



A path forward for First Nations people experiencing financial abuse

We celebrate the stories, traditions and living cultures of Aboriginal and Torres Strait Islander peoples of these Lands, Sea and Water and commit to building a brighter future together.



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Glossary of Terms

Aboriginal and Torres Strait Islander peoples: “Aboriginal and Torres Strait Islander peoples are the first inhabitants of Australia. The definition accepted by Aboriginal and Torres Strait Islander peoples and the Federal Government defines an Aboriginal person as someone who:

- is of Aboriginal descent;
- identifies as an Aboriginal person; and
- is accepted as an Aboriginal person by the community in which he or she lives.”¹

Book-up: “Book up is also called ‘book down’, ‘on the tick’, ‘on the slate’, ‘running a tab’ or ‘tiki’. A store lets you take goods or services and pay for them later.”²

Community: “Aboriginal and Torres Strait Islander people may belong to more than one community – including where they come from, where their family is, and what organisations they belong to. However, in Aboriginal and Torres Strait Islander cultures, community is primarily about Country, (extended) family ties, and shared experience.”¹ “Community is about inter-relatedness and belonging and is central to Aboriginal and Torres Strait Islander cultures.”³

Cultural obligation: “Aboriginal people view individuals within a community holistically... A person’s physical, emotional, social, spiritual and cultural needs and well-being are intrinsically linked – they cannot be isolated... Each individual is important, has a role to play in the community and is accepted for both their strengths and limitations. The person is not seen as separate, but in relationship to others. Sharing is a strongly promoted value. There is a strong obligation to share if others are in need. The family, and one’s obligations to the family and community, are more important than material gain.”⁴

Demand sharing: Demand sharing refers to the practice of asking or pressuring for money or resources, often within a community or family context, where there is an expectation of reciprocity. It can cause the person being asked to share to feel unsafe both physically or psychologically (e.g. feelings of fear or shame).

Domestic and family violence (DFV): “Includes any behaviour in an intimate or family relationship, which is violent, threatening, coercive or controlling, causing a person to live in fear.”⁵ “The behaviour is usually part of a pattern of controlling or coercive behaviour.”⁶

Economic abuse (EA): “A pattern of control, exploitation or sabotage of money, finances and economic resources (such as employment, transportation and accommodation) which affects an individual’s capacity to acquire, use and maintain economic resources and threatening their economic security and self-sufficiency.”⁷

Elder: “The traditional meaning of an Aboriginal and Torres Strait Islander Elder is someone who has gained recognition within their community as a custodian of knowledge and lore, and who has permission to disclose cultural knowledge and beliefs. Recognised Elders are highly respected people within Aboriginal and Torres Strait Islander communities. In some instances, Aboriginal and Torres Strait Islander people above a certain age will be referred to as ‘Elders’. However, it is important to understand that in traditional Aboriginal and Torres Strait Islander culture, age alone does not necessarily mean that one is a recognised Elder.”¹

Financial abuse (FA): “A pattern of control, exploitation, or sabotage of money and finances affecting an individual’s capacity to acquire, use and maintain financial resources and threatening their financial security and self-sufficiency.”⁸

Financial counsellors: “Financial counsellors are qualified professionals who provide information, advice and advocacy to people in financial difficulty. Their services are non-judgmental, free, independent and confidential. Financial counsellors are based in community organisations throughout Australia, from large charities to smaller community centres, as well as local government agencies.”⁹

First Nations People: “A term which recognises the peoples or nations of people who have lived in a particular geographic location from the beginning, prior to the settlement of other people or nations. In Australia, this term is increasingly used to acknowledge the Aboriginal and Torres Strait Islander peoples as the sovereign people of this land, and equally recognises the various language groups as separate and unique sovereign nations.”⁷

Humbugging: “There is no one accepted definition of ‘humbugging’ across Aboriginal and Torres Strait Islander communities, but it is understood as asking or pressuring (often a family member for money or other assistance) in a way that can be bothersome.”^{7, 10}

Intimate partner violence (IPV): “Violence and abuse perpetrated by a current or former intimate partner (cohabitating and dating) and includes any behaviour within an intimate relationship that causes physical, emotional, psychological or sexual harm to those in the relationship.”^{7, 11}

Mob: “‘Mob’ is a term identifying a group of Aboriginal and Torres Strait Islander people associated with a particular place or Country. ‘Mob’ is an important term for Aboriginal and Torres Strait Islander people, as it is used to describe who they are and where they are from. Mob is generally used between Aboriginal and Torres Strait Islander people. Therefore, it is not appropriate for non-Aboriginal and Torres Strait Islander people to use this term unless it is known to be acceptable.”¹

Perpetrator: A perpetrator is someone who uses family violence. Aboriginal communities may prefer to use the term “adults who use family violence.”

Self-determination: “Self-determination is an ongoing process of ensuring that people are able to make decisions about matters that affect their lives. Essential to the exercise of self-determination is choice, participation and control.”⁴

Statement of Financial Position (SOFP): Statement of Financial Position is a document or spreadsheet that details the current financial position of an individual by listing income, expenses, assets and liabilities. For financial counsellors, it typically serves as a tool to demonstrate to creditors that a client is in hardship, but also has broader applications.

Technology-facilitated abuse: “Technology-facilitated abuse is the use of technology to facilitate harassment, control, and abuse. In the context of domestic violence and sexual assault, online harassment and crimes are part of a larger system of abuse.”¹²

Unreciprocated demand sharing: Unreciprocated demand sharing occurs when an individual is pressured or coerced into providing money or resources without receiving anything in return, leading to financial strain and abuse.

Victim survivor: “People – including adults, children and young people – who have direct first-hand experience of family violence, as well as immediate family members of those who have lost their lives to family violence.”¹³

1. Introduction.

Background

Since 2020, the Commonwealth Bank of Australia (CommBank) has committed to supporting customers and the community impacted by domestic and family violence (DFV) and financial abuse, through CommBank Next Chapter. CommBank Next Chapter is a bank-wide commitment to help end financial abuse and support people on their road to long-term financial independence, regardless of who they bank with.¹⁴ A key priority under the program is to raise awareness of financial abuse.

Under the CommBank Elevate Reconciliation Act Plan (RAP) FY23-25, CommBank has committed to work with experts to strengthen and support First Nations-led responses to DFV and financial abuse in First Nations communities.¹⁵ CommBank partnered with ICAN Learn to develop frameworks to prevent and effectively respond to this issue.

The frameworks were written by ICAN Learn and draw upon the findings from the literature review, two focus groups, and qualitative data captured during regular Advisory Group meetings. The Advisory Group comprised First Nations individuals with lived experience and/or those with extensive experience working within First Nations communities - e.g. financial counsellors, financial capability workers, and other consumer advocates.

CommBank Next Chapter has provided funding to ICAN Learn to help produce this report with a view to increase awareness and uplift community understanding to address financial abuse. The information contained in this report, including data, statistics, customer stories and testimonials belongs to ICAN Learn. This report reflects the views, findings and/or recommendations of ICAN Learn.

Purpose

This is a First Nations informed document.

Limited research exists into financial abuse in First Nations communities. The goal of these frameworks is to provide a practical resource across a range of organisations that might be seeking to increase their understanding of complex issues, such as unreciprocated demand sharing.

ICAN Learn is a division of the Indigenous Consumer Assistance Network (ICAN) and is a registered training organisation (RTO) and social enterprise that builds workforce capacity within community services, financial wellbeing, financial counselling, and related corporate sectors. ICAN Learn specifically focuses on the self-determination of Indigenous Australians to grow professional opportunities, community and personal knowledge and pathways to employment. ICAN has extensive experience working with First Nations individuals and communities. With its head office based in Cairns, Far North Queensland, ICAN provides financial counselling and capability outreach services to some of Australia's most socio-economically disadvantaged First Nations communities.

2. What is financial abuse in First Nations communities?

Practitioners must understand the concept of financial abuse in First Nations communities and how it differs from non-First Nations communities to identify and respond appropriately to the issue.

Although there is limited research into the nature and extent of financial abuse in First Nations communities, it is evident that it manifests in unique ways. When identifying financial abuse in First Nations communities, practitioners must be mindful of their social economy, kinship, and cultural obligations as these elements are embedded and have significant benefits for Mob. Cultural obligations such as family or community sharing have and continue to assist First Nations people survive tough times. However, when “sharing” is not reciprocated (unreciprocated demand sharing), such behaviour is financial abuse.



“Financial abuse definition from a First Nations perspective: demand sharing that is not reciprocated.”

- Lynda Edwards, Financial Counselling Australia and winner of the NSW Aboriginal Woman of the Year Award and the NSW Premier’s Woman of the Year Award.

“When family share their money, resources or time with other family; sometimes the other person doesn’t need to ask, it just happens e.g. when a family member doesn’t have food to feed their kids, so the other family members feed the kids with their own or when a family member gets paid this week but it’s the other family members ‘off week’, so the family members who got paid shares with the other and will do the same when it’s their pay week. It’s like when we get paid it’s ‘for the Mob’, when we have food, time, etc, it gets shared with the Mob. It can also be paid back in other ways, e.g. if someone is struggling with money and borrows some and can’t pay it back, they offer to clean the house or watch the kids to pay it back.”

- Aimee Williams, ICAN Yarnin’ Money Mentor.

Terminology is important.

The Advisory Group asserted that it was necessary to identify unreciprocated demand sharing as financial abuse and determined that terms such as humbugging, economic abuse, or financial harm are inappropriate as they are either slang, too formal, or diminishing.

There are those that are conscious of the harm they inflict and those that are not. By naming unreciprocated demand sharing as financial abuse and removing the ambiguity, it may give pause for thought to unconscious perpetrators and deter conscious perpetrators.¹⁶ Additionally, sharers who are unaware that they are victims (and find it hard to say “no”), may be emboldened to refuse or seek assistance, and feel less fear and/or shame in doing so.

Financial abuse is a common form of DFV. It is perpetrated by intimate partners or family members and also occurs in the context of Elder and carer abuse. It manifests in different ways but generally, it is a type of controlling behaviour where the perpetrator controls finances and assets to gain power and control in a relationship.

The scope of financial abuse does not necessarily align with First Nations peoples’ experiences of family. Financial abuse exists beyond intimate partner relationships, in wider family and community relationships. It can also manifest as a form of technology-facilitated abuse.⁴

3. What are the most common forms of financial abuse in First Nations communities?



Practitioners supporting First Nations victim survivors should be aware of the way in which financial abuse manifests in First Nations communities and the unique challenges arising in remote and regional areas. This section provides examples of the types of behaviours that might amount to financial abuse as well as providing broader contextual issues with the potential to exacerbate the harm caused by financial abuse.

Financial abuse as part of intimate partner violence (IPV).

Some examples of financial abuse as part of IPV include:

- “Controlling behaviour that denies a partner financial autonomy, for example, preventing access to finances, bank accounts and financial records, or the ability to work, study or access benefits.”¹⁷
- “Withholding or threatening to withhold financial support reasonably necessary for the maintenance of a partner and/or dependent child.”¹⁸
- Coercing a person to relinquish control over assets, take out a loan, credit card, or guarantee a loan in their name for the benefit of the controlling partner.
- Using control of finances or debt to prevent a person from leaving a relationship.
- Demanding all expenditure by a person be justified and evidenced.¹⁷

Financial abuse as unreciprocated demand sharing.

Family and community sharing is a common feature of First Nations communities. Although there is generally not an expectation of immediate reciprocity, it is premised on a reciprocal model of sharing. In some cases, this value of reciprocity is at odds with the size or frequency of sharing requests, or a person is forced, coerced, or manipulated into sharing beyond what they would like or can afford, and often it is not reciprocated at all. It is also noted that financial abuse is reciprocated against someone with no obligation to share with the perpetrator.

This form of financial abuse has become so widespread and prevalent, it is often not considered abuse (by perpetrators or victims). Yet as it is so ubiquitous, particularly in remote First Nations communities, it forms the central component of these frameworks.

“It was never our way, never our culture to put our family members in harm’s way.”

- Lynda Edwards, Financial Counselling Australia and winner of the NSW Aboriginal Woman of the Year Award and the NSW Premier’s Woman of the Year Award.

Examples of financial abuse as unreciprocated demand sharing include:

- Failing to contribute to household costs when residing with other family members (utilities, food, and other related household expenses).
- Asking for money or other resources (use of car, food, etc) where the money is not returned, where one family member has fewer resources or where the sharing is not reciprocated.
- Withdrawing money directly from a family member’s account with or without their permission (often after obtaining their PIN or via technology-facilitated abuse such as gaining access to their online banking).
- Pressuring someone to co-sign for a loan, without them benefitting or having the means to repay and then not contributing to repayments.
- Forging someone’s signature (to obtain credit or welfare payments).
- Stealing cash from a wallet and/or items with value such as jewellery, etc.



It is recognised that all forms of financial abuse may present differently based on the geographical location of the individual, family or community impacted – e.g. from metropolitan, to regional, to remote.

4. Who is primarily impacted by financial abuse in First Nations communities?

The demographics of those most likely to experience financial abuse in First Nations communities¹⁶ are:

- Elders and older people.
- Women (mothers, wives, grandmothers).
- Caregivers.
- Children (when adults take money from minors).
- People living with disabilities.
- People who have fewer assets or who are on a lower income.
- People who have recently gained employment or are employed (often young people).
- Someone who has received a lump sum compensation payment.

Who are the perpetrators?

Perpetrators may include:

- Adults with no income, including no Centrelink income.
- Young people, perpetrating abuse towards their parents and grandparents, aunts and uncles.
- Anyone who at a particular point in time cannot meet their basic living expenses (victim-perpetrator cycle).
- People in intimate partner relationships.



Although anyone can experience financial abuse, certain groups are particularly at risk. Practitioners should be aware of the multiple and intersecting vulnerabilities that might increase the likelihood of experiencing financial abuse.⁷

“The perpetrators are often the young generations, the young ones who think they are entitled to their parents/grandparents’ money. They are usually close to the victim like mother to daughter or nieces and nephews to their Aunty. I also see it a lot in intimate partner relationships, the one who does the physical and emotional abuse is usually also perpetrating financial abuse.”

– Aimee Williams, ICAN Yarnin’ Money Mentor.

5. How to identify if a person is impacted by financial abuse in First Nation communities

It can be challenging to identify if a person is impacted by financial abuse in First Nations communities. This section provides guidance to practitioners about approaches to identifying whether a customer or client is experiencing financial abuse. Practitioners should strive to understand that financial abuse is a form of DFV. Asking the right questions is vital to building rapport and identifying problematic behaviours.

Build rapport

Many victims of financial abuse have limited to no understanding of the term or concept, so simply asking the question directly will not necessarily work. Building a high level of rapport with a First Nations person before broaching the subject of financial abuse is key to identification. Cultural sensitivity and emphasising confidentiality and privacy are paramount. It needs to be noted that strong rapport may take time and several engagements with a First Nations person to build trust.

Highlighting financial abuse as a form of DFV can open the door to the victim survivor talking about this issue in the future, once they feel safe and supported. This might involve asking a series of broader questions to identify DFV and financial abuse. Relevant questions might include:

- Do you share money with your family?
- Do you want to share money with your family?
- How does sharing money make you feel?¹
- Are you up to date with your utility or telephone bills?
- Is your car registration or car insurance current?
- Do you meet your rent or mortgage commitments?
- Have you gone without meals lately?
- Have you got any unpaid fines? Are they yours? (The latter question could assist in identifying if financial abuse is occurring via IPV, if the fine was incurred by a perpetrator).
- Are you able to afford to use heating or run your air conditioning?
- Can you afford to replace basic essentials such as household items and appliances (e.g. toothbrush, cleaning products, fridge, fan, etc)?

Barriers to identification

There is limited data available in relation to the prevalence of financial abuse in First Nations communities. Screening for financial abuse and other forms of DFV within First Nations communities can assist in addressing this evidence gap. Some services may be reluctant to screen for DFV – and particularly financial abuse – because:

- They lack organisational policies or procedures in relation to screening. For example, DFV may not be included on organisational intake forms.
- The person undertaking the screening does not have the skills or knowledge required to undertake the screening and or respond to disclosures of family violence.
- There is a lack of understanding of available support or there are no services in the geographical location that can support the client.

i. Practitioners could use Diagram 1 on page 16 to assist.

Practitioners should be alert to possible indicators of financial abuse

Strategies used by financial counsellors that may also be appropriate for other support services to identify potential financial abuse where it is not disclosed by the client include:

- Elements of a Statement of Financial Position (SOFP) can highlight financial abuse, including incapacity to pay essential expenses whilst identifying a surplus in position – i.e. sharing more than they can afford.
- Bank statements can also clearly highlight financial abuse (e.g. perpetrator's name appears regularly on statements, one person appears to be paying all household bills in a group household setting, etc), often demonstrating money in vs money out and emphasising relevant imbalances.
- Remaining alert to red flags in patterns of expenditure, such as:
 - Fines – e.g. speeding tolls, when incurred by a perpetrator in the survivor's vehicle and the victim survivor is hesitant to identify them as the offender (due to risk of reprisal).
 - High utility usage in a small household (other family members staying in the home or using appliances such as the dryer).
 - Clients referring to the sharing of ATM cards or online banking passwords between family members.

Financial service providers also have an important role to play in identifying financial abuse.² When supporting a customer, providers should be alert to possible indicators of financial abuse and, importantly, adopt a culturally sensitive approach to their enquiries.

Some example indicators include:

- Regularly overdrawn accounts, particularly on the day a person receives their income support payment or wages.
- Funds regularly being transferred to another person.
- Large amounts of funds coming out on a regular basis.
- Funds being withdrawn from ATMs not located near the persons home on a regular basis or at unusual times of the day.



Case study: Bank manager

An example of a financial services provider identifying and then responding appropriately to financial abuse.

A Bank manager noticed that community members were presenting with no funds in their account. Upon investigating the customer's statements, the manager noticed multiple late-night transactions resulting in overdrawn accounts. These transactions were facilitated by a "book up" provider. The manager cancelled the cards, issued new cards, and referred the impacted community members to a Financial Counsellor.

ii. Financial institutions also have relevant obligations under Chapter 13 of the [Banking Code of Practice](#).

6. Why might a First Nations person not disclose or seek help for financial abuse?

There are many reasons why a First Nations person may not disclose or seek help for financial abuse.¹⁹ The intergenerational impact of colonisation has resulted in a mistrust of authorities and institutions, and negative views prevail. Other reasons why a First Nations person may not seek support include:

- Lack of awareness that what they are experiencing is financial abuse, particularly given that sharing of resources is embedded in their culture.
- Low financial literacy skills.
- Fear and shame.
- Not wishing to be perceived as a victim.
- Concern about community reaction and being isolated from Mob.
- Fear of family retaliation.
- Police distrust and concern about the consequences if reported – e.g. incarceration for the perpetrator, often a family member.
- A mistrust of mainstream services.
- A desire to keep the family unit together. A disclosure can result in a victim survivor and their children being removed from community to a remote refuge, resulting in isolation and loneliness – i.e. more suffering.
- Lack of support services that are accessible, exist within a community and/ or are culturally appropriate.
- Lack of financial literacy or money management skills or knowledge.



Often, a victim survivor may “weigh up the good with the bad” in terms of seeking support for financial abuse, due to concern that the consequences of doing so will result in more suffering.

7. What are the impacts of financial abuse on First Nations people and communities?



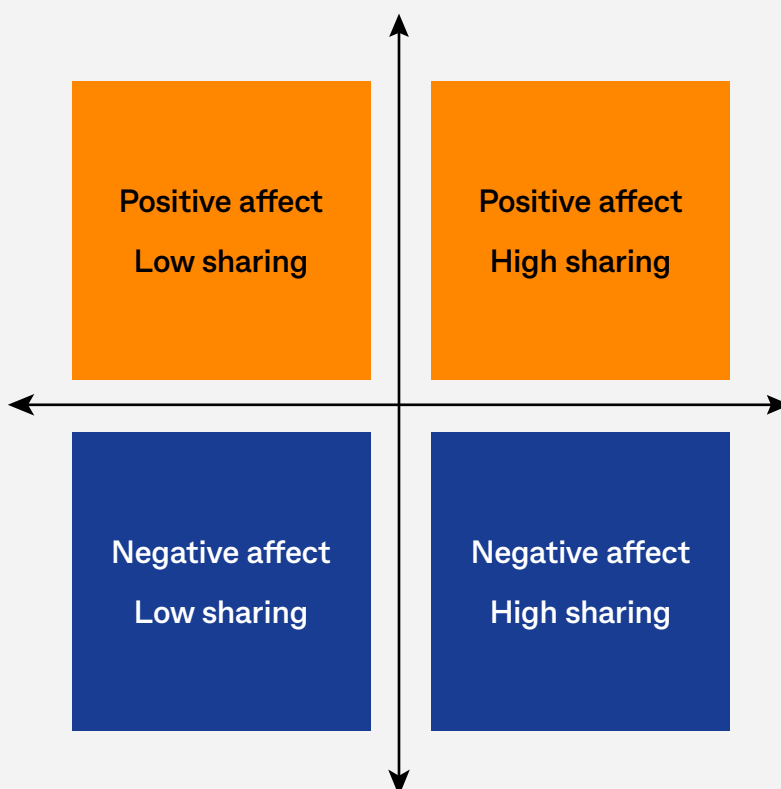
Buckland & Daniels (2024) outline the complexity of socio-economic sharing in a First Nations' context through focus group results:

"Socio-economic resource sharing is a common practice within First Nations communities. While sharing may take place between intimate partners and immediate family members in non-First Nations context, First Nations cultural and familial expectations include sharing with the extended family and community (e.g., "support the Mob"). The extent, amount and scope of socio-economic sharing within First Nations communities is likely greater than is the norm within other communities."¹⁶

"Focus group participants consulted to inform these frameworks describe the cultural practice of socio-economic sharing as a source of tension, requiring a balance between maintaining and building social relations through sharing with others and the need to care for oneself."¹⁶

"Diagram 1 shows social sharing and abuse on a two-dimensional continuum. The horizontal continuum represents the level of financial abuse (i.e., relatively small amount to relatively large amount), the vertical continuum represents the impact, how economic sharing affects the person (from negative affect through neutral to positive affect). Some different examples of social and economic sharing and abuse follow."¹⁶

Diagram 1. Size & affect continuum



Positive affect and low sharing

Example:

One participant shares her lawnmower with the family. She also gives her grandkids a small monetary reward for their sporting achievements. She does this with family, not outside of family. The participant knows that if she was to get sick then the family would support her (reciprocity).¹⁶

Negative affect and high sharing

Example:

A grandmother became the guarantor of a loan to facilitate the purchase of a car for a family member. The family member was unable to service the loan and defaulted, the grandmother had to re-mortgage the house to pay off the loan.¹⁶



The take home message for practitioners is that only by asking if somebody wants to share, will you know if they are being financially abused. Some examples³ provided by members of the Advisory Group that were particularly concerning in terms of negative affect are:

Negative affect and low sharing

Example:

A family member earns a good salary; however much of it is spent on gambling and therefore he must borrow money from his sister for essential items. The sister feels an obligation to share, and despite the money being returned when her brother is next paid, she would rather not support his habit.¹⁶

Psychological.

- It is common for a grandchild to threaten suicide if their grandparents refuse to give them money. As many First Nations people have been exposed to the devastation of suicide, it is a threat that is taken seriously.

Financial.

- An Elder or older person being accompanied by a younger person travelling to a larger town to access medical services, having their funds taken and then being left alone for long periods of time without the ability to return home (often left in the hot sun in a park or other public area).
- A recipient of a government benefit who is a victim survivor of financial abuse being accused of fraud and having to repay a debt to Centrelink if they fail to report a perpetrator residing with them. They are reluctant to report as the perpetrator is not contributing to household costs and they (the victim survivor) cannot afford a reduction in income.
- A young person deterred from gaining employment as they are heavily relied upon to financially support family. The burden is not worth it, so they cease employment, go back to community, and rely on government benefits.

Positive affect and high sharing

Example:

After receiving a compensation payment of \$10K, the recipient distributed it evenly across approximately 50 family members. Despite having little money left for themselves, the sharing was the recipient's choice – i.e. there was no coercion and the individual reported that it had a positive effect on them.¹⁶

Problematic attitudes towards interpersonal relationships.

- A member of an intimate partner relationship gives money to their partner to avoid the relationship ending.
- Young people believing that money received by other family members is also theirs; physical abuse often occurs in some communities if money is not forthcoming.
- Younger people with strong digital literacy skills "helping" older family members with low digital literacy skills with their internet banking (to which they have been given full access) and then transferring money to their own bank account.

8. How to support those impacted by financial abuse in First Nations communities.

It can be challenging for a First Nations person to resist requests from family and community members given its embedded nature within culture. Practitioners can ask if a person wishes to share their money or other resources with family and if they do, do they want to? If yes, determine what their needs are first. If no, some practical ways that practitioners can support victim survivors include:

- Setting up separate bank accounts with different cards/pins and sharing information with family members about only some accounts and not others.^{iv}
- Setting up a bank account that requires an in-person visit to the bank branch where feasible and/or requires multiple signatories to make withdrawals where the account is jointly held.^v
- Setting up a bank account with limited funds deposited, purely for the purpose of sharing. Those funds can then be accessed by extended kinship network on a “first in, best dressed” basis.^{vi}
- Planning ahead with advance care directives.
- Shifting money out of bank accounts – e.g. by overpaying a utility bill. The overpayment amount acts like savings that can be drawn on later.^{vii}
- Ask family and community members what they need the funds for. It is easier to “say no” when the money is intended to be used for non-necessities, such as cigarettes, or when the support was requested from a more distant relative.
- Engage a Financial Counsellor or other trusted person to act as a conduit for refusal. Engaging a third party to advise that the client cannot afford to provide access to the requested funds can assist in resisting sharing requests – e.g. “My Financial Counsellor says I have nothing to spare.”
- Highlight alternatives to giving cash (by offering to assist in other ways).
- Developing a household money plan template that a victim survivor can display in the house that demonstrates the cost of keeping the household running. This creates awareness for other family members in relation to the lack of funds available.

iv. Practitioners should be aware that this strategy might have a financial impact due to account fees. It is important that the individual is aware of the associated PIN numbers for each account and able to actively monitor each account.

v. Practitioners should consider whether it is practical for their clients to visit a branch in terms of location and operating hours.

vi. As noted above, practitioners should be aware that this strategy might have a financial impact due to account fees. It is important that the individual is aware of the associated PIN numbers for each account and able to actively monitor each account.

vii. It is worth noting that some of these tactics are not how the product or service was necessarily intended to be used and could have consequences. For example, if someone is experiencing financial hardship, this may be hard to prove to a utility company if their account is in credit. This strategy may also result in an individual being unable to access funds in an emergency.



Practitioners should be aware of their client's specific circumstances and the processes or eligibility criteria applied by relevant providers in determining the support provided.

Other support strategies suggested include:

- Financial institutions should provide access to a range of bank products including fee free accounts, when an additional account is needed to support the protection of funds.⁸
- Financial institutions should provide access to accounts that cannot be overdrawn.
- Financial institutions could acknowledge and encourage savings by rewarding incremental balance increases. For example, some utility companies match a payment after a certain amount have been made, thus encouraging a client to continue to meet an established payment plan during hardship.
- Governments should provide greater levels of support and protection in regional and remote areas where these services are not currently available – e.g. in APY Lands – for those experiencing financial abuse via IPV. These measures could encompass a more responsive police presence, specialist DFV services, and community led initiatives such as volunteer support workers.
- Governments should increase access to financial wellbeing services in remote communities, including Financial Counselling and Financial Capability. These service providers often have a strong understanding of family sharing and possess the language and insights to recognise and respond to financial abuse.

viii. Practitioners should review the eligibility criteria associated with fee-free and low-fee accounts to ensure their client is able to access such products.

9. How can we prevent financial abuse in First Nations communities?

The key to preventing financial abuse in First Nations communities is to:

- Name it.
- Create awareness.
- Educate.
- Encourage self-determination.
- Advocate for policy change.

Everyone is responsible for preventing financial abuse in First Nations communities, but First Nations individuals and communities are best placed to shape these efforts.

Naming it – how?

As previously identified, silence and ambiguity can reinforce financial abuse. It is often recognised that identifying and naming financial abuse is the first step in addressing it. Some strategies to name financial abuse include:

- Fund the development of culturally appropriate resources such as flyers, posters, fact sheets and videos (such as that produced by Ecstra Foundation, University of Technology Sydney and Financial Counselling Australia Lynda Edwards), that target perpetrators of financial abuse. This highlights the harm financial abuse can have on victim survivor; distribute and share these resources widely – e.g. with health centres, community services organisations, bank branches, and other relevant venues. The topics these may cover could include “What is financial abuse?”, “Are you harming your Mob?”, etc.^{iv}
- Financial counsellors and financial capability workers who work with victim survivors need appropriate training and resources to identify and name unreciprocated demand sharing financial abuse. The development of a culturally appropriate screening tool for use by those in the financial wellbeing sector may assist.

Create awareness – how?

- Provide the resources for community-based workshops for victim survivors and spread awareness that what they are experiencing is financial abuse – empower them.
- Build skills and awareness of financial abuse with sharers/victims. Develop culturally sensitive programs that support First Nations victim survivors.
- Encourage sharers to understand that giving cash reliably builds perpetrator dependence, establishes an expectation and/or creates a sense of entitlement. It inhibits those they are “helping” from gaining financial fortitude and therefore is unhelpful.
- Financial counsellors, financial service providers, utility companies, and other relevant organisations should consider resource sharing is a cultural practice that might impact an individual’s financial position in providing support.
- Ensure the services and products designed include an awareness of issues related to remote and rural communities and the cultural dynamics within First Nations communities.

ix The video produced by Ecstra Foundation, University of Technology Sydney and Financial Counsellor Australia’s, Lynda Edwards has not been released at time of drafting but will be made available on the Financial Counselling Australia webpage <https://www.financialcounsellingaustralia.org.au/>

Educate – how?

- Develop education programs for schools and use at community level, before financial abuse via unreciprocated demand sharing is learnt; teach cultural right/wrongs and financial literacy from a young age.
- Provide education on the use of digital services (such as online banking etc) to First Nations communities. This will ensure First Nations people are not left behind and reliant on the assistance of others to access services, increasing their risk of financial abuse.
- Give those at the coalface the tools to assist by developing national training (in conjunction with a culturally-informed organisation) for industries that work with First Nations individuals, families and communities or anyone who liaises with victim survivors – e.g. community health workers, financial services representatives, community service workers, financial counsellors, etc.



The Advisory Group suggests that many First Nations organisations are seeking ways to address unreciprocated demand sharing and reduce the harm it inflicts on individuals and communities. Naming it as financial abuse is key to effecting change.

Encourage self-determination

- Educate First Nations communities to support their own. Go to the source; listen, consult, empower, and facilitate self-determination.
- Empower and provide the resources so Elders and community members can create awareness of financial abuse within their own communities, in their own language. A broad community approach works.
- Return lore culture to communities; colonisation demolished customs and diminished cultural fortitude, re-establish respect for Elders, strength within communities and community governance. As identified above, victim survivors of financial abuse may resist sharing their story because they fear that their partner or family member will be prosecuted. If restorative and community-based alternatives were available, these victim survivors might be more willing to speak out.¹⁵
- Young men require a targeted approach – e.g. a respected Elder or “strong” male community member with a “presence” who will shame them and make it clear it is culturally wrong and they are harming their own Mob. A program like that enables perpetrators of abuse to explore the causes and effects of personal and historical trauma through group-based work which identifies and explores core issues underlying abusive behaviour builds dignity and reconnection with culture.

Advocate for policy change and greater regulation

- There are a range of policies that can contribute to reducing financial abuse. These include employment policies, guaranteed minimum income, and equity-orientated education and healthcare services. An example is increases in income support payments – i.e. “Raise the Rate”. It was regularly identified that the rates of income support payments perpetrate financial abuse. The rates are too low to survive on, so a cycle of perpetrator/victim prevails as individuals and families try to survive to the next payment.
- When a business fails to address the misuse of products and services that give rise to financial abuse, advocate for the government to step in early and regulate.



“The rates of financial abuse reduced significantly during COVID, when the rates of income support payments were higher.”

– Fiona Pettiford, NT-based Financial Counsellor.

10. Conclusion.

The issue of financial abuse in First Nations communities is a complex one, with First Nations people managing complex socio-economic sharing systems and making decisions that require balancing the needs of others, their immediate family, and their extended families for today and the future.¹⁶

With little research available to assist in understanding financial abuse in First Nations communities, these frameworks aim to raise awareness of this issue, recognising that not speaking about financial abuse can aggravate the problem. These frameworks highlight the importance of self-determination and co-design and that any strategy to address this issue needs to be First Nations-led.

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