

## CONSENT FORM

### "In My Family": Experiences of Elder Family Financial Exploitation

**Introduction:** You are invited to be in a research study about family experiences when elderly people are victims of financial exploitation by someone in their own family. You were selected as a possible participant because you volunteered to share your perspective on this issue. Please read this form and ask any questions you may have before agreeing to be in the study. This study is being conducted by Marlene Stum, Ph.D., a Professor from the Department of Family Social Science at the University of Minnesota.

**Background Information:** This study is a chance for family members, other than the direct victim and the perpetrator, to tell their story about the experience, costs, and impact of family financial exploitation. Financial exploitation means that someone in your family has used an elder's money or property without permission or authority to do so. As a family member, you are contributing valuable information that will help others learn from your experiences. Our goal is to help other family members and professionals learn how to prevent and respond to elder financial exploitation, the most prevalent and growing type of elder abuse. This study will provide insight into:

- 1) How family members articulate the meaning and experience of elder family financial exploitation;
- 2) Perceptions of risk and protective factors, including the role of family functioning, quality of relationships, a sense of entitlement, and a history of exchanging resources within the family;
- 3) The costs and consequences of the exploitation on family members and their family systems;
- 4) How family members cope when faced with elder family financial exploitation.

The purpose of this study is to obtain research information; not to provide intervention or direct assistance in elder exploitation situations. The interviewer will not be able to provide family therapy, financial, or legal advice. However, you will receive a list of resources that may be helpful to you if you are seeking additional assistance or support. We will make every effort to provide you appropriate local referrals.

**Procedures:** If you agree to be in this study, we would ask you to complete a one-time audio-recorded individual personal interview that may last up to 2 hours. We will arrange for a private and quiet room to conduct the interview with you. Or, you may also choose where the interview takes place as long as it is private and quiet. The interview questions will ask you about experiences, meaning, feelings, thinking, and behaviors in regards to elder financial exploitation. To begin, you will be asked to provide an overview of your family, including yourself, the elder victim, and perpetrator(s). You will then be asked to describe and tell your exploitation story (what, why, who, when, how). The questions that follow will be about the quality of family member relationships, family functioning, entitlement norms, and how you feel these are tied to the exploitation. You will be asked to describe the impact of the exploitation on yourself and your family, and to share lessons learned. Finally, you will be asked to complete a brief written survey that should take no more than 10-15 minutes. The survey will ask you for basic demographic

information about yourself, the elder victim and perpetrator, and to select words that best describe your family relationships.

**Risks:** You may find certain questions too personal or sensitive. You may feel uncomfortable or stressed answering some of the questions we ask, not know how to answer the questions, or not be used to talking about certain topics with people you don't know. However, these experiences are likely to be comparable to the stress levels encountered as part of daily life. You always have the right to choose not to answer any particular question, or stop the interview at any time.

If we are made aware that the case may involve current maltreatment of a vulnerable adult, as mandated reporters, we will make a report to the Minnesota Adult Abuse Reporting Center.

**Benefits:** There are no direct benefits from participating in this study. Indirect benefits include having your voice and perspective heard. You may find it beneficial to talk about your experiences and feelings with someone willing to listen. You will receive a list of available resources to help family members experiencing exploitation, as well as selected educational resources to help family members plan in advance to avoid financial exploitation.

**Compensation:** You will receive a \$30 Target gift card for your time and participation. You will still receive the gift card if you choose not to answer some questions, or choose to withdraw from participating.

**Confidentiality:** All recordings, surveys, and written records involved in this study will be kept private. In any sort of research report or educational materials we might publish, we will not include any information that will make it possible to identify you as a participant, or anyone mentioned in your family. Research records will be stored securely and only researchers will have access to the records. The voice recording of the interview will be destroyed immediately after the digital interview is transcribed in print form. Study data will be stored and managed according to current University policy to protect your confidentiality. Any names or identifiable information will be altered or deleted.

**Voluntary Nature of the Study:** Participation in this study is voluntary. Your decision whether or not to participate will not affect your current or future relations with the University of Minnesota. If you decide to participate, you are free to not answer any question or withdraw at any time without affecting those relationships.

**Contacts and Questions:** The researcher conducting this study is Professor Marlene Stum. You may ask any questions you have now. If you have questions later, you are encouraged to contact Dr. Stum:

Department of Family Social Science  
290 McNeal Hall  
1985 Buford Avenue  
St. Paul, MN 55108  
Phone: 612-625-4270  
E-mail: mstum@umn.edu

If you have any questions or concerns regarding this study and would like to talk to someone other than the researcher(s), you are encouraged to contact the Research Subjects' Advocate Line, D528 Mayo, 420 Delaware St. Southeast, Minneapolis, Minnesota 55455; (612) 625-1650.

*You will be given a copy of this information to keep for your records.*

**Statement of Consent:**

I have read the above information. I have asked questions and have received answers. I consent to participate in the study.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Investigator: \_\_\_\_\_ Date: \_\_\_\_\_