

Challenges and Strategies Associated with Recruiting Participants for Family Financial Exploitation Research

Axton Betz-Hamilton, South Dakota State University¹

Financial exploitation of vulnerable populations, including children and elders, is a problem investigated by Betz (2012), Betz-Hamilton & Vincenti (2018), and Navarro and Higgins (2017). Using secondary data from the National Crime Victim Survey, Navarro and Higgins (2017) reported 84 out of 4,401 identity theft victim respondents as victims of familial identity theft, a form of family financial exploitation. Betz (2012) and Betz-Hamilton & Vincenti (2018) had small sample sizes in their qualitative studies on family financial exploitation ($n = 6$ and $n = 13$, respectively). While the sample sizes in each of these studies may lead one to assume that there is a low prevalence of financial exploitation perpetrated by family members, this is likely not the case. These cases are often unreported to authorities (Lachs, Psaty, Psaty, & Berman, 2011; Thomas, 2014); this may be due to the victim's dependence on the perpetrator, feelings of embarrassment, and/or lack of awareness that the exploitation has occurred. The issues that inhibit reporting cases to authorities may also affect victims' willingness to participate in research studies on financial exploitation within families. As such, the purpose of this presentation is to share challenges in recruiting victim participants for studies on financial exploitation within families as well as share potential strategies for overcoming these challenges.

The consequences of financial exploitation within families have the potential to impact victims' achievement of financial goals across the lifespan, including college savings, home purchase, retirement, and estate planning goals, which are topics of interest to ACCI members. Successful recruitment of participants for studies to better understand this problem is critical for the design of effective prevention strategies and effective victim assistance programs.

Challenges related to recruiting victims for studies on financial exploitation within families can include emotions such as shame and fear, concern for starting a family conflict, and fear of retaliatory actions by the perpetrator, such as physical abuse and/or isolation. Additionally, victims may feel as though they are alone in their experience and participating in a study will not have a positive impact for them or anyone else.

Strategies to address these concerns include emphasizing with potential participants how anonymity will be maintained in the data analysis and reporting processes and communicating a willingness to share information about local, state, and national resources that assist victims. An additional strategy to engender the trust of potential participants is for the researcher to share a brief synopsis of any personal experiences he or she has had with family financial exploitation. This may help potential participants feel that they are not alone in their experience and that the researcher understands their unique concerns.

While recruitment of victims of family financial exploitation is challenging, various strategies can be employed to effectively recruit from this population. Effective recruitment from this population will enable greater understanding of a problem that is not well-documented in empirical literature.

References

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¹Assistant Professor, Department of Consumer Sciences, Wagner Hall 147, South Dakota State University, Brookings, SD, 57007, USA. Phone: 605-688-5009. Email: axton.betzhamilton@sdstate.edu.

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