

Healthy Aging in Indian Country

NATIONAL TRIBAL PUBLIC HEALTH SUMMIT

May 14, 2019

National Indian Council On Aging

Larry Curley

Executive Director

Agenda

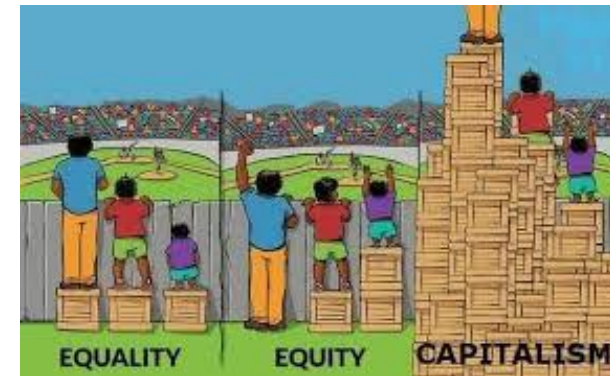
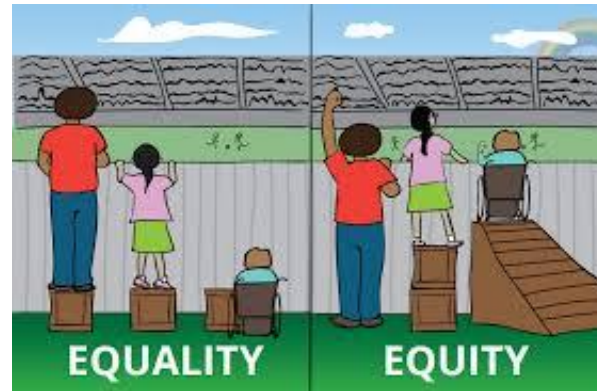
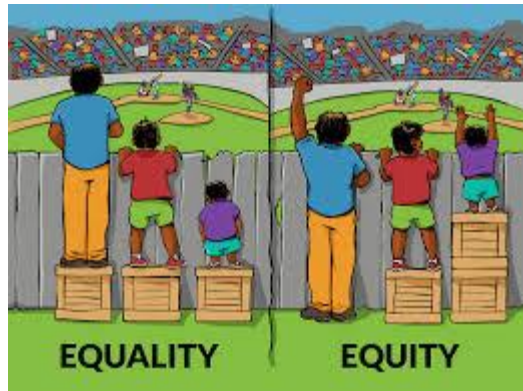
- ▶ Introduction
- ▶ The Aging Baby Boomer Generation
- ▶ Changes in
 - ▶ Technology, Society, Culture
 - ▶ AI/AN LGBTQ Elders, Opioid Abuse, Urban v. Rural, Caregiving
- ▶ Impact on Elders
 - ▶ Mentally, Spiritually, Culturally
- ▶ Money and its Impact on Healthy Aging
- ▶ Resilience and a Healthy Path
 - ▶ Active Aging
- ▶ Next Steps

National Indian Council on Aging

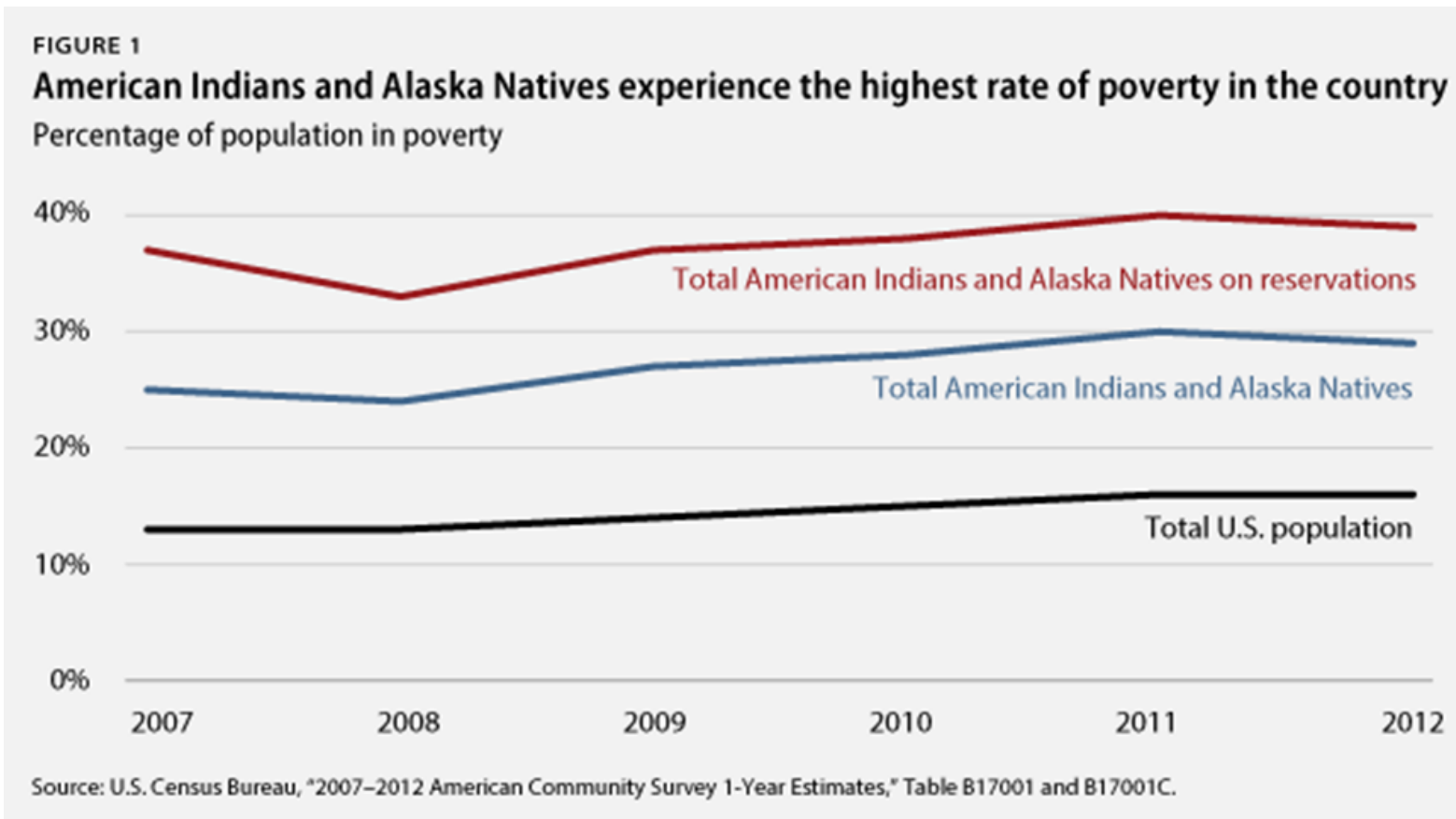
Mission: to advocate for improved comprehensive health, social services and economic wellbeing for American Indian and Alaska Native Elders.

- ▶ Membership
- ▶ National nonprofit established over 40 years ago
- ▶ Job training program SCSEP
- ▶ Elder Equity project
- ▶ Conference every 2 years

Money and its Impact on Healthy Aging



Poverty in Indian Country



Asset Building in Indian Country

“Asset building is an anti-poverty strategy that helps low income people move towards greater self-sufficiency by accumulating savings and purchasing long term assets.

A comprehensive asset building approach includes strategies such as financial education, credit and debt repair, federal benefits maximization, outreach on Earned Income Tax Credits (EITC) and other federal tax benefits, getting the unbanked to bank, and encouraging savings and Individual Development Accounts (IDAs).”

Christy Finsel
Executive Director
Oklahoma Native Assets Coalition, Inc.
cfinsel@oknativeassets.org
(405) 401-7873



What is Elder Financial Exploitation?

- ▶ Taking money or assets from an Elder without their consent

Protection from Financial Exploitation

Predatory Lending and Indian Country

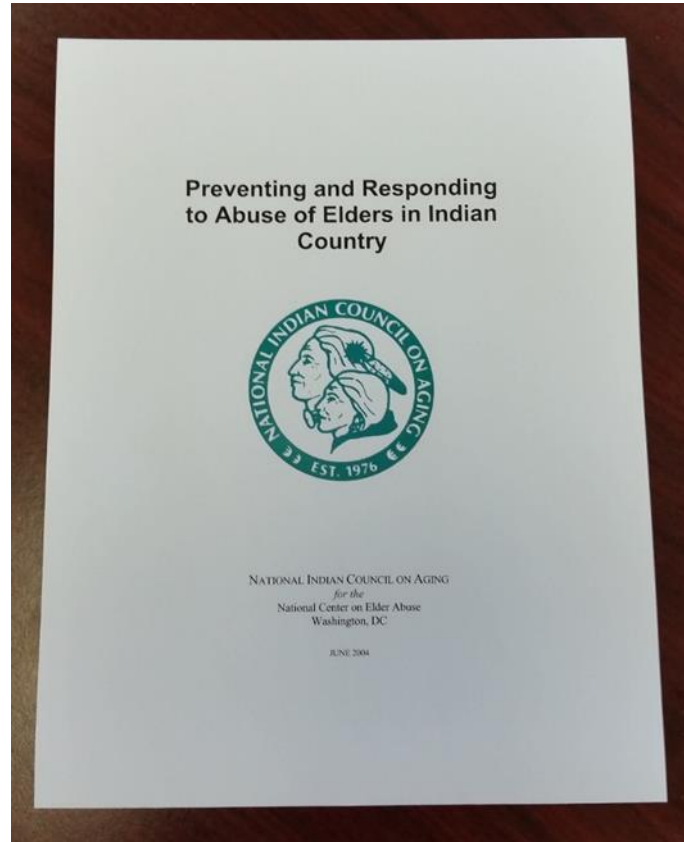
Published in *The Hill*

New Mexico Proposes New Rules to Rein in Predatory Lending

New Mexico has begun rewriting payday lending regulations under a law that caps interest rates for storefront loans at an annual 175 percent.



NICOA Publication: Preventing and Responding to Abuse of Elders in Indian Country



This report was made possible through a contract between the National Indian Council on Aging and the National Center on Elder Abuse (NCEA) in 2004. The following vignettes are examples taken from this publication.

Abuse Incidents Reported by Key Informants

- An elderly woman was removed from a nursing home so that family could **gain access to her income checks**.
- Family built a **methamphetamine lab** in an elder's home.
- Elder left without water or food and not taken to her **dialysis appointments**.
- A Wealthy older woman was **overmedicated** in order to hasten her death.
- An elder had her **medications withheld as “punishment”**.
- A woman was “beaten black and blue” and sexually molested by her children.
- An elderly woman's home was taken over by younger people on the reservation who are alcoholic. They financially abused the women and placed her in a nursing home.
- A nephew got his aunt to sign a **quitclaim deed**, transferring ownership of the property to him. She did not understand what she was signing.
- An elder signed over her paid-off Mutual Help home to her grandson, thinking she would be allowed to continue living there until she died. The grandson subsequently **evicted** her.
- An 85-year-old woman reported that her son had raped her.
- An elderly woman reported to her physician, that she had been the **victim of domestic violence for 15 years**.

Source: NICOA (2004) – Preventing and Responding to Abuse of Elders in Indian Country.

Patterns and Trends Observed by Key Informants

- Elders' family members come to visit at the beginning of the month and either take elders **money or leave when the money runs out.**
- **Young children are left with elders** who lack the strength or resources to provide care.
- Some elders have extremely **valuable artifacts**, including traditional costumes, baskets and beadwork, which is highly sought after by collectors. These assets are sometimes taken and sold by family members or others who have access to elders' homes. The care and control of these items can become a political issue involving people outside the family because many tribal members do not believe these items should be sold to outsiders.
- Family members threaten elders into signing over funds or become their **"self-appointed" guardians.**
- Indian grandparents who are the primary caregivers for grandchildren have little support or assistance. In some cases, problems arise when the children reach adolescence. At this point, some begin to neglect, physically abuse or financially exploit their grandparents.
- Elders are being convinced to **purchase items they do not need.** Examples include **Medigap insurance policies.**
- Elders, particularly those in remote areas, are isolated from family and friends.

Source: NICOA (2004) – Preventing and Responding to Abuse of Elders in Indian Country.

Communicating About Money

- Communication Tips for Families
- Money is an emotional subject, acknowledge this with your own feelings and those of other family members and those assisting you
- Think about your money goals, perhaps write them down so they are clearly outlined
- Pick a good time to talk
- Listen carefully to others and expect them to listen to you as well
- Come up with a plan
- Check in with each other to make sure everyone is on track

Money Management Help

- Develop good habits, it is never too late!
- Look for trusted, professional help to manage tasks such as: paying bills, organizing files and protecting important documents
- If possible, prefer direct deposit, a paper check is easily stolen
- Organize your files into a locking file cabinet
- Buy a shredder and destroy credit card offers and other personal information
- Gather and secure your important documents
 - Identification, Social Security, Medicare, Property, Home, Auto

Video: You Retired at 60?



Resilience and a Healthy Path



Thank You!

Larry Curley

NICOA Executive Director

lcurley@nicoa.org

Rebecca Owl Morgan

Elder Equity Project

rmorgan@nicoa.org

505-292-2001

www.nicoa.org