

## Participating in the project to understand financial abuse

The purpose of this document is to provide detailed information to people who are considering participating in the 'Understanding financial abuse' project. Included in this document is information about:

- Domestic Violence Service Management (DVSM) and Insight Exchange
- The 'understanding financial abuse' project
- What to expect when participating in an interview for the project
- The process and the steps involved in participating
- Frequently Asked Questions

### About DVSM and Insight Exchange

Insight Exchange is an initiative of Domestic Violence Service Management (DVSM) designed to strengthen social responses to Domestic and Family Violence (DFV). The 'insight' component invites people with lived experiences of DFV to share their experience, while the 'exchange' component refers to sharing a person's insights in a de-identified way with individuals, communities and organisations to better inform our awareness, responsibility and responses to DFV.

DVSM is a registered charity, which aims to prevent and to provide support for people experiencing Domestic and Family Violence, homelessness and other safety and wellbeing needs.

You can find out more about Insight Exchange on the website [here](#).

### About the project: 'Understanding financial abuse'

Within Insight Exchange, this project has a focus on domestic and family violence involving aspects of financial abuse. By inviting people with lived experience to share their insights in a safe, ethical and de-identified way we seek to improve our understanding of, and responses to, financial abuse. By sharing their narratives we aim to reveal;

- their resistance and responses,
- the detail and complexity of the context in which the financial abuse occurred,
- the deliberate nature of the abuse, and
- the ways in which social, service and system responses were helpful, unhelpful or harmful.

By providing visibility of the broader context of financial abuse, other individuals, communities, organisations and businesses can:

1. better understand the role they are playing in experiences of financial abuse,
2. clarify perpetrators' responsibility, and
3. improve their responses to people experiencing, or rebuilding from, financial abuse.

#### Definitions

We use the terms victim and perpetrator to refer to individuals' actions in specific interactions, not as identity terms or as totalising descriptions.

The terms financial and economic abuse are often used interchangeably. It is defined as:

*"... a form of family violence that is used to control a [person's] ability to acquire, use and maintain economic resources, thus threatening her [or his] economic security and potential for self-sufficiency<sup>1</sup>."*

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<sup>1</sup> Adams et al. 2008

Financial abuse refers to a range of behaviours carried out by a perpetrator which can include, but is not limited to:

- controlling a victim's access to cash and bank accounts
- hiding financial information and assets
- sabotaging study and/or employment opportunities
- forcing a partner to take out debt, and
- manipulating finances to avoid or reduce child support payments.

### **Context**

This project is focused on domestic financial abuse; that which occurs in the context of an intimate partner relationship. Financial abuse is a common aspect of domestic and family violence. An offender may be financially abusive with or without also being physically abusive. Financial abuse can continue, or begin, post-separation.

We also acknowledge that financial abuse occurs in other contexts including carer relationships and with older relatives (elder abuse).

Given the central role money and financial matters play in households, this project seeks to deepen our understanding of the issues related to and part of domestic financial abuse and through these insights contribute to improved social, service and system responses to people experiencing DFV.

### **Why your lived experience is important**

Currently people with lived experience of domestic and family violence have a range of mechanisms through which to share their experience. Each of these are important however each have limitations in that they often do not seek out, explore and give voice to the full context in which the abuse occurred, nor do they recognise people's resistance and responses to the abuse. In addition many of the current mechanisms for sharing lived experience of abuse have no specific link to social change initiatives that inform prevention and improved social, service and system responses.

### **Who can share their experiences through this project**

Any person who has experienced (or is currently experiencing) domestic financial abuse and who is 18 years of age or older is able to share their experiences through the project. There is no cost for participation, nor payment.

### **What to expect from participating in an interview**

Conversations about domestic and family violence commonly focus on the violence used by the perpetrator and the impact on the person experiencing the abuse. We know from evidence that this is only part of the facts.

The purpose of the interview is to capture a more accurate account of your experiences and the ways in which you resisted and responded to the financially abusive tactics used against you. This requires that the interviewer ask questions to gain an understanding of all aspects of the context in which the financial abuse occurred.

Gaining a more accurate account is important because it challenges the idea that people subjected to abuse are 'passive victims'. A more accurate account can also reveal the deliberate, strategic and intentional use of abusive tactics by the perpetrator.

The questions the interviewer will ask include:

- How the perpetrator used abuse as a means of power and control and how financial abuse was a part of this.
- How you responded to these tactics.
- How other people and organisations responded to you and your response to them.
- How the perpetrator’s abuse and your responses might have changed over time.
- We also want to understand a bit about you and your background, because understanding who you are is important to understanding the decisions you have made.

The interviewer will ask your permission to record the interview to ensure accuracy. The interview will then be transcribed and the recording deleted.

*A more detailed overview of the process is outlined below.*

If you would like more information about the ideas that will guide and underpin our interview, then you may like to watch the following clips on the Insight Exchange website:

- [Contextual analysis](#)
- [Dignity](#)

**Our best hopes and our acknowledgement**

We acknowledge that whilst our best hopes are that participation in the project is positive, we cannot assume to know or measure all that participation may mean to someone at the time or over time.

We also acknowledge that despite our best efforts to assemble with a participant a more accurate representation of some of their experiences, we can never fully understand all that their experiences mean to them now or through their life. We understand that no one’s life experience can ever be fully represented in language or any other form.

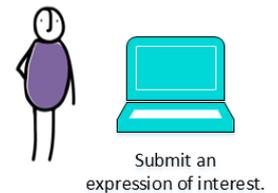
**Participating in the project – Process overview**

Sharing your experiences of domestic and family violence including financial abuse, is designed to be safe and ethical and we will seek your consent at all points throughout the process.

**1. Expression of Interest (EOI)**

Complete an Expression of Interest form. The purpose of this form is to:

- Ask of your hopes for participating in the project.
- Ask you for information about how we can contact you safely.
- Provide you with a link to the participant information pack.



**2. Phone Meeting: Discussing ethics, consent and exploring safety**

The purpose of this conversation is to enable you to decide if you wish to begin participating in the project. The conversation will cover:

- The purpose of the project.
- Any safety considerations that we need to be aware of in relation to your participation in the project.
- Ways to mitigate those risks.
- On balance whether you decide if you want to participate or not.
- A time for an interview.



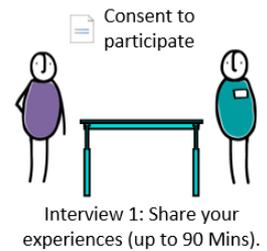
**3. Interview 1: Sharing your experience**

If you choose to go ahead and share your experiences then we will invite you to attend an interview.

The purpose of the interview is to capture an accurate account of your experiences of financial abuse. The approach will focus on the ways you have responded to and resisted violence and how your actions may have been important in upholding your dignity, safety and wellbeing.

The interview will be conducted within two hours and will be in a conversational manner. The interview will take the following format:

- Introductions.
- An explanation of what we will be asking you and why.
- An assurance that you are not required to share anything that you do not feel comfortable sharing.
- You will then be asked if you are comfortable starting the interview. If you are we will ask you to sign the consent form to participate.
- The Interview will then commence.



**4. Survey: Your Reflections on the what you have shared**

Your interview will be transcribed and a copy of the transcription and audio will be sent to you to a safe email address of your choice. You will be asked to listen/read the interview and then to complete a survey that will help you to gather your first thoughts about what you have shared.

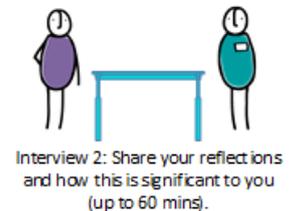


**5. Interview 2: Reflecting on what is significant and important to you**

The purpose of interview 2 is to understand any reflections or important perspectives that you have from participating in the project so far.

We will also ask you additional questions to ensure that we understand how these reflections are important to you.

You will be asked to confirm if your experiences have been captured in an accurate way and if there is anything that you wish to change, remove or add.



**6. Narrative assembly**

The written narrative of your experiences will be assembled and edited from the transcribed interviews which we will then share with you.

We will ask you to read the narrative to ensure it is an authentic representation of your experiences. You will be invited to attend a final meeting (via phone or in person) to discuss the assembled narrative.



**7. Narrative accuracy and de-identification**

The purpose of the final meeting is to review the assembled narrative of your experience together to ensure it is accurate and that the manner in which it has been de-identified considers your safety and that of the people you care for. At the end of this meeting we will ask you if you give your consent for your narrative to be shared.



More: <https://www.insightexchange.net/participate/>

## Frequently Asked Question

**Q: What are my rights as a participant in this project?**

**A:** If you do decide to participate, you have the right to:

- Decline to answer any particular question asked during the interview process.
- Ask for the recorder to be turned off at any time during an interview.
- Your information being stored securely and to be kept strictly confidential, except as required by law.
- Withdraw from participating at any time.
- Ask any questions or provide feedback about any aspect of the process.
- Participate in a safe and ethical process.
- Request that your de-identified transcript be destroyed and not used for further research.
- Request that your de-identified narrative not be used.
- To have your privacy and confidentiality respected.
- Request that the experience you have shared be accurately reflected in a de-identified way, which ensures you will not be individually identifiable.

**Q: What if I agree to share my experiences but change my mind at some point during the process?**

**A:** Your participation in the project is voluntary and you may withdraw from participating at any time, with our full support and understanding. We ask that you notify us if you wish to withdraw so that we can delete information you have shared in a timely manner.

**Q: Will it be possible to recognise my identity from my narrative?**

**A:** It is a requirement of participating in the project that all the people and organisations that are contained within your interview are de-identified. This includes:

- a) You as the person who has experienced financial abuse and/or violence.
- b) The person who has perpetrated the financial abuse and/or violence.
- c) Any other people identified through the course of the interview (children, family members, friends, colleagues etc.).
- d) Social responders identified through the course of the interview (e.g. support services, financial institutions, Police, employers, businesses, education institutions etc.)

We will work with you to ensure that you and the people in your narrative are not identifiable.

**Q: What will happen with the information (narrative) that I share?**

**A:** At the completion of your participation in the interview process, you will be asked if you give your consent for your narrative to be shared publicly through Insight Exchange and DVSM resources. If you give your consent your narrative (de-identified) will be publicly available to support people to better understand and respond to financial abuse and domestic and family violence.

DVSM will draw on the narratives collected to support individuals, communities, organisations and businesses to improve their responses to people experiencing financial abuse. Your narrative may be shared in a range of formats for example reports, transcripts, visual representations and through a range of channels for example online, in forums, at events and as part of workshops.

**Q: Can I use my narrative for my own purposes?**

**A:** Participants are able to use their de-identified narrative for their own purposes. However if a narrative is used in a manner that identifies the participant and/or any other persons or parties it includes then they may be liable for legal action.

**Q: Is there any opportunity for ongoing support or engagement with DVSM or Insight Exchange after I have shared my experiences?**

**A:** Participation in this project is limited to your engagement in the interview process. Participation might lead to a desire to seek additional support, or further interest in a process of seeking justice or other forms of social action. In this instance we will offer to assist you to identify what you would like to do and possible next steps

**Q: Is participating in the project a form of counselling or therapy?**

**A:** No. The purpose of the interviews is to have a structured conversation that enables you to share your experience as part of a social change initiative. Participating in the project is not a form of counselling or therapy. Some people find the supported process of talking in a safe context about their experiences and how they have resisted and responded to violence to be helpful or useful.

**Q: Will the process of talking about the abuse I have experienced be distressing?**

**A:** The Insight Exchange interviewer is trained in facilitating conversations about violence in a safe and ethical manner. It is our experience that people often find the process of talking about their resistance and responses to violence to be an emotional experience. It is normal for a person to have emotional responses (such as sadness, anger, disgust, happiness, surprise and courage) during an interview. The role of the step by step process, of checking in and seeking feedback throughout, is to ensure that any participant does not experience undue or overwhelming distress as a result of their participation. You may stop an interview or withdraw your participation from the project at any time.

**Q: Will being involved in the project make me unsafe?**

**A:** Your safety and wellbeing is most important. As part of the process of participating in the 'Understanding financial abuse' project we will ask you if you think there are any safety considerations associated with your participation. We will work with you to identify ways to mitigate any identified risks to your safety and the people you care for. We will ask you to decide whether or not you feel that you are able to participate in a way that you are comfortable with.

**Q: How will I benefit from participating in the project?**

**A:** The purpose of the project is to support individuals, communities, organisations and businesses to improve their response to people who have experienced financial abuse and domestic and family violence and to do so with dignity and respect to make society safer for all people. Your participation may be of benefit to you in that it may provide a sense that you are contributing to this change. For some people it may also be personally beneficial to have an accurate description of your efforts to uphold your dignity. Your participation may not result in any personal benefit for you.

**Q: Will I be able to control how other people use my de-identified narrative once it is shared publicly in DVSM resources?**

**A:** No, we cannot take any responsibility and do not have any control of how your de-identified narrative might be used by third parties who access our resources. We will provide guidelines on proper and respectful use.

**Q: How can I contact someone about this project?**

**A:** You can contact DVSM Sightlines Associate, Rebecca Glenn page: [rebecca.glenn@dvnsdsm.org.au](mailto:rebecca.glenn@dvnsdsm.org.au)

**Q: How can I make a complaint about this project?**

**A:** If you would like to make a complaint about the project, please go to the DVSM website contact us page <http://www.dvnsdsm.org.au/contact/>

## Understanding financial abuse: Participant consent form

Understanding financial abuse (the project) is part of the Insight Exchange initiative at Domestic Violence Service Management (DVSM) [www.dvnsdsm.org.au](http://www.dvnsdsm.org.au), a registered charity, which aims to prevent and to provide support for people escaping/experiencing Domestic and Family Violence (DFV) and homelessness.

By participating in Understanding financial abuse (the project) I understand that:

- My interview will be audio recorded.
- My narrative will be used to strengthen individual, community and organisational responses to financial abuse.
- My interview will be transcribed by a third party transcription service.
- My personal data and the information I share during my participation will be de-identified and securely stored.
- My identity and the identity of all individuals and organisations identified in the narrative of my experiences will be removed.
- The audio recording will be destroyed after the transcription and de-identification.
- All intellectual property remains the property of DVSM
- I may revoke my consent at any time before publication. However I understand that after publication I am not able to withdraw my consent.
- While Consent to publish cannot be revoked, I am able to request that DVSM (as publisher) does not make further use of my contribution in future publications. I understand that all existing publications used by DVSM and by third parties will not be recalled.
- I do not have any control of how my de-identified narrative might be used by third parties who access resources which contain the narrative.
- Insight Exchange interviewers are mandatory reporter's in relation to the safety and protection of children and risk of significant harm to self and others. In such circumstances mandatory reporting requirements override privacy and consent considerations. Whenever possible interviewers will make steps to notify me if a report has been or will be made.

I understand that I have the right to:

- Decline to answer any particular question asked during the interview process.
- Ask for the recorder to be turned off at any time during an interview.
- Withdraw from participating at any time.
- Ask any questions or provide feedback about any aspect about the Insight Exchange process.
- Participate in a safe and ethical process.
- Request that my narrative, transcripts and audio recordings be removed from Insight Exchange.
- Have my privacy and confidentiality respected.

I understand that at the completion of the narrative of my experiences, I will be asked if I give my consent for my narrative to be shared prior to it being publicly available through Insight Exchange and DVSM resources.

### Declaration by participant

I have read the participant information pack and have had the details of the project explained to me in a language that I understand. My questions have been answered to my satisfaction, and I understand that I may ask further questions at any time.

**Participant Name – printed:** \_\_\_\_\_

**Participant Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

### Declaration by Insight Exchange Interviewer

I have given a verbal explanation of the project, its procedures and have asked the participant if they have safety concerns associated with their participation. I believe that the participant has understood that explanation.

**Interviewer Name – printed:** \_\_\_\_\_

**Interviewer Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Understanding financial abuse: Consent to Publish Form**

Understanding financial abuse (the project) is part of the Insight Exchange initiative at Domestic Violence Service Management (DVSM) [www.dvnsdsm.org.au](http://www.dvnsdsm.org.au), a registered charity, which aims to prevent and to provide support for people escaping/experiencing Domestic and Family Violence (DFV) and homelessness.

**Declaration by participant**

I give my consent for my de-identified narrative of my experiences to be shared publicly through Insight Exchange.

I understand that:

- My narrative may be:
  - Published in all formats (including print, electronic, and websites)
  - used on the Insight Exchange website,
  - shared through social media platforms
  - used in part or in its whole during presentations, workshops and other events that aim to support people to understand violence and the role they play as social responders.
- I will not have any control of how my de-identified narrative might be used by third parties who access Insight Exchange.
- I may revoke my consent at any time before publication. However I understand that after publication I am not able to withdraw my consent.
- While consent to publish cannot be revoked after the event, I am able to request that DVSM (as publisher) does not make further use of my contribution in future publications. I understand that all existing publications used by DVSM and by third parties will not be recalled.
- My identity, the identity of all individuals, the identity of organisations and other relevant information (e.g. locations, dates etc) contained in the narrative will be de-identified. I understand, however, that complete anonymity cannot be guaranteed.

I have had the details of the Insight Exchange Consent to Publish form explained to me in a language that I understand. My questions have been answered to my satisfaction, and I understand that I may ask further questions at any time.

**Participant Name – printed:** \_\_\_\_\_

**Participant Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Declaration by Insight Exchange Interviewer**

I have given a verbal explanation of the Insight Exchange project the consent to publish form. I believe that the participant has understood that explanation.

**Interviewer Name – printed:** \_\_\_\_\_

**Interviewer Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_