

## **The elders fearing death – and generational debt – after Youpla funeral fund collapse**

*In the postcodes worst hit by the collapse of the funeral insurer, older Aboriginal people are ‘torn apart’ by the thought they have no way to pay for a funeral they thought they had already paid for*



*Delia Lowe, a Jerrinja elder from the NSW south coast, is one of at least 20,000 Aboriginal people around Australia affected by the collapse of the disgraced funeral insurer ACBF-Youpla.*

**Lorena Allam**  
Thu 14 Jul 2022

Jerrinja elder Delia Lowe has spent her life as an advocate for her people. Now 72, with multiple health conditions, she is worried about going to “the next spirit world” leaving her family in deep debt to provide a funeral she thought she had already paid for.

Lowe is one of at least 20,000 Aboriginal people consumer advocates say have been affected by the collapse of the disgraced funeral insurer ACBF-Youpla earlier this year.

Data shows that in Lowe’s region, the Shoalhaven in New South Wales, at least 332 First Nations people and their families, or around 5% of the Aboriginal population, have been affected by the collapse of ACBF-Youpla.

Lowe says she has been active in the Jerrinja community for more than 50 years. Much of her advocacy was done on a voluntary basis, she says, “and there’s no superannuation in that”.

“I know this is the case for many other Aboriginal communities around Australia. Many of us have contributed to trying to make life better in our communities for our people,” she says.

“The word advocacy means to stand beside, and for people not to have to stand alone.

“Us Aboriginal people joined as members and were paying into that company for an important purpose and that was to take care of our farewells, when we pass on into the next spirit world, and also that it wouldn’t leave any mounting debts for funeral costs on our families,” Lowe says.

“I feel ripped off.”



*Delia Lowe describes her worry about leaving her family in debt as a ‘gorilla’ on her back.*

According to data compiled by the Save Sorry Business coalition of consumer advocacy groups supporting thousands of Aboriginal policyholders, the five most affected communities are all in areas identified by the Australian Bureau of Statistics as among the most disadvantaged postcodes in Australia.

In the north Queensland community of Yarrabah, more than 30% of adults were signed up to ACBF-Youpla. In a town with only 525 homes, 786 people have been affected.

Yarrabah Aboriginal shire council mayor Ross Andrews called it a “massive betrayal” of his community.

Palm Island was the second-worst affected with 739 people, while in Moree in NSW more than 580 Aboriginal people have been left out of pocket, followed by Dubbo (504) and Walgett (352).

Consumer advocates say they are yet to see records that would allow them to work out the average loss to each policyholder, but some clients have lost up to \$30,000.

“The collapse is having a devastating cultural and financial impact on First Nations communities,” says Aboriginal financial counsellor at Mob Strong Debt Help, Bettina Cooper.

“We have had calls that have broken our hearts. We get calls from people in palliative care, worried they’re going to die soon and don’t have a way to pay for their funeral.

“We have elderly people calling, just torn apart by thinking that they are leaving behind a generational debt. These are elders who dutifully paid in for years.”

The Save Sorry Business coalition is calling on the federal government to urgently assist the people caught in the collapse of Youpla.

In a statement the financial services minister, Stephen Jones, said he was “deeply concerned” about the impact of the collapse of Youpla on vulnerable Indigenous families and was “committed to finding a resolution”.

“I recently met with members of the Indigenous community and consumer group representatives in far-north Queensland and assured them that the government is aware of the full scale of this issue and is taking action,” he said.

“This is in contrast to our predecessors who ignored this problem and took no steps to address it.

“The government is actively working on potential solutions to address this issue and I hope to share more on these in coming weeks.”

In her community of Jerrinja, Delia Lowe is deeply worried about the future and says the stress is affecting her health.

“Waking up in the morning, that’s the issue on your mind. It’s not a monkey on your back, it’s a gorilla,” she says.

“Life expectancy for us Aboriginal people – I mean, I’ve gone overtime – it’s 60 for Aboriginal women, younger for Aboriginal men, according to the health statistics. It worries me and I’m sure it worries the other Aboriginal people who are affected.

“All we look for is to wake up in the morning with a bit of peace in our lives,” she says.

“All we want is to be treated properly, and be treated with some respect.”