in Native Counselling Services of Alberta, 2017; Trevethan et al., 2005).

## **State and longer-term changes**

A final dimension, from the nested economic abuse framework, is the national level change and processes. We posit that changes here take more time to put in place as compared with the household or community changes. This is not to suggest their change be delayed. In fact, it means that their change start immediately but that the change process will be longer. Also, we recognise that some household and community changes are contingent on national changes and vice versa. For instance, bank staff will get training on vulnerability-informed service provision once bank policy calls for this.

### **Better regulation of fringe financial services including book up schemes**

Fringe financial services (e.g., payday lending, book up, buy now pay later) are services that can help certain consumers to effectively deal with money shortfalls. But vulnerable consumers who are provided little information about these services are at risk of being harmed. Regulations need to be put in place to prevent these types of harms. Usury caps, disallowing extra fees, requiring cooling-off periods, fair advertising, use of simple language in contracting are some tools the regulator can use. Also, in the case of fringe products, providers must provide to the regulator regular information about their products and customers.

### **Creation of First Nations-focused bank branches**

Improved access to banking is an important means to addressing economic abuse (Boyle, 2016; Heidinger, 2021). Banks might establish branches or partnerships in regions and urban locations in which there are large shares of First Nations peoples. For instance, in Canada, Median credit union is an Indigenous financial cooperative offering financial services in North End Winnipeg. Assiniboine Credit Union is a general credit union with special branches in the North End and West Broadway neighbourhoods. Both areas have a large share of Indigenous residents.

### **Other important state-level policies**

There are a whole series of national level policies that can contribute to reducing economic abuse. These include employment policies targeting First Nations peoples, guaranteed minimum income, and equity-oriented education and health care services (Closing the Gap; Royal Commission into Aboriginal Deaths in Custody; Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry; Aboriginal Justice Commission).





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## Appendix

Whiteboard notes from Focus Group 1 - March 13, 2024

