



ENFORCED DISAPPEARANCES

HOUSEHOLD FINANCIAL
VULNERABILITY



JUNE 2020, ZWOLLE

Asian Federation Against Involuntary Disappearances

Windesheim Honours College



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**RESEARCH REPORT FOR A STUDY INTO THE IMPACT
OF AN ENFORCED DISAPPEARANCE ON THE
FINANCIAL VULNERABILITY OF THE HOUSEHOLD OF
THE MISSING PERSON**

This document was drafted for the Asian Federation
Against Involuntary Disappearances in the context of
the Minor on Managing Projects in a Globalised
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Authors:

Bano Barzingi (1118159)
Bram Cruijjzen (1115342)
Gijs van Selm (1114546)
Ruben Lohuis (1122046)

Supervised by:

Xerxes (Tet) Arcenal
(Asian Federation Against Involuntary
Disappearances, Manilla)

Kim Bay
(Asian Federation Against Involuntary
Disappearances, Manilla)

Agnes Camacho
(Windesheim Honours College, Zwolle)

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Abstract

Previous studies have attempted to comprehend the subject of enforced disappearance (ED), mainly focussing on the social and psychological consequences. Meanwhile, the financial consequences remain ill-understood, yet victims of a disappearance are likely to be affected on financial dimensions too. Today, the need for a holistic understanding of the impact of an ED on the remaining family members is increasing fast as the turbulent political situation in the Philippines continues.

The aim of this study is to describe the impact of an ED on a household's financial vulnerability, focussing on the Philippines. A qualitative approach is taken, semi-structured interviews are conducted amongst a sample group of five family members of a disappeared. Furthermore, three professionals, working on the topic, were interviewed. The research design incorporates the International Monetary Fund its *Household Vulnerability Framework*. The framework consists of six primary variables: *income, living costs, liquid assets, debt levels, debt payments, and status of financial obligations*.

Results demonstrate that a disappearance increases household financial vulnerability. The variables *liquid assets, income, and living costs* are especially impacted. However, the severity of the consequences varies per household, case, and its context. The unique characteristics of every individual disappearance highly influence the type and amount of impact. Additional variables are identified as well. The search for the disappeared, loss of opportunity, social capital, and the physiological state of household members influence the degree of impact an ED has on a household's financial vulnerability.

Therefore, it is concluded that enforced disappearances have negative financial consequences, as they are identified in- and outside of the used framework. In many ways, victims are forced to re-prioritise time and spending.

The Visual Product that was made, based on this research, can be accessed by scanning the QR code above.

Abbreviations & definitions

Abbreviation List

- (AFAD) Asian Federation Against Involuntary Disappearance
- (CHR) Commission on Human Rights
- (DSWD) Department of Social Welfare and Development
- (DOJ) Department of Justice
- (ED) Enforced Disappearance
- (EJK) Extra-Judicial Killings
- (FIND) Families of Victims of Involuntary Disappearance
- (HRCB) Human Rights Claim Board
- (HRW) Human Rights Watch
- (ICAED) International Coalition Against Enforced Disappearances
- (ICPPED) International Convention for the Protection of all Persons from Enforced Disappearance
- (ICC) International Criminal Court
- (IMF) International Monetary Fund
- (IOM) International Organisation for Migration
- (TFDP) Task Force Detainees of the Philippines
- (UN) United Nations
- (CED) United Nations Committee on Enforced Disappearance
- (UNHRC) United Nations Human Rights Council
- (WGEID) United Nations Working Group on Enforced or Involuntary Disappearances

Definitions

Household

In the Philippines, *“a household is a social unit consisting of a person living alone or a group of persons who sleep in the same housing unit and have a common arrangement in the preparation and consumption of food”* (Philippine Statistics Authority, 2012, “Terms/Concepts Definitions”, para. 6).

Victim

In line with the Convention for the Protection of All Persons from Enforced Disappearance (2006), within this study the term *victim* refers to anyone who has endured negative consequences from the enforced disappearance. This can be, but is not limited to, the disappeared him- or herself, a spouse, parent, child, other relatives, or friends.

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Introduction

(..) financially, we lost everything. Before all of us were walking to school... We changed from private school to public schools. Our small business, the 'sari-sari store' was lost. Our house, that was built [by] my brother. Because of that [the enforced disappearance], we had to sell it. We had to transfer to a small house. We also needed a house because my mother at that time was sick. So, she needed medical assistance, my father decided to sell our house, go to a small house, and then after that my mother cannot survive. After a year, my mother died because of that tragedy, that is why I early on lost my mother and brother. I do not have a mother at the age of ten or eleven, she died after my brother disappeared because she lost very much.

The story above illustrates the reality of victims of enforced disappearances (EDs). The definition of an enforced disappearance is:

the arrest, detention, abduction or any other forms of deprivation of liberty by agents of the State or by persons or groups of persons acting with the authorization, support, or acquiescence of the State, followed by a refusal to acknowledge the deprivation of liberty or by concealment of the fate or whereabouts of the disappeared person, which places such a person outside the protection of the law. (International Convention for the Protection of all Persons from Enforced Disappearance. [ICPPED], 2006, p. 26)

The non-governmental organisations Asian Federation Against Involuntary Disappearances (AFAD) and Families of Victims of Involuntary Disappearance (FIND), both located in the Philippines, are working on the issue of ED, working towards a world without enforced disappearances.

As the definition indicates, various human rights are violated in case of an ED. The violation of these rights is the source of motivation for AFAD to conduct advocacy to improve laws and regulations, and to support and help victims. With the vision to work towards a world without EDs, AFAD was founded on June 4, 1998, in Manila (AFAD, 2019). Ever since, the Federation is actively promoting its cause by seeking both national, and international support to attain its goal.

Certificate of Absence

Over the years there have been accomplishments that contribute to a more substantive body of rules. One of those was the adoption of the Republic Act No. 10353, better known as the 'Anti-Enforced or Involuntary disappearance Act of 2012', enacted on December 21, 2012 (Congress of the Philippines).

The act criminalises EDs, however, it does not comprehensively consider the technical aspects of the ED. The relatives of the disappeared are also victims as they are the ones who are harmed directly when their beloved disappears. In these situations, the remaining relatives are facing both social and economic effects.

It is for these victims to have the right to a fair process, access to primary resources, and acknowledgement of their situation that activists in the Philippines are advocating for a 'Certificate of Absence'. The Certificate of Absence Bill, if passed, could allow all victims of ED to be recognized for their situation and be granted access to resources.

Supporting research

To support the bill and to increase the body of knowledge, research is conducted to understand the impact of the disappearance and how this affects the relatives. In this context, this study will contribute by analysing the financial vulnerability of a household that has had to experience an ED.

Household financial vulnerability can be defined as a situation where a household is exposed to the risk of failure to meet its financial obligations timely and completely, thus incurring financial distress. This notion encompasses both liquidity and a solvency dimension, depending on whether the status of financial distress is temporary, associated with transitory issues, or long-lasting, related to structural imbalances in the household's balance sheets. (Leika & Marchettini, 2017, p. 12)

The research outcome will help to build a strong case for AFAD and FIND to further their lobby for passing the Certificate of Absence bill.

The research is conducted in the context of the minor Managing Projects in a Globalised World taught at Windesheim Honours College. Bano Barzingi, Bram Cruijssen, Ruben Lohuis, and Gijs van Selm.

This research report will begin with a background including general information about the subject, followed by a literature review that analyses the subject and considers suitable methods for creating thorough understanding. The scope of the research is further explained in the research problem description; in this chapter the research-questions are presented. This is followed by the research framework, which describes the theoretical variables used. The research design discusses how the necessary data was gathered and analysed. To highlight the sensitivity of the subject the ethical considerations for participants, the team, and the client are shared after which the findings are presented. These are then discussed, and the research questions are answered. Lastly, recommendations for implementation of the findings and for additional research are given.

Background

Political History of the Philippines

The Philippines has a turbulent political background. When only looking at the past two ages, it has been under several colonial rulings that have been followed by five versions of the 'Republic of the Philippines'. With the intermingling of the Spanish, American and all the various indigenous ethnicities it is no wonder that finding a stable and secure government has proven to be difficult. The most notorious ruler of the last fifty years has been Ferdinand Marcos, who is widely seen as a dictator that left a strong mark on the country. Even though all succeeding presidents and their governments were democratically elected, still many of Marcos' successors are accused of corruption and other violent practises.

On the ninth of May 2016, a local politician from Davao won the presidential elections, a new political chapter began when Rodrigo Duterte took office. The former mayor is known for his 'outspoken' rhetoric, lack of diplomatic manners, and most of all, for his ruthless war on drugs. Even though he is facing fierce opposition, from both within the country as well as from foreign actors, ever since the mid-term elections in May 2019 he enjoys support of practically the whole Senate. During December that year his approval rate of 87% remains surprisingly high (Pulse Asia Research Inc., 2019).

Philippines: Human Rights

Although the Philippines has a robust legal, institutional, and constitutional framework, which encompasses human rights safeguards as well as checks and balances (UNHCR, 2020), the Philippines does have a long record of human rights violations. Since the foundation of the independent *Republic of the Philippines*, there has been oppression, kidnappings, and killings as part of various struggles for power. As mentioned, President Marcos set the tone for unlawful behaviour during his dictatorial rule. Under his regime thousands of opponents disappeared into the unknown, some of which were later found, most of which never to be heard of or seen again.

More recent, it is evident that the human rights situation in the Philippines is worsening again. Under the cover of his 'War on Drugs', Duterte has been ruthlessly fighting anyone or anything that is somehow related to drugs (Task Force Detainees of the Philippines [TFDP], n.d.). Even though the reasons for battling drug-usage are potentially well-intended, the chosen methods have provoked serious concern among many national and international human rights organisations.

One of the biggest authorities in this field is the International Criminal Court (ICC), which initiated preliminary examinations into the situation in the Philippines in February 2018 (International Criminal Court, 2018b). The United Nations body that is concerned with the enactment of the Universal Declaration of Human Rights is the UN Human Rights Council (UNHRC). After observing the situation for the last four years, it initiated an in-depth inquiry into suspected big-scale violations of internationally recognised guidelines for how to treat people (United Nations Office of the High Commissioner on Human Rights, 2019). The commission has reported that *"The long-standing overemphasis on public order and national security at the expense of human rights has become more acute in recent years"* (UNHRC, 2020, p.15). Amnesty International's annual report on the country states ongoing violations, mostly related to drugs, or aimed at political opponents, activists of various kinds, journalists and religious leaders (Amnesty International, 2020).

In their World Report 2020, Human Rights Watch (HRW) highlights some worrisome developments apart from the war on drugs, such as pro-active harassing and falsely accusing of political/civil critics. Also, it mentions some legal changes that could worsen the situation: the lowering of the official legal age of

criminal responsibility from sixteen to twelve, as well as attempts to reinstate the death penalty (HRW, 2020). The Office of Foreign Affairs of the country's long-standing ally, the United States, mentions similar violations in its Human Rights Report (U.S. Department of State, 2020).

In response to the preliminary investigation of the ICC, Duterte and his office decided to simply withdraw as a member of the Court (International Criminal Court, 2018a). In a reaction to the announced UNHRC investigation, all government departments were told to refuse any further financial assistance from any of the eighteen countries that supported the UNHRC Resolution (HRW, 2020). On a more positive note though, in June 2019 the House of Representatives approved the proposed House Bill 9199 or the Human Rights Defenders Protection Act (Keetharuth, Nagga-Forbes, & Simmons, 2019), which will hopefully safeguard those who speak out for the decent treatment of all when it is approved as a law.

Domestic and international law

The International Convention for the Protection of All Persons from Enforced Disappearance (ICPPED) is the first convention to recognize the independent human right for every of every person not to be subjected to enforced disappearance (2006). In *article 24* of the document the fundamental rights of victims are described, for instance, the right to know the truth and the nation's obligation to locate and release the disappeared.

The first usage of the term 'enforced disappearances' was during World War II, referring to the secret capturing and deporting of opponents by the Nazi regime without informing relatives or anyone else to spread fear and a feeling of insecurity. These captives are sometimes referred to as 'Nacht und Nebel' prisoners, disappearing into the foggy night (International Coalition Against Enforced Disappearances [ICAED], n.d.).

For modern use, the term is used for cases that are typified by three specific characteristics:

[1]the arrest, detention, abduction or any other forms of deprivation of liberty [2] by agents of the State or by persons or groups of persons acting with the authorization, support, or acquiescence of the State, followed by [3] a refusal to acknowledge the deprivation of liberty or by concealment of the fate or whereabouts of the disappeared person, which places such a person outside the protection of the law. (ICPPED, 2006, p.26)

These three criteria distinguish an ED from several other types of disappearances. In literature, other forms of disappearances are defined as Extra-Judicial Killings (EJKs), Homicides Under Investigation, kidnappings, etc. (TFDP, n.d.). All these disappearances are related to EDs and must be taken into consideration for a full understanding of the situation.

The nature of EDs inherently brings with it uncertainty about the numbers of victims. If it is only an ED if the government (often a big source of statistics) denies any involvement, getting the numbers right is virtually impossible. Therefore, data on the number of victims vary widely. Estimates from human rights organisations may well be many times the estimated number of victims based on Philippine National Police statistics (TFDP, n.d.). Also, a big difference can be seen between estimated cases of ED vs. reported cases vs. documented cases (AFAD, 2019), as is the case in other countries too (Adams, 2019). By far the biggest amount of estimated cases will never be fully examined, not in the least due to the difficulty of filing a case (Adams, 2019; Amnesty International, 2020).

In the convention, a 'victim' of ED is any individual who suffered harm as the direct result of the ED (ICPPED, 2006). When an ED occurs, it is mainly the men who disappear, who are most often the breadwinner of the family, leaving the relatives in a situation where they need to find new sources of income (Adams, 2019). However not only is there an economic impact on the household. Due to the high level of uncertainty surrounding EDs and the trauma that occurred it has a high level of social impact as well.

Current situation

Currently, FIND is lobbying to pass a new law in the Philippines, building upon both *R.A. 10353* and the *ICPPED* to solicit more support from the government.

The *R.A. 10353* criminalises enforced disappearance, which makes it possible to penalise enforced or involuntary disappearance (Congress of the Philippines, 2012). The *ICPPED* has provided victims of ED to be recognized internationally. The Convention is an essential complementary mechanism that provides a more comprehensive legal framework that deals with various aspects of enforced disappearance. Measures of protection are strengthened if both the domestic law and the Convention can be used to guarantee non-repetition of the offence. Moreover, the Convention is more enduring than *R.A. 10353*, which is vulnerable to amendments and even repeal (AFAD, n.d.).

Even though the domestic law is complementary with the international treaty, there are some crucial aspects that remain unrecognized. The 'Certificate of Absence' would help to highlight the specific aspects listed below.

1. The certificate of absence acknowledges the status of the family members of the disappeared;
2. It gives family members access to bank accounts of their disappeared relative(s);
3. The spouse of the disappeared can enter into a new marriage; it also gives the proper civil status of the spouse of the disappeared;
4. Families of the disappeared have the right to monetary and non-monetary reparations;
5. Families of the disappeared have access to government benefits, especially under the Solo Parent Welfare Act of 2000;
6. There is the recognition of the status of child/children of the disappeared and not orphaned or, abandoned;
7. The right to claim, receive and collect the remains of the disappeared relatives; and
8. The right to file complaints under *R.A. 10353*.

Many studies focus on the topic of EDs, however, up to this day there is no specific data available about the financial impact of an ED on the relatives. Therefore, this study will focus on financial vulnerability, on the components that, directly and indirectly, impact a household.

Literature Review

As mentioned earlier, the difficulty with literature on enforced disappearances becomes evident from one of the three main characteristics of an ED itself. By definition (see the convention), the refusal to share information about the disappearance and the intentional spreading of misinformation is part of the context of an ED. This, logically, has a direct impact on the body of literature available on the topic. Thorough research is difficult when necessary data is either currently withheld or was destroyed and meddled with in the past.

Nevertheless, the seriousness of the topic on the other hand makes it worth studying all the more, and some literature does exist indeed. Since EDs are seen as severe violations of human rights, plenty of reports from various human rights organisations can be found, often even specified per country. When it comes to a more thorough description of the consequences of an ED, less is known.

What can be found is mostly focussed on past decades, disappearances that happened under the authority of previous regimes. As concluded by Adams (2019) the focus of existing studies on the impact on relatives is mainly on the social or psychological consequences of disappearances, or on the way relatives of the victims responded to what happened and how they organised themselves. No studies can be found that specifically focus on the direct economic impact of EDs. Therefore, this literature review combines the relevant conclusions from studies that have a broader or slightly different scope.

It is worth mentioning that of the available knowledge on (the impact of) EDs, a big share is in the form of reports and documents published by non-profit organisations. These reports are essential for the advancement of victims' rights and their situation. The work done by these organisations forms a remarkably high share of the literature on not only EDs, but also various other human rights topics.

A distinction can be made within these organisations. First off, there are the international organisations like the United Nations, the International Criminal Court, and the Inter-American Court of Human Rights. In this first category, the United Nations Working Group on Enforced Disappearances (*WGEID*), and the much newer United Nations Committee on Enforced Disappearances (*CED*) are major contributors to the available literature. The first was established decades ago “to examine questions relevant to enforced or involuntary disappearances of persons” and “to assist families in determining the fate or whereabouts of their family members” (*WGEID* n.d.). The latter has a much narrower jurisdiction and is primarily responsible for holding the member states of the convention accountable for their actions (United Nations Committee on Enforced Disappearances, n.d.). Besides the monitoring of the committee, the annual reports as well as studies into specific sub-topics relating to disappearances of the working group, are highly insightful. When appealed to, the ICC conducts thorough investigations into country-specific cases accompanied by extensive documentation and reporting.

Then there are the international NGOs like Amnesty International or Human Rights Watch. AFAD falls within this category. Amnesty monitors countless countries and publishes concise summaries of current practises and new developments on their website. HRW yearly report on the human rights status per country gives a good insight into the country's respective situation as well. Other NGOs, like AFAD, focus less on publishing reports and more on advocacy and direct support for the victims.

The third type of contributing organisational authors are local and national initiatives or foundations like FIND. Even though these types of organisations usually do not publish large amounts of literature, their

local and context-specific input is essential for the reporting of the previous two groups. Ultimately, these formations of activists, victims, and others involved are the real source of information on the topic.

The 'typical' enforced disappearance

When taking a world-wide scope, ED victims tend to be young, male and from lower-income backgrounds (Adams, 2019). In several South American countries, a lot of men disappeared after participating in politically 'undesired' activities and organisations. Since most 'primary' victims (those who disappear) were men, most 'secondary' victims (those who directly suffer from the disappearance of the primary victim) are female. Part of those are the mothers, some are the daughters, and many are the wives of the disappeared.

For a long time, a large share of the Philippine disappearances used to be politically motivated as well. Yet, during the last half decade there has been a shift to drug-related disappearances. This modern Philippine version differs from the political ED in the sense that victims are often *"from the ranks of poorest communities, apolitical groups, and suspected addicts"* (p.9), making them even more vulnerable. (TFDP, n.d.)

Before exploring the financial and economic impact on victims of EDs, it is important to note that the biggest impact of an ED takes a non-monetary form. As stated, the psychological and social consequences of losing a loved one in this inhumane way is more widely studied, and for good reasons.

Analysing the impact on economic circumstances

When looking at the impact of an ED, a couple of variables play a role in defining the consequences for relatives. A wide array of different changes in financial security arise when all variables are combined.

The initial distinction between economic and non-economic impact is described by the United Nations Human Rights Council (UNHRC) in report on the consequences of an ED (2015).

It is obvious that the financial security of the primary victim, i.e., the disappeared, is severely impacted (UNHCR, 2015). However, so are the other household members. This study will restrict itself to the economic impact on the household of the disappeared.

Then, within the selected scope, a first distinction in the literature is made between direct and indirect economic consequences, i.e. 'is the disappearance directly the cause of the impact, or is the change in financial situation indirectly caused by another (non-economic) consequence of the event?' (UNHCR, 2015). A second important factor is whether the impact is felt immediately, or whether the consequences show gradually, or even only after a certain delay (UNHCR, 2015). This can also be described by short term vs. long term impact. Less obvious, and therefore sometimes incorrectly overlooked, is the existence of what in business is called 'opportunity costs'. Besides the obvious absolute costs, the biggest financial loss is not rarely an amount of income foregone because of the absence of the missing person. Especially these are rarely included in the case that financial reparation is offered to the victims (UNHCR, 2015).

Speaking of reparation, it is fair to acknowledge the existence of positive economic consequences due to an ED, besides all the negative monetary repercussions.

Vulnerable groups

Even though financial support often exists, the literature is clear about the correlation between enforced disappearances and poverty (UNHCR, 2015). Slightly less obvious is the direction of that correlation. Not because of disagreement amongst different authors, but due to the reinforcing dynamic between the two

(UNHRC, 2015). As the previous Special Rapporteur on Extreme Poverty and Human Rights, Magdalena Sepúlveda Carmona, puts it in her report to the 67th General Assembly of the UN:

(...) the inability of the poor to pursue justice remedies through existing systems increases their vulnerability to poverty and violations of their rights. In turn, their increased vulnerability and exclusion further hamper their ability to use justice systems. This vicious circle impairs the enjoyment of several human rights. (2012, p. 3)

The poor are in higher risk of being taken captive without fair process, and those left behind are consequently in higher risk of getting even poorer.

Women take a special place within this group since they are on the one hand less likely to be taken yet are more vulnerable when their spouse or child is taken from them. The WGEID (2012), in their General Comment on Women, points out that they are more likely to be subject to social stigmatization or even sexual harassment.

Forms of impact

Then, setting all technical variables and categorisations aside, what is likely to happen to those whose loved one is taken from them? The literature gives an overview of consequences that are likely to occur. When describing, in a chronological way, the events and developments that relatives of the disappeared go through, the first financial consequences follow directly after the victim goes missing.

Immediately, or at least after a limited period, the regular income of the missing person will logically reduce to zero. The same goes for some types of the social benefits that the family receives (UNHRC, 2015). This might be one of the most significant effects on the financial security of the household of the missing person, and is also one of the most commonly mentioned. Indeed, this effect is less if the victim is not the main breadwinner of the family, yet more often than not they are. Also, in certain countries, the family of the disappeared are not able to access the family's savings if those are registered under the person gone missing (Adams, 2019).

Even when those left behind are not financially depending on the missing person, it usually happens that they spend a large share of their day on activities that relate to the disappearance (instead of working), at least for a certain amount of time. Mentioned in all consulted reports and studies are the direct costs of this quest for the missing person (Adams, 2019; UNHRC, 2015; WGEID, 2012; WGEID, 2013). Besides the spending on for example transportation, during this search the relatives are not attending their job. So not only does the income of the person gone missing discontinue (in most cases), it is not unlikely that their own earnings are immediately reduced to zero too. Jacqueline Adams (2019), who did participatory research with wives and mothers of disappeared victims in Chile, gives the example of a woman that even took her kids out of school so that they could take care of the house while she was searching for her missing husband.

Ideally simultaneously with or following the search for the disappeared a judicial process is initiated. The family reports the missing person to the police and takes on a lawyer to push for governmental investigation into the case. Sadly, this is only the case with those affluent enough to afford this, and even for those this most likely brings about serious costs that are not covered for by public funds or insurances (Amnesty International, 2020).

Besides these direct consequences, less obvious consequences could impact the economic security of the struck household. This could be the weakened chances on the job market due to a change in social status,

less psychological resilience, or a gap in the relative's curriculum vitae (Kennedy, Deane, & Chan, 2019). The same goes for the cost of potential psychological treatment, even though the typical victim can't afford that anyway. Other sources mention the increased likelihood of having to move, and all the direct or indirect costs accompanying that (Adams, 2019). And lastly, looking at the real long-term impact, the increased chances for children of dropping out of school due to different factors obviously decreases their economic perspectives too (WGEID, 2013).

Another consequence worth mentioning, yet outside the scope of this research, occurs when a person representing the rights of a larger group falls victim to enforced disappearance. In that case, the entire group represented will experience the negative effects of that to some degree (UNHRC, 2015). A concrete example from the Philippines is the targeting of journalists, activists or (religious) leaders that are openly speaking out for a vulnerable group (TFDP, n.d.). When these figures are taken away, not only is the group that they stood up for now without a public voice, it is also less likely that a next representative will arise due to the fear inflicted by the disappearance. The entire group is left underrepresented, which not unlikely results in a less favourable (economic) situation for them. (UNHRC, 2015).

The severity of these varying types of financial impact is different per case. Some relatives manage to keep their head above water by working at night, sharing responsibilities with their children, or receive support from local organisations. Yet, it isn't rare for a struck household to find themselves suddenly impoverished by the event or see their financial situation gradually decline to the point of absolute despair (Vermeulen, 2012).

Defining financial impact

The reviewed literature on the topic of enforced disappearances took different approaches in order to come to the conclusions discussed above. The UN Working Group mainly makes use of focus group discussions and official meetings to gather their data, drawing information from representatives of various smaller organisations. Some, like Adams (2019), engage directly with victims of enforced disappearances. Other authors use a mix of methods, ranging from secondary desk research (UNHRC, 2015), to more politically motivated action-research (Families of Victims of Involuntary Disappearance, 2019; ICAED, n.d.).

No studies were found that focus specifically on (1) the financial impact of (2) enforced disappearances on (3) the household of the disappeared let alone with (4) a focus on the Philippines. Therefore, in order to pick an appropriate methodology, literature was searched for that aimed at describing factors 1 and 3, i.e., the financial status of family households. The applicable studies that focus on this typically use more specific methods than those documents aimed at unfolding enforced disappearances as a topic in general. Therefore, the methods used by authors aimed at describing economic vulnerability led to a suitable method for this study.

Plenty of scholars have done research on the financial vulnerability of households (Worthington, 2006; Bridges and Disney, 2004; Anderloni et al., 2012). However, there is a lot of variability in how the concept of 'household financial vulnerability' is used. Some studies only focus on liquidity while others only focus on solvency.

Only few scholars have proposed to combine both liquidity and solvency into a more holistic concept (Herrala and Kauko, 2007; Karasulu, 2008; Gross and Población, 2017). Still, these studies have their limitations as well; questions can be asked about whether what is measured really corresponds with reality.

Furthermore, the lack of data available on the household level increases the difficulty of measuring accurately. Data on the household level is scarce and is threatened by non-response bias and measurement errors. (Leika & Marchettini, 2017) The data that is available is mostly focussed on developed countries. Collecting data in developing countries has proven more difficult (Fuenzalida & Ruiz-Tagle, 2011; Tiongson et al., 2010), which is particularly relevant since this research will concern the Philippines.

Research problem description

It is currently unclear what the impact of an ED is on the financial vulnerability of a household in the Philippines. In the past, research was mainly focused on the social impact of EDs, and little financial factors were included in these studies (Xerxes Arcenal, personal communication, February 10, 2020). This is mostly due to the fact that producing precise financial data on the household level has proven difficult (Leika & Marchettini, 2017); the data needed to make precise assessments is often scarce. However, the IMF's *Household Financial Vulnerability Framework* is specifically developed to cope with these data limitations (see Leika & Marchettini, 2017). This research serves as an exploratory study and a steppingstone for further research into the financial consequences of an ED.

Furthermore, one of the goals of AFAD and FIND is to lobby for the passage of the *Certificate of Absence Bill*. For family-members, such an official document could alleviate the hardship that often follows an enforced disappearance by increasing the chances of financial aid. The real-life examples of these hardships that this study aims to provide will be used by AFAD and FIND in their lobbying activities.

Research objective

The purpose of this study is to identify and describe the impact of an enforced disappearance on the financial situation of a household in the Philippines.

Central question

What is the impact of an enforced disappearance on the financial vulnerability of a household in the Philippines?

Sub-questions

1. What are the circumstances of an enforced disappearance in the Philippines?
2. Which *financial vulnerability factors* of a household are influenced by an enforced disappearance in the Philippines?
3. To what extent are these *financial vulnerability factors* of a household influenced by an enforced disappearance in the Philippines?
4. What are possible consequences of a change in *household financial vulnerability* due to an enforced disappearance in the Philippines?
5. What are possible causes of a change in *household financial vulnerability* due to an enforced disappearance in the Philippines?

Conceptual Framework

Before specifying the selected methodology, it is worth mentioning that the term vulnerability often comes with a certain degree of ambiguity. The word *vulnerability* in daily use seems to include a value judgement, i.e., the assumption that the subject of analysis is experiencing a certain degree of weakness. Although research on vulnerability indeed predominantly focusses on disadvantaged groups (Garikipati, 2008; Magrini, Montalbano & Winters, 2018; Demissie & Kasie, 2017), the frameworks used in these studies do not pre-determine the vulnerability of its subjects. Rather, these assessments use sets of variables to determine *whether* vulnerability is present, and if so, to what degree.

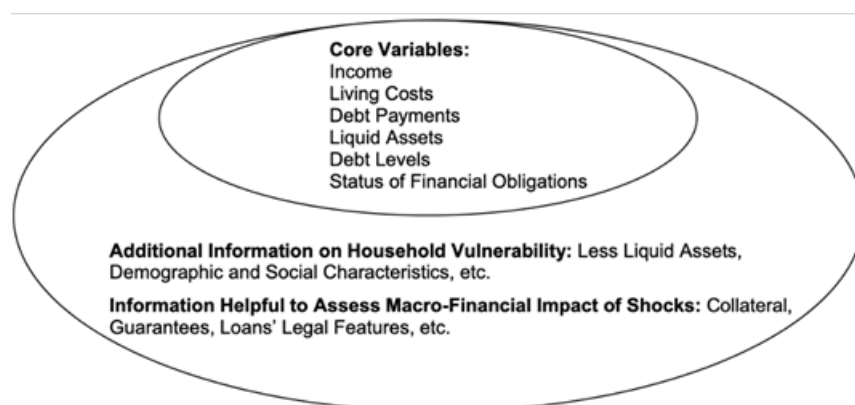
The same goes for the term *resilience*. Although resilience has a more positive connotation with the broader public, it assesses the same thing (Calis, Gangopadhyay, Ghosh, Lensink & Meesters, 2017; Perez, et al., 2015; Aroui, Nguyen & Youssef, 2015). Henceforth, low *resilience* and high *vulnerability* can often be used interchangeably in research.

Household financial vulnerability

Leika & Marchettini (2017), in association with the International Monetary Fund (African Department), combined literature available on household financial vulnerability to develop a conceptual framework. This framework serves as an organising device for empirical research. It lays out the key concepts of household financial vulnerability. Furthermore, it provides methodology guidelines and suggestions, including how to deal with data limitations. For this research, that is particularly relevant as data limitations are major challenges in the research design

More specifically, the framework of household financial vulnerability is operationalised into core variables and complementary variables, as can be seen in figure 1. Since this research has only limited time and resources it will predominantly focus on the core variables. An explanation of the core variables can be found below. Furthermore, Appendix 1 contains a figure creating an overview of which indicators best to use and where best to collect data.

Figure 1. Household financial vulnerability



Source: Leika & Marchettini (2017).

Core variables operationalisation

Income can be seen as the maximum a household can spend without pledging its wealth (Leika and Marchettini, 2017). This is also often called disposable income.

Debt payments is the sum of household payments for different forms of debt as described by Leika and Marchettini (2017). For example, credit card-, loan-, and mortgage-payments. It is important to stress that debt payments are specifically the payments made because of debt. Debt itself falls under *debt levels*.

Living costs are the costs you make to provide yourself with basic consumption, e.g., food, transport, health, and education (Leika and Marchettini, 2017).

Liquid assets refers to the amount of assets that you can immediately convert into cash, e.g., stocks (Leika and Marchettini, 2017).

Status of financial obligations refers to their paid/unpaid status past due date and gives information on the actual financial distress of individual households (Leika and Marchettini, 2017)

Debt levels is the total household's outstanding debt as described by Leika and Marchettini (2017). Preferably divided into different debt types. For example, loans and mortgages.

* A more detailed description can be found in Leika & Marchettini' (2017) working paper: A Generalized Framework for the Assessment of Household Financial Vulnerability.

Research Design

The stated research question of “*What is the impact of an enforced disappearance on the financial vulnerability of a household in the Philippines?*” is focused on describing a phenomenon and its characteristics, or more simply put: it is asking the ‘*what*’ question. These characteristics call for a descriptive research design (Nassaji, 2015).

The nature of EDs makes it impossible to conduct research through experiments, as this would obviously be completely unethical and an *ex post facto* method was therefore applied. *Ex post facto* means “*from what is done afterwards*” (Sharma, 2019, p. 7). The independent variable in this case, the event of an ED which will and cannot be controlled. The dependent variable of financial vulnerability will then be measured as to whether it is influenced by an ED, and if so, to what extent.

Data gathering

Data gathering will be primarily done through semi-structured interviews, this gives the interviewer guidelines in the interview to adhere to but leaves room for flexibility whenever necessary. Interviewees are selected by means of convenience sampling. This is done because of ethical considerations of security and safety as well as the logistical problems caused by the COVID-19 restrictions. FIND has been in charge of selecting participants by means of calling upon the National Capital Region chapter. This group of victims has an active group chat which has been in existence for already quite some time. In the interest of time FIND decided to utilise this group chat to recruit participants. Furthermore, one participant was selected through our coach from the Windesheim Honours College. In total five victims of an ED, i.e., members of a household where an ED occurred, and three experts were interviewed. These interviewees were professionals who extensively work on the topic of ED or have general knowledge on the topic. A quick overview of the participants is given in Table 1.¹

Table 1: Overview interviewees.

Name	Year of ED	Person that involuntarily disappeared
Gloria	1984	Brother
Karen	1985	Brother
Victoria	1997, 2000, 2004	Father
Nicole	1988	Brother
Angel	1988	Husband
Experts		
Aaron	Economics expert	
Jasmine	Expert working on battling EDs	
Jessa	Expert on government benefits and EDs	

During the sampling, only the topic of the research and practical matters were shared. The aim of our research and to which it might contribute was not mentioned to avoid sampling biases. For those that responded willingly and available during the data gathering period of this study, an interview was scheduled.

¹ Pseudonyms were used to protect the confidentiality of those interviewed

In preparation of the interview, the interviewees were asked to fill in an informed consent form stating their approval of documentation and data collection (See appendix 2). Furthermore, the interviewee is introduced to the scope of the research. The interview template (See appendix 3) was shared to give the interviewee time to mentally prepare for being asked about their personal experiences and circumstances. Furthermore, interviewees were asked to gather data on their current household finances, and on their financial situation before the ED in preparation of the interview. These interviews were conducted through an online medium because of the travel bans due to COVID-19. The interviewee asked, at the beginning of an interview, again whether or not they consent with the interview being recorded.

The interview templates are largely based on the framework of Leika & Marchettini (2017) and the selected variables discussed in the framework. This interview template was made in collaboration with AFAD and was tested in its reliability and comprehensiveness through a mock interview.

The researchers asked questions that relate to the core variables of household financial vulnerability, specifically the distinction was made in the financial vulnerability before an ED took place and the financial vulnerability two to five years after the ED. Firstly, questions are formulated to gather specific quantifiable data. For instance, regarding their yearly income. Answers given brought forward data to answer the research sub-questions:

- Which financial vulnerability factors of a household are influenced by an enforced disappearance?
- To what extent are these financial vulnerability factors of a household influenced by an enforced disappearance?

Albeit there is major value in gathering numerical data on financial vulnerability of households, it does not account for the entire complexity of financial vulnerability. Therefore, parts of the interview are dedicated to more qualitative questions in order to be able to measure the complexity of household financial vulnerability and EDs. The team has adapted questions used in the IOM Reintegration Sustainability Survey (International Organization for Migration, 2019), as these questions help in assessing the household's financial stability.

These questions give insight into the research sub-questions:

- What are the circumstances of an enforced disappearance?
- What are possible consequences of a change in household financial vulnerability due to an enforced disappearance?
- What are possible causes of a change in household financial vulnerability due to an enforced disappearance?

In recent research done among the members of FIND the researchers found a lack of financial literacy among the members (Families of Victims of Involuntary Disappearances, 2020). As the team's study was conducted among a similar population the questions are phrased as simple as possible, i.e., with little to no jargon, to ensure that the interviewee comprehends the questions. Whenever the interviewee was unable to answer the questions in the interview but indicates the data is available, the team would send a follow-up questionnaire, however in practice this did not deem necessary. Furthermore, as the research was done ex post facto, interviewees did not have the exact information necessary to answer questions related to the variables as the ED has taken place decades ago in some cases. Therefore, the team used readily available quantitative data to supplement unknown details of interviewees, in line with the suggestions raised by Leika and Marchettini (2017).

Data processing

The recordings of the interviews are transcribed and coded. The specific quantifiable data gathered through the interviews is analysed in accordance with the selected framework. From these coded transcripts and the supplementary data, the sub-questions are answered.

Triangulation is done by comparing data retrieved from interviews conducted with both victims and experts with data from different surveys, i.e., the Family Income and Expenditure Survey (2015), Global Financial Inclusion Survey (Demirgüç-Kunt, Klapper, Singer, Ansar, & Hess, 2018) and the Consumer Finance Survey (Bangko Sentral ng Pilipinas, 2009). Furthermore, the interviews themselves are a mix of quantitative and qualitative questions, both questions that require answers that can be placed on a Likert scale or more open questions that try to measure the same thing. This cancels out random errors and increases the reliability of the findings.

Coding

Coding is conducted according to the approach laid out by Blair (2015). This approach combines open coding with template coding. In the process of open coding, codes are listed as they appear from reading the transcripts (Strauss & Corbin, 1998), an example is given in figure 2. Template coding involves defining codes a priori (King, 1998). Initially, seven codes are identified from the literature. These are the sub-variables of the Household Financial Vulnerability framework (Leika & Marchettini, 2017), including the code 'additional variables'. These codes are then compounded with other codes as they appear from the transcripts. An overview of the coding process is given in figure 3.

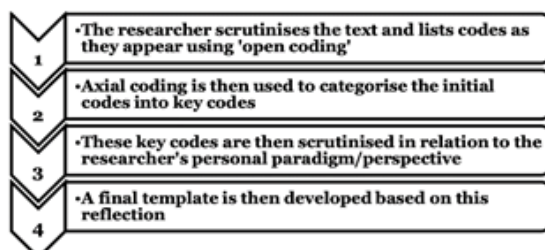
Figure 2: Open coding example.

D:	You need to be aware of how you are treating people. They want to learn and you want to teach... [B: true] ...but there are different ways of learning and teaching.	Comment [A12]: Self-awareness
E:	...I think you want to/you need to/it's about identifying learning styles...	Comment [A13]: Teaching/learning styles
A:	...what their names? The learning style theorists...I always get them confused...	Comment [A14]: Learning style inventories
D:	...the names are not important but what they say is more important...	Comment [A15]: Aware of issues
B:	...yeah/yeah...I agree but then you might start grouping individuals and that's like...well you're giving them names and that...	Comment [A16]: Labelling individuals

Source: Blair (2015).

As the coding process implicitly states, it is important to be reflective during the process. The researcher must be self-reflective why certain statements are assigned a certain code. In the process, coding influences the categories and vice versa; therefore, the research should conduct that the process iteratively.

Figure 3: Coding process.



Source: Blair (2015).

Cultural and ethical considerations

The researchers are aware of cultural and ethical differences and felt the necessity to understand and respect the customs and procedures of the Philippines. While there are many aspects to consider, one major factor is communication. In the Philippines communication with each other, speaking politely, for instance, is important as is speaking with a gentle tone of voice. Arguing is not acceptable, along with public criticism (CountryReports, 2020). In the Netherlands, people tend to speak directly, some might think it is a frank, or blunt way of communication. Therefore, it is necessary to adjust to Filipino customs and to consider words before speaking them. A similarity in communication is language, there are two official languages in the Philippines, i.e., Filipino and English. English is used for business, government, and education from the fourth grade through college (CountryReports, 2020). English being the second official language gave the researchers the advantage to speak to locals and participants.

Throughout the research, the team was devoted to ensuring a safe environment for participants. To do so, the team aimed to be transparent from the beginning. Participants were asked if the conversation may be recorded. Furthermore, which information will be used, and which will be deleted was discussed. When information is used for publication, the team agreed to only use information that is helpful for the research. Throughout the entire process it was essential that this research did not do harm to AFAD and FIND nor participants. See appendix 2 for the informed consent form.

To conclude, all cultural and ethical aspects were discussed with AFAD/FIND and the team followed their advice regarding safety ethics and cultural considerations.

Results

Context of the disappearance

Of the family members interviewed, one interviewee's husband disappeared, three lost their brother and one other respondent experienced the disappearance of a parent. Of these, only two victims reappeared after a certain period of time, whereas all other victims are still disappeared up to the time of writing this research report.

Three of the disappeared had a marriage, one person was engaged, and one victim was single at the time of the crime. The interviews gained insight into a total of seven instances of enforced disappearance, with one victim being submitted to involuntary disappearance three times. Two of these EDs occurred during the Marcos regime, two during the presidency of Corazon Aquino, one during Estrada's time, and two disappearances occurred under the Arroyo regime.

When it comes to the professional background of the victims, four of the disappeared were activists and one was a construction worker. According to the consulted experts, this represents two of the three groups that are most likely to fall victim to disappearance: manual labourers, farmers, and professional activists. Generally, a household in the Philippines was described in broader terms than in other cultures, with extended family often considered part of the household as well. This is reflected in the results. Only Gloria depended on her disappeared brother as the sole breadwinner for the household; *"(..)he earned very much, enough for us, he is our breadwinner for support for all of us"*. Three others contributed only for a small share, and one of the disappeared persons did not contribute to the household of the interviewee.

Income

Victims of disappearance come from various economic classes although the poor seem to be more vulnerable (UN Special Rapporteur on Extreme Poverty and Human Rights [UNSREPH], 2012). Those typically from lower economic backgrounds, like labourers or farmers, are more likely to fall victim to an ED and on top of that the financial consequences for the remaining members of the households will be bigger than for higher-income victims (UNSREPH, 2012). As mentioned, the other group of victims is those professionally involved in social or political activism, which seems to be slightly wealthier than the farmer or labourer classes.

More typical than in other regions of the world, in the Philippines it is commonplace that children are the main breadwinners of a household. Quite regularly the elder sons will take responsibility for the family finances by working, sometimes also to enable the younger siblings to study. As Gloria stated:

"maybe the reason it will change a lot, because we depend on my brother. That is why it changed a lot. And only my brother worked for us. maybe if we have three brothers or four brothers we can... but the sad thing is we only depend on our breadwinner, my brother. That is why, the reason it become like this".

This became apparent from the interviews and was confirmed by Jasmine: *"if there is an elder child, old enough to work, then he would also find a job, perhaps, even quit school in order to provide the family income"*. Another pattern seemed to be foreign remittances; forty percent of the respondents received or sent money for the household that was earned outside of the Philippines.

The estimated total income of the respondents' households before the disappearance ranges from ₱7,000/month to ₱70,000/month²; a difference of a factor ten. Estimations on the income after the ED range from ₱3,000/month to ₱70,000/month.³ However, on average, real income declined by more than half (58%), excluding an outlier that, contradictory to the literature, experienced an actual ten percent increase in income.

The difference in income before versus after the disappearance varies as well. Different factors determine the financial impact on households: the relation of the respondent to the victim, the degree of financial dependency of the household on the disappeared member, as well as the number of household members contributing to the total income.

Regularity of income

In many interviews the irregularity of income after an ED was mentioned. As Victoria reports: *"(...) it is a loss of opportunity for him to [not be able to] get more jobs or to get him paid regularly and it is not a matter of higher pay. It is more of like we get paid regularly it is more of like that"*.

In the case of Victoria, the father was unable to work due to criminal charges, this created financial insecurity as there was no certainty that the household would receive finances from the father. A study by Vermeulen (2012) indicates that, just as an enforced disappearance affects the personal lives of relatives, it also disturbs the family as a whole. The disappearance of one of the family members is likely to lead to changes in the economic and social situation of the family and is likely to have a direct and clear impact on the family dynamics. Henceforth, in the case of all interviewees, the regularity, distribution of household income changed drastically because of loss in opportunity.

Living costs

Living costs are defined as the expenses for essential items. This includes food, housing, clothing, education and utilities (Leika & Marchettini, 2017).

Food

Two of the interviewees indicated that their household before the ED, was able to afford to eat three or more times a day. Whereas, two years after the ED, both the quantity and quality of food consumption were reduced in order to minimise costs. Nicole mentioned that their household substituted their regular food with canned foods after the ED. Jasmine mentioned the following:

"It is very common among poor families to reduce the quantity and quality of food consumption. Instead of having three meals a day, there are those that would only have one meal a day. Instead of having rice, our staple food, they would substitute this with crops, like sweet potatoes".

Furthermore, Jasmine mentioned that victims would be content with instant noodles or sardines, instead of having meat or other fresh foods, and having to divide the food among the members of the family; *"(..) there are children that sleep without dinner"*. Victoria indicated that their household was able to afford to

² Corrected for inflation up to 2004: ₱21,095.44/month to ₱320,553.12/month

³ Corrected for inflation up to 2004: ₱11,160.03/month to ₱ 257,440.03/month

eat out at restaurants before the ED took place. Two years after the ED took place this was not possible anymore.

Health

Most interviewees indicated that their medical expenses were mostly incidental for their households; when a member of the household absolutely needed medical care, and when the medical expenses were not covered by public health service. Nicole mentioned that the medication for her brother's mental health issues were already difficult to afford before the ED. Nicole explained that after the ED the mental issues of her brother worsened, likely due to trauma endured by the loss of their family member, and henceforth the expenses for the medication increased. After the ED they were not able to afford this medicine anymore. In the expert interviews it was stated that it is *"very likely that a household would reduce their spending on medicine as they were not able to afford it anymore"*.

Education

The children of the household of one interviewee stopped going to school in order to supplement income, this therefore reduced the cost of education for their family. Two of the interviewees mentioned members of their household changed schools after the ED. For Gloria this was because of their inability to cover the transportation cost of that particular school; instead they went to a school within walking distance. Another reason, to changing from a private school to a public school, mentioned by Victoria was in order to reduce expenses after the ED:

"I did sacrifice because it is either I would continue studying with a higher tuition fees and all that and let my parents have the burden of earning the money that kind of money when two of us are studying in college or I stop studying and probably start earning of my own just to help out with the expenses of the family it is more of like that."

Victoria received a scholarship from the NGO FIND in order to help the family in their expenses, which gave her the opportunity to continue studying. Jasmine mentioned that; *"The children of a school-age are really forced to drop out of the school, because they can no longer afford the costs"*.

In contrast, Nicole mentioned that their brother started studying again after the disappearance in fear of involuntarily disappearing himself. Therefore, in contradiction with the other cases, this increased the cost for education for this household after the ED.

Housing

It was not common for the households to have costs related to rent for housing. Only Angel indicated having to pay rent. This household had to change homes as they were afraid of being involuntarily disappeared again. Due to relocating to a more expensive city, their costs of housing doubled. The other interviewees build and owned their houses. One interviewee mentioned not being able to afford electricity anymore after the ED.

Transportation

This relates to the general daily transportation costs, in the variable "search for disappeared" we will specifically address the cost for searching and thus as well transportation cost related to it.

Gloria indicated that before the ED their household was used to taking the bus to school, and renting a car in order to visit family, these transportation expenses totalled around ₱3,000/month.⁴ After the ED they were not able to afford these expenses anymore, as they had to prioritise food, and walked to school instead. Furthermore, they were not able to go to their relatives anymore. *“We lost also connection, of other family, before they go together bonding, but after the disappearance they lost the connections, because we cannot go there anymore.”* For Angel, the transportation costs increased after the ED. Because, their household was forced to move to a different city farther away from their relatives, due to the ED. This increased the cost of travel. The other interviewees indicated that their transportation expenses did not change. For instance, one interviewee was already used to walking everywhere.

General

In general, three of the five interviewees indicated that their household had to reduce their living costs after the ED. The expenses were limited to the absolute necessities, where beforehand they were able to afford small luxuries like toys or host celebrations. The expenses for these necessities, like food and medication, were reduced in their quality and/or quantity. Experts mentioned that before the ED, families were able to provide for all basic needs of the family. This changed drastically because of trauma and the loss of income. Of the other two households, one interviewee reported that their total expenditure increased by fifty percent, as they were forced to move to a more expensive area. This meant that their overall purchasing power decreased.

On the impact of ED on living costs only literature regarding education was found. For the other topics, there was no literature to be found. The WGEID (2013) states that the right to children’s education is ‘often affected’ and that therefore reparation programmes should include access to education. However, it is not mentioned how exactly the education of children is affected by an ED.

Search for disappeared

An additional variable that surfaced during the interviews is the search to locate the disappeared. Spouses, relatives, and others related to the disappeared dedicate their time to determine the whereabouts of the disappeared. In the case of Victoria, the disappeared was found, yet because he was charged with certain criminal offences, there was a bail set at ₱280,000.⁵ The costs related to the search differs per case, depending on different factors.

The first factor is the intensity and length of the search: *“my parents were always gone, every day to look for my brother”*. In the case of Nicole, relatives searched daily for ten years. Their transportation fees were estimated to cost ₱2,000/month.⁶ Not only did they incur the direct expenses from the search, they also were not able to work as much as before. As Nicole explained:

“two years after the disappearance the finances were focused on the search for my brother. My father was not working full-time anymore, and my mother put all her effort into searching for my brother, hoping to find him until the day that she died”.

⁴ Corrected for inflation up to 2004: ₱20,653.70/month

⁵ Corrected for inflation up to 2004: ₱322,277.94

⁶ Corrected for inflation up to 2004: ₱5,530.49/month

The number of participants involved in the search is the second factor that is reported by all interviewees. In all cases, victims paid for transportation and food for any participant who helped during the search, however, in some cases these costs were compensated by NGOs. Three interviewees reported to have paid for the search themselves, while the other two victims received funds to compensate for the costs.

The final factor is the access to assistance from NGOs, Human Rights organisations, and other sources of support. In two cases, the financial impact of the search was minimized because of assistance provided by civil society, or support groups. Expenses for transportation, food, permits, and lawyers were covered by FIND as mentioned by one interviewee. This reduced the financial impact of the search for half of the respondents.

Liquid assets

The western definition of liquid assets is different from that of the Philippines. Houses and pieces of land were reported by victims as liquid assets, as well as luxury household effects such as a television or fridge. Owning a house is quite common amongst the Philippine population, seven out of ten households (co-) owns a house or a house and a lot (Bangko Sentral ng Pilipinas, 2012). Furthermore, victims also reported that savings were minimal and predominately in cash rather than stored in a bank account. This is in line with earliest available data from Bangko Sentral ng Pilipinas (2012) that states that eight out of ten Filipino households do not have a deposit account. More than ninety percent said this was because they had too little money to put into a bank account (Bangko Sentral ng Pilipinas, 2012). However, sixty-five percent of Filipinos from lower to middle income groups saved at least some money in 2014, according to the Global Findex Database (2018). This percentage is higher than that worldwide (56%), but lower than that of a Western-European country such as The Netherlands (74%). It is however important to note that the next year on which Global Findex Survey data is available, i.e., 2017, the percentage of lower- to middle income households that saved any money already dropped almost ten percent (59%). Still, experts reported that the savings culture in the Philippines is not strong. The savings that the households did have on hand evaporated quickly after the disappearance occurred. These savings were used to pay for necessities, i.e., living costs. In Nicole's case, before the ED, the household saved around ₱500/month.⁷ But after the ED, because of increased expenses, this ₱500/month would go to payment of bills.

Moreover, household effects were sold to cover increased expenses or decreased income due to the disappearance. In some cases, even the house was sold. Victoria stated they were putting money into building a house. However, they had to sell the house after the first arrest to pay for the bail of the disappeared that reappeared in prison. As Victoria stated, *"we do not have a choice"*. The house was sold for ₱100,000.⁸

Overall, households had little liquid assets and sold most of them after the occurrence of the disappearance to attempt to pay for other necessities. Gloria mentioned; *"Everything got sold, the jewellery of my mother, the television, the refrigerator, because no electricity"*. Although this household enjoyed relative luxuries before the ED, they were not able to pay the electricity bill after the ED, rendering many of their liquid assets obsolete. A household which did have a bank account had to use their savings:

⁷ Corrected for inflation up to 2004: ₱1,766.94

⁸ Corrected for inflation up to 2004: ₱140,636.24

"(...) if we want to buy other things beyond the basic needs, it was not possible to use other funds", stated Angel.

Debts

Because only one of the victims reported that they incurred debt, it pays little dividend to talk about debt levels, debt payments, and financial obligations separately. Henceforth, these variables are spoken of as debt.

Households reported that they had access to loans before and after the disappearance, mostly from the informal sector. According to experts that were interviewed, the disappearance could reduce the opportunity for households to loan from formal banks, as the household's financial status declined. However, households preferred to borrow from relatives and friends. Also, Karen stated, *"in the province, credit cards are non-existing"*. This makes the impact of a decline in access to formal banks minimal. Within the informal sector, households could also borrow money through the so-called '5/6' phenomenon. This '5/6' is a small loan you can get for a short period of time, often without a set date on which the debt must be repaid. It is called 5/6 since it comes with a high interest rate of 20 percent.

Although, households have the opportunity to borrow money, most would rather not. As Victoria stated, *"we do not ask people for money"*. Households reported that they rather reduced their living costs instead of borrowing money. Borrowing is seen as a last resort. As Nicole responded, if they would borrow money, they would not be able to pay of the debts plus the high interest rates and would rather use the money spent on interest on other prioritise, i.e., living costs. On the contrary, Gloria reported an estimated debt of ₱50,000.⁹ As they stated, *"After the disappearance many, many, many debts ... You know until now we have not paid, we did not pay all"*. Until now, at least thirty-seven years after the ED, the household was only able to pay 75 percent of their debt incurred in the aftermath of the disappearance. Experts confirm the abovementioned; they reported households often become heavily indebted after the occurrence of a disappearance.

Data from the Global Findex Database (2018) showed that seventy percent of people from lower to middle income groups borrowed money in 2014. In 2011, thirty-nine percent of people from lower to middle income reported that they borrowed money from friends and family. (Demirgüç-Kunt, Klapper, Singer, Ansar, & Hess, 2018)

Loss of opportunity

Education

Experts have reported that with EDs, a loss of opportunity is education. As Jasmine stated:

"the loss of opportunity to pursue education and even higher education. That would mean, lost the opportunity to earn more for the family. Because, if the children will be able to finish education, chances are that they could get better jobs and contribute to the family income".

Most of victims interviewed reported to quit their education after the ED. As Nicole stated about their household:

⁹ Corrected for inflation up to 2004: ₱186,000.42

“the children stopped school after high school because they believe that it was better to start working, rather than pursue a college education; because life is difficult, and they wanted to be able to enjoy a bit of luxury, and also help their other siblings and niece”.

Documentation

Documentation is crucial, it affects both the social and financial status of a household. If legal documentation is available to households, they can apply for governmental support and formal jobs.

Jessa reported that governmental institutions can provide for: financial assistance; burial assistance; medical assistance; skills training; and legal support. Specifically, for victims of an ED the Department of Social Welfare and Development (DSWD) provides psychosocial intervention to the victims of ED. Psychosocial interventions include varied forms of assistance such as counselling, livelihood, medical, burial, transportation, financial among others through their respective facility- Crisis Intervention Unit and other concerned Offices. The Department of Justice (DOJ) provides free legal service through their Public Assistance Office.

However, *“Some families do not have legal documents, and therefore cannot access benefits. If the victim is registered at civil organisations, they can still access benefits”*, said Jessa. The right set of documentation, i.e., identity documents, can help victims to apply for social benefits via the DSWD and other organisations. However, sixty percent of the interviewees reported to have distrust in the government which makes victims hesitant to ask for assistance from governmental organisations. *“Victims are afraid to receive benefits, as they have in mind that they are victims and are suspected of things, this makes it more difficult for government institutions to reach out to them and issue benefits”*, as reported by Jessa. An example mentioned was a victim unable to apply as they had to take on a false name because of the ED, to ensure their safety; *“it was not possible to apply for government support (..) because we were using different names”*. This creates a denial of access to benefits and other social or financial opportunities provided by the government. Experts report, if victims have certification from the DOJ or from the CHR that confirms the person to be a victim of ED, accessibility to funds will be approved. Meaning, if the right set of documentation is available to the victims, they have the opportunity to receive funds. However, sixty percent of the interviewees reported unable to receive funds.

Social capital

In the paper *What is Social Capital? A Comprehensive Review of the Concept*, Bandar & Yasunobu define social capital as a collective asset in the form of shared norms, trust, networks, social relations, and institutions that facilitate cooperation and collective action for mutual benefits (2009, p. 3). Social capital is a complex multidimensional concept having various dimensions, types, levels, and determinants and varieties of definitions exist depending on the discipline and interest. Nevertheless, most definitions emphasise the role of social relations in generating benefits for individuals and society as a whole (Bandar & Yasunobu, 2009, p. 3).

Throughout the interviews, social capital appeared to be a crucial indicator of financial resilience, forty of the interviewees reported having a vast network with connections to NGO's, the Commission on Human Rights (CHR), and the DSWD, etcetera. This network provided them with legal advice, financial and social support. Jessa stated that *“some of the family's access services from support groups like civil society organisations, sectoral groups to provide basic needs. If the family is active in organisation, they have a*

support mechanism". Also, Karen reported three financial compensations: (1) ₱1 million¹⁰ to victims of Human Rights Violations in time of the Marcos administration granted by the Human Rights Board; (2) ₱3,000 to ₱4,000¹¹ to cover expenses for the search to the disappeared granted by the DSWD; and (3) financial compensation of ₱10,000¹² by DSWD. Victoria reported using connections to assist (1) requesting permits and (2) to cover jurisdictional costs. The other interviewees did not have access to a wide network. Hence most, did not receive financial compensation nor support due to the lack of connections.

Psychological effects

Another pattern is the trauma that victims experience due to the occurrence of an ED. All households experience trauma differently, however, trauma disturbs the financial distribution of households because victims find it difficult to proceed daily life as usual. The trauma makes it difficult to have a sustainable monthly income, one expert reported. Two other experts reported the trauma as being difficult and extreme suffering. This claim was confirmed by most of the interviewees, as they have experienced the effects in their direct environment.

Relatives of the disappeared experience 'ambiguous loss' which freezes the grief process and is accompanied by uncertainty and anxiety (Congram, 2016). Gloria mentioned:

"Number one is financial, number two is the happiness of my family, we are not complete, we lost my brother, the psychological effect, very depression of my early age I cannot forget until now. The suffering of my family of my brother."

In all cases victims reported themselves and relatives to be depressed, unhappy, emotional, etc. These feelings occurred after the disappearance and the duration/length differs per case.

In the book *Enforced Disappearance: Determining state responsibility under the International Convention for the Protection of All Persons from Enforced Disappearance*, Vermeulen stresses that victims of an ED endure permanent psychological stress; "(...) stress affects children in a specific manner; they experience, directly or indirectly, the often-reported progressive deterioration of the family structure, which is characterised by fear, injustice, and silence" (2012, p. 134). Gloria expressed that the stress endured from the ED resulted in one of the household members to suffer a heart attack. For Karen, stress endured resulted in a family member having a stroke. Nicole reported that their sibling's medical needs aggravated after the disappearance, increasing the need for medical funds. This led to fear and anxiety, which eventually became a significant factor in the deterioration of the family structure.

Vermeulen also identified five main causes of the suffering that the persons affected experience and which typify their predicament: (1) no trace of the disappeared person due to denials by the state authorities; (2) uncooperative and offensive conduct, or complete inaction, on the part of the state authorities in discovering the whereabouts or fate of the disappeared person; (3) de facto and de jure impunity; (4) an unsafe environment to carry out the search and other activities related to the enforced disappearance; and (5) obstacles for victims to continue their 'normal' life. (2012, p. 138).

¹⁰ Corrected for inflation up to 2004: ₱3,677,714.69

¹¹ Corrected for inflation up to 2004: ₱11,033.14 to ₱14,710.86

¹² Corrected for inflation up to 2004: ₱36,777.15

In all cases, psychological effects were detected, how it resulted varies. In some cases, the medical needs increased dramatically, while others experienced emotional neglect. However, all have injured loss of happiness and psychological instability.

Discussion

Explicit Findings

An ED always has immediate, or short term, financial impact on the household of the disappeared. In all cases the income of the households was in some way impacted, since the disappeared person contributed to the household's income. The loss of income made it necessary for the households to compensate for the lost earnings, albeit among the interviewees this was never achieved entirely. This meant that household members who previously did not work, but for instance attended education, were forced to find employment.

The decrease in income required the households to reconfigure their spending on necessities, because their liquidity decreased. For most households this meant reducing the quality and/or quantity of food. Furthermore, the households were not able to spend money, because of the reduction of income, on products that were not considered absolute essentials. For instance, toys, parties, or trips to visit family (transportation costs) were no longer made.

In order to find the disappeared, a high level of importance is given on the search for the victim of the disappearance. With all households, this search had major impact. The cost that was related to the search, such as an increase in food expenditure and transportation, resulted in increased living costs for the households. Next to the search, some households were financially impacted due to a set bail or costs for legal assistance. With some of the households the costs were (partly) covered by NGO's, which helped relieve the burden. However, due to the intensive searching the households were not able to obtain income during the time of searching for the disappeared.

Therefore, there might not necessarily be a decrease in living cost expenditure, due to the ED. In one case the living costs actually increased due to the ED. The households did have to change priorities in order to be able to afford the increased expenses which related to the search.

As the households were often not able to afford the expenses made from their regular income, they were forced to turn to other sources of capital and therefore liquified their assets or used cash reserves. Because their solvency drastically decreased over time, their household's financial security decreased as well. Another option for victims to cover unexpected expenses encountered due to the ED is to borrow money. Partially due to the Philippine culture, all victims were able to easily borrow money, mostly from the informal sources, i.e., relatives and friends or other informal lenders.

Households with a relatively large amount of liquid assets, or those where the disappeared wasn't the only source of income, had a higher level of financial security before the ED than the households which did not have these resources. Since their financial security was higher, the impact of the loss of income due to the ED and the cost of the search had a relatively lower impact for these households that were financially resilient, nevertheless they were impacted financially due to the ED. However, the households that are financially vulnerable before the ED, and are (partially) depended on the disappeared, were more financially vulnerable due to the ED.

The long-term impact of a disappearance can especially be seen as a loss of opportunity. Due to the necessity of other family members to supplement income, members of the households were forced to quit their education. Education is seen as a long-term investment to obtain higher skilled work. The potential to obtain a better qualified job in the future, that could make for a higher level of income in the future,

was lost due to the ED. Besides, the income lost due to having one less person to work, i.e., the disappeared, is also an opportunity lost after the ED.

Contrasting findings

Remarkable is the difference between the household structure of the sample group and the description of a typical household that is given in the literature. Of all interviewees, none was part of a household where the main breadwinner was the father or the husband, although literature does suggest that is most often the case. The respondents belonged to households where multiple members contributed to the total income, with the elder male siblings providing the highest share of income on average.

The results deviate from the literature also on the topic of debt. Opposed to what is suggested, most interviewees did not incur substantial debts due to the disappearance. Reasons for not having taken on borrowings were in some cases simply the absence of the need to do so, and others mentioned being principally against borrowing money (especially from informal sources such as '5/6 lenders' which could be considered loan sharks). This inconsistency could possibly be explained by the limitations of the used sampling method.

Then there is one other remarkable pattern that can be observed within the data. Contrary to what the literature states and what was mentioned by the consulted experts, prior to the event of disappearance the sample group did not predominantly belong to the lower-income sections of the Philippine population. The limitations section considers certain shortcomings of this study that could possibly explain these results. Alternatively, it could be that the existing literature is limited in its ability to describe the population of this study; that is, the households of disappeared persons, in the Philippines. This cannot be stated with any certainty though and would need thorough research amongst a much larger sample group to either confirm or refute.

Other findings

Unique for every household is the difference in money spent on education, before versus after the disappearance. The literature tends to indicate a decrease in educational spending, and some households included in this study did indeed. It remains complex to determine whether the spending decreased because families cannot afford it anymore, as a consequence of the disappearance, because of changing from private to public schools or a multitude of other possible reasons. Also, in a single instance, an interviewee mentioned a household member returning to education because of the ED of their brother, due to being afraid of continuing his own advocacy work.

The relation between the psychological impact of a disappearance and its financial consequences is quite complicated as well. The worsening of mental issues occurred amongst several family members and it was indeed mentioned that those brought about extra expenses. One example of this is directly mentioned by a governmental employee and is indicated in another interview as well; some governmental support programmes are technically available for the victims, but some victims are too afraid and lack trust in any institution linked to the government to make use of those. Additionally, the costs incurred due to an ED were mentioned as a reason for an increased mental dissatisfaction, as their living standards decreased. To quantify these dynamics would be nearly impossible though, and the causality between the two could be subject to discussion too.

Deductive findings

The amount of (opportunity) costs incurred due to the sudden loss of a family member can be substantial. What makes a big difference is the degree to which the struck household must account for all the costs themselves. The gathered stories show that in some cases the immediate expenses, for example related to the search, were covered by certain NGOs. In the cases where the household did not receive such support the financial distress increased much faster. Hence, although not explicitly mentioned by the interviewees, it is safe to say that the availability of a social network serves as a safety net.

Another conclusion that can be deducted from other findings is that even if financial reparation is offered at some point, this comes too late. The reasoning is as follows; at least some amount of expenses occur immediately after the disappearance (due to the search for example) whereas compensation never occurs immediately; part of the households do not have the budgetary space to initially step in for these costs without getting into a financially unsustainable situation. Living under such financially unsustainable circumstances has negative consequences of its own. Therefore, even if monetary reparation accounts for all direct expenses, it cannot repay the damage done by having to live below that critical level. This line of reasoning illustrates the reinforcing mechanics of poverty, which can be triggered by an ED.

Conclusion

Whereas the discussion reflects on the results, the conclusion answers the central and sub-questions formulated in the *problem description*.

Sub-questions

1. What are the circumstances of an enforced disappearance in the Philippines?

Contrary to what the literature states, amongst the sample group the primary breadwinners were not often the ones that disappeared. Also, the disappeared were not primarily the fathers or husbands of the interviewees, more often it was a brother that disappeared.

The disappeared could be categorised into three sub-groups: farmers, physical labourers, and professional activists. This research interviewed predominately household members of whom the disappeared relative worked for activist organisations. Every case of ED has unique characteristics which makes it hard to make general statements. These various characteristics have a high influence on the impact an ED has on a household. For instance, whether, or not a household has a lot of social capital can make an enormous difference. However, two things have proven to be consistent in all cases. One is that the households always dedicated a lot of time to the search for the disappeared. The second is that the disappearance always creates uncertainty concerning the length of the disappearance and whether the loved one will return. Both have their own economic consequences.

2. Which *financial vulnerability factors* of a household are influenced by an enforced disappearance in the Philippines?

Of the variables from the selected framework, liquid assets, income, and living costs are mostly influenced by an ED. It is likely that debt levels, debt payments, and status of financial obligations are also influenced by an ED. This was not confirmed by the sample group, but it was through expert interviews and literature.

One variable that is important to mention, although it does not fit into the variables from the household financial vulnerability framework, is the search for the disappeared. It could be reasoned that the search is an essential activity of the household that would not be cancelled due to financial distress. However, this variable is mentioned separately since it is unique in its influence on the wealth of the household. It often creates a short-term blow to the household finances, but also has its long-term effects as the search continues.

3. To what extent are these *financial vulnerability factors* of a household influenced by an enforced disappearance in the Philippines?

Most significantly, an ED often forces a household to sell all their liquid assets in order to persevere. Income decreases and children often quit education to supplement income. Furthermore, income becomes less stable. Spending priorities are configured in such a way that the expenses prioritise necessities and the search for the disappeared. The expenses on living costs are often reduced starting with saving on food consumption. However not confirmed by the sample, it is likely that debts levels are increased. Debt payments and the status of financial obligations are less influenced in the Philippines due to the prevalence of the informal sector.

4. What are possible consequences of a change in *household financial vulnerability* due to an enforced disappearance in the Philippines?

A change in financial vulnerability predominately results in a loss of opportunity, i.e., job opportunities, access of education, and leisure. Financial distress forces households to focus on the short term, minimising the spending and activities of the household which are not deemed as necessities. Furthermore, financial distress also has psychological consequences, increasing the risk or magnitude of mental or physical issues.

5. What are possible causes of a change in *household financial vulnerability* due to an enforced disappearance in the Philippines?

A disappearance causes psychological stress and uncertainty. This led to household members being unable to attain income and in other cases increased medical costs. Furthermore, an ED impacts the trust of the household in their government. Due to the lack thereof, households do not make use of the benefits they are eligible for, or fear keeps them from acquiring necessary governmental documents.

Central question

What is the impact of an enforced disappearance on the financial vulnerability of a household in the Philippines?

The financial vulnerability of a household increases when it experiences the enforced disappearance of a family member. Both the household's liquidity and solvency decline, mostly due to a decrease in income and a decrease in liquid assets. Not directly included in the framework, but nevertheless of significant impact, is a reconfiguration of expenditure patterns and the loss of opportunities experienced by the households.

Reflection & Limitations

Reflection

An interesting feature of this study is that it ventured into uncharted territory. Originally, the study aimed to produce hard quantitative data on what the financial impact of an ED is in monetary terms. Due to unforeseen limitations, and limitations that were underestimated the abovementioned aim has not been achieved. However, this study has become a steppingstone for further research by providing an example of how the research topic can be approached. Furthermore, the sample of this study was small. After the outbreak of the COVID-19 pandemic, and due to the limited timespan of this research it was clear that sampling would become difficult. For that reason, the validity of this study is lower than desired. If the literature on ED is compared to the data retrieved from the interviews, it seems that the data is reliable but represents a bias towards victims of EDs that were professional activists. This was, however, expected due to the sampling method used. Only people who work for, have worked for, or are a member of a local chapter linked to FIND were interviewed.

Moreover, since all interviews had to be conducted online, the participants interviewed had to have access to the internet. Data available from 2017 indicates that only 40.7% of individuals in the Philippines has access to the internet (DICT, 2017). One of the reasons for this is that internet access is still relatively expensive compared to other Asian nations. (DICT, 2017) That implies that the sample used in this study, and that of any other study that conducts online interviews, is limited to a section of the population that is able to afford internet access. This again has an impact on validity.

Future research could increase the sampling size, making statistical analysis possible. The researchers deemed this possible since, even with the current sample, this study was able to generate a lot of useful data that could be converted into more quantitative data by economists or financial experts. As one expert indicated, it is more common for a Filipino to give descriptive examples rather than to state concrete numbers or terms.

Furthermore, future research could also improve the conceptual framework. The framework used proved useful but could be further adjusted to fit the Philippine and historical context. For instance, none of the participants had a credit card before nor after the ED and most household members worked in the informal sector. These results could have been anticipated if the Philippine context was examined more closely beforehand. The risk of applying a western context, however, was partly mitigated by interviewing a Filipino economic expert as well as conducting a mock interview.

Although the framework takes account of data limitations, the variables should be redefined according to the context of the country where the framework is applied. For instance, a house is not considered a liquid asset in the framework, while in practice in the Philippines it was used as a liquid asset. If the framework was strictly followed, the fact that some interviewees had to sell their house would have been overlooked. Furthermore, because some EDs occurred in the 90s, it is important to take account of the fact that credit cards were first used in the Philippines in 1982 (Testa, 2018).

Still, the factors or variables that are influenced by an ED have been identified by this study. Although they often influence each other, a clear distinction could be made. This can be considered a definite success of this study. Henceforth, the question remains what the consequences and causes are for a change in these variables. This has proven to be less clear since the chronology of which variable changed first is not often clear, i.e., determining what is the dependent and what is the independent variable is proven difficult when you go into the specifics of a case.

Finally, the first sub-question proved to be wrongly formulated. The question was originally formulated as the circumstances of an ED. However, the question was raised in order to explain the context in which an ED occurred. The context of an ED is more holistic since this also allows the researchers to report the influence of, for instance, social capital. This is a variable that exists apart from the ED case description, and as illustrated has a high level of influence on the magnitude of the impact of an ED. The researchers deviated from explaining the circumstances of the ED towards the context of the ED so to be able to explain the circumstances of the household, rather than the ED alone.

Limitations

Due to the COVID-19 crisis, the research team was forced to conduct their research from a distance as they were unable to travel. It limits the team to be actively involved, experience, and contact interviewees on location as planned (Philippines). However, due to the situation, various digital communication channels were used to continue the research.

The largest limitation was the ability to get people to participate in our research. Our colleagues from AFAD worked hard to select participants for our interviews while also dealing with a lockdown situation in their country. This prohibited almost all staff members to travel to the headquarters where a lot of data was stored offline. Participants were also less willing to participate in our study due to more pressing priorities, such as generating an income, providing for their families, and staying safe during these unprecedented times. Nevertheless, we were able to collect enough data to derive insights from.

However, conducting interviews through online video-calls has various limitations. First and foremost, the internet connection of interview participants is very limited. This means that during interviews it often happened that someone froze or completely dropped out of the video-call. This had an impact on the flow of the interview and on the responses gained from the interviewees. Due to lag, some of the questions asked did not come over clearly and therefore prompted little response from the interviewee.

To increase the chance of being able to connect to participants we communicated through a platform of their preference. We have used Skype, Jitsi, Facebook Messenger, and Microsoft Teams to communicate. To record the interviews, we used the internal recording features of the applications or we used other external tools to record the interviews.

Second, doing interviews through an online medium has an impact on construct validity, as the researcher cannot accurately examine the body language of the participants (Cater, 2011). Only facial expressions could be observed, but even those were hard to observe due to the bad internet connection creating a distorted video.

Third, cultural differences were harder to mitigate. One example is the directness of participants. Participants were very direct in the interviews. However, if this was acquiescence bias, social desirability bias, bias to the middle, or just normal behaviour was difficult to mitigate. Efforts to mitigate these biases was done through triangulation the data with secondary quantitative databases or surveys; by examining whether participants contradicted themselves on questions that prompted the same information from a different angle; and whether participants contradicted each other. Also, the researchers conducted a mock interview to practise their interview conduct, to examine how questions were received by the interviewee, and how questions could be framed differently to stimulate a more elaborate response.

Also, the limitations that affected the interviews also had consequences for the transcribing process. The recordings of the interviews logically also included moments where participant or we ourselves 'froze' or

that the audio faltered. Therefore, it was not always possible to hear what was said. Moreover, due to interviewees dropping in and out of the interview some questions ended up not being understood or answered at all.

Furthermore, and more specifically, correcting for inflation proved to be difficult. Although the calculation is simple, it is hard to determine if the estimates given by interviewees about for instance spending that happened thirty years ago was already somewhat corrected for inflation or not. A small amount of money in the present could have been a large amount of money thirty years ago. Afterwards, whether this was the case was verified with the interviewees. Furthermore, we confirmed that the estimates were not yet corrected for inflation. To not inflate numbers that were possibly already corrected for inflation, it was decided that all numbers were corrected for inflation up to 2004, which is the year the latest ED occurred within our sample.

All these limitations had an impact on the amount of data that the researchers were able to retrieve from each interview. All four researchers were involved in every interview to increase the number of lenses used to examine the data, to maximise the output of the data retrieved.

Recommendations

Immediate response

The results have shown that the search for the disappeared can have major short-term and long-term effects. To minimise the impact that the search can have on the financial vulnerability of a household, it is important that civil society identifies an ED as soon as it occurs so that the financial burden of the search for the loved one does not fall on the shoulders of the household, but is carried by NGO's such as FIND with funds specifically allocated for this.

Further research

Most of all, further research with a bigger sample group is required. This study pioneered by examining the economic impact of an ED on households. However, the sample was small. Future studies should use a bigger sample group with an equal representation of the population of ED victims. Since, even with the small sample, this study already generated useful data, follow-up research with a larger sample will generate a large amount of valuable data and insights. This could be used, for example, for indicating an appropriate amount of financial compensation that should be granted to households that fell victim to the severe act of enforced disappearance.

Next to the fact that future research would benefit from a larger sample, it is also recommended to have a population of more recent cases of ED. Some of the households interviewed in this study had to guess certain numbers from over thirty years ago. Studying more recent cases would increase the reliability and quantity of data that could be gathered.

The framework used in the research, as mentioned, was adapted to accommodate for the context of the Philippines. For further research it would be recommended to initially reconceptualise the framework of Leika and Marchettini (2017). Possible revisions, as done in this research, is to identify all forms of liquid assets used in the Philippines. Furthermore, as mentioned the variable "status of financial obligations" would need to be revised to account for the more informal borrowing culture in the Philippines.

The researchers see the enormous impact of the costs involved in the search for the disappeared, specific research could be conducted to quantify the expenses associated to the search. In order to do this research, it is recommended to involve experts on EDs from the Philippines as well as international experts. Because EDs are certainly not limited to the Philippines. Henceforth, with the help of researchers outside of the Philippines it is also of value to do research on the impact of EDs on household financial vulnerability in other countries where disappearances often occur.

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Appendices

Appendix 1 – Measuring the core variables

Figure 2: Measuring the core variables.

Variable	Use	Best Indicator	Possible Proxy	Data Source
Income	To assess liquidity and solvency.	(Monthly, quarterly, or annual) disposable income.	(Monthly, quarterly, or annual) gross income.	Household income survey or credit registry.
Debt Payments	To assess liquidity.	(Monthly, quarterly, or annual) scheduled debt payments.	<ul style="list-style-type: none"> • First choice: (monthly, quarterly or annual) actual debt payment. • Second choice: estimates based on available micro- and/or macro-data sources. 	<ul style="list-style-type: none"> • If available, microdata source including information on scheduled (or actual) debt payments for individual households. • Alternatively, central bank information on average household DTI ratios, residual maturity and lending rates, complemented with information on indebtedness of different income groups (from authorities' data or Findex database).
Living Costs	To assess liquidity and solvency.	(Monthly, quarterly, or annual) expenses for necessary items.	National poverty line.	<ul style="list-style-type: none"> • If available, household survey. • Alternatively, authorities' estimates, and/or national accounts.
Liquid Assets	To assess liquidity and solvency.	Assets that can be readily converted into cash with minimal loss in value.	Information on deposits held by households.	<ul style="list-style-type: none"> • Household income and wealth survey. • Monetary survey complemented with information on distribution of deposits across income groups (from authorities' data or Findex).
Debt Levels	<p>To assess solvency</p> <p>To assess macro-financial impact.</p> <p>To compute debt payments, if these are not available in a microdata source.</p>	<p>Individual outstanding debt levels by debt category.</p> <p>Individual debt levels at origination.</p>	<p>Average household DTI ratios (possibly by debt category).</p> <p>N.A.</p>	<ul style="list-style-type: none"> • Household survey or another microdata source; • Central bank information on average household DTI ratios, complemented with information on indebtedness of different income groups (from authorities' data or Findex database).
Status of Debt Obligations	To calibrate and validate vulnerability estimates.	Individual information on status of debt payments (numeric or categorical variable).	Nation-wide exposures in arrears or in forbearance, or non-performing.	<ul style="list-style-type: none"> • If available, microdata source (i.e. household indebtedness survey, banks' loan books). • Alternatively, central bank information on aggregate NPLs or arrears.

Source: Leika & Marchettini (2017).

Appendix 2 – Informed consent form

Figure 3: Standard informed consent form.

INFORMED CONSENT FORM

Title of the Research Study: Enforced disappearances: Household financial vulnerability

Principal Investigator: Gijs van Selm, gijs.van.selm@windesheim.nl; Ruben Lohuis, ruben.lohuis@windesheim.nl; Bram Cruijisen, bram-cruijisen.cruijisen@windesheim.nl; Banoe Barzingi, banoe.barzingi@windesheim.nl

Asian Federation Against Involuntary Disappearances (AFAD) Contact: Xerxes Arcenal, xerxes.arcenal@protonmail.com

What is the purpose of the study?

The purpose of this study is to identify and describe the impact of an enforced disappearance on the financial situation of a household in the Philippines.

Who initiated this study?

This study is conducted upon request of the Asian Federation Against Involuntary Disappearances (AFAD).

Why am I being asked to participate in the study?

You are being asked to join this study because you are a family member of a disappeared person and you can provide insight as to how the disappearance has influenced the financial situation of the household of the disappeared. You have been selected by AFAD to be part of our sample.

What will I be asked to do?

You will be asked a few questions on whether and till what extent your household financial situation before the disappearance differs from your household financial situation after the disappearance.

How long will I be in the study?

The study will take place over a period of 2 months. Your participation is limited to one interview session which will last approximately one to two hours.

Where will the study take place?

The interview session will take place online, on an online platform of your convenience.

Are there any risks and what are they?

Discomfort may occur with the questions to be asked regarding the context disappearance and its effects on your household. Your identity will remain confidential, and should you wish to state details that are off the record, the researcher will honour this accordingly.

What are the benefits of participating in the study?

Your participation could help us understand the impact of an enforced disappearance. This will help AFAD and FIND in their advocacy work to improve the lives of the families of the disappeared. Furthermore, this may help other people to pay more attention to the economic impact of an enforced disappearance.

Figure 4: Standard informed consent form (continued).

What happens if I do not choose to join the research study? Can I stop or withdraw from the study even after it has started?

You may choose to join the study or you may choose not to join the study. Your participation is voluntary. There is no penalty if you choose not to join the research study.

You can stop your participation in the research study or withdraw your data at any time even after it has started. There is no penalty or loss of benefits if you decide to do so.

If you no longer wish to be in the research study, kindly inform the interviewer and the session will be ceased immediately.

How will confidentiality be maintained and my privacy protected? Who will have access to my data?

Your full name will not appear on any of the questionnaires, and information identifying you will not appear in any report or publication of this research. Only the principal investigator will know the identity associated with the information collected for this study, and they will not reveal it to anyone else. The content of your interview will be used as data for the study's analysis and mapping of the impact of an enforced disappearance on the financial situation of a household. The data retrieved from this interview will be destroyed one year after the research is concluded.

There are instances in which information concerning your interview/data would have to be released without your consent. This would happen if you pose a serious danger to yourself or others.

Will I have to pay for anything?

There are no costs associated with participating in this study.

Will I be paid for participating in this study?

There is no monetary compensation for participating in this study.

Does this study receive any particular funding?

This study does not receive any particular funding.

Who can I call for questions about the study or if I'm concerned about my rights as a research participant?

If you have questions, concerns or complaints regarding your participation in this research study or if you have any questions about your rights as a research subject, contact the Principal Investigator listed on page 1 of this form. If a member of the research team cannot be reached or you want to talk to someone other than those working on the study, you may contact the AFAD with any question, concerns or complaints by emailing xerxes.arcenal@protonmail.com.

When you sign this document, you are agreeing to take part in this research study. If you have any questions or there is something you do not understand, please ask. You will receive a copy of this consent document.

Thank you very much.

Signature of Participant:

Name of Participant:

Date:

Appendix 3 - Interview template

Preparational task

- Mail to interviewee to introduce ourselves, including the request to prepare financial documentation of before the enforced disappearance (ED) and that of two years after, and information regarding the interview and its conduction;

Introduction to interviewee

7min

- I. Welcome the interviewee to the meeting, thank them for their time to conduct the interview. Finalize, and ask how they are doing;
- II. Introduction to the research topic and research-team;
- III. Explain: How data is evaluated, collected, used and presented.
- IV. Ask: if there are any questions before we dive into the interview;
- V. Request permission 1) to start the interview and 2) to record the interview.

Variable	Question	Time (min)
Introduction	<p>Could you introduce yourself?</p> <ul style="list-style-type: none"> ● Occupation ● Past occupations (if applicable) ● Age <p>What is your current household structure?</p> <ul style="list-style-type: none"> ● Children their age and occupation ● Relation 	10
Circumstances of ED	<p>1) What was your relation to the person that disappeared?</p> <p>2) When did the ED occur?</p> <p>3) What do you believe the reason to be that your relative disappeared?</p> <p>4) Can you describe your household situation before the ED?</p> <ul style="list-style-type: none"> ● Occupation ● Household structure 	7
Income	<p>Income before the ED</p> <p>What were the sources of income of your household before the ED?</p> <ul style="list-style-type: none"> ● Who contributed to the household income? ● Who was the breadwinner? ● Benefits ● Wage 	7

	<p>-How would you describe your access to opportunities like employment and training of your household before the ED</p> <p>1) What was your household monthly income before the ED?</p> <p>2) Was your household able to save/ put a side (cash) every month before the ED?</p> <p style="padding-left: 40px;">If yes: How much are you able to save every month?</p> <p>How satisfied were you with your income before the ED?</p> <p>Income Two years after the ED</p> <p>What were the sources of income of your household two years after the ED?</p> <ul style="list-style-type: none"> ● Who contributes to the household income? ● Who is the breadwinner? ● Benefits ● Wage <p>-How would you describe your access to opportunities like employment and training of your household before the ED</p> <p>1) What was your household monthly income two years after the ED?</p> <p>2) Was your household able to save/ put a side (cash) every month?</p> <p style="padding-left: 40px;">If yes: How much were you able to save every month?</p> <p>How satisfied were you with your income two years after the ED?</p> <p>General</p> <p><i>Summarise the possible difference in income seen:</i></p> <p>What do you believe to be the major reason for this difference?</p> <p>How has the change in income impacted your household?</p> <ul style="list-style-type: none"> ● Psychologically (stress) ● Happiness ● Socially (contact) ● Opportunities (education) ● Etc. 	
Living Costs	<p>Living Costs before the ED</p> <p>What did your household spend monthly on livelihoods before the ED?</p> <ul style="list-style-type: none"> ● Food ● Transportation ● Health ● Education ● Rent 	7

	<p>To what extent were you able to afford all necessities for your household before the ED?</p> <p>Living costs two years after the ED</p> <p>What did your household spend monthly on livelihoods two years after the ED?</p> <ul style="list-style-type: none"> • Food • Transportation • Health • Education • Rent <p>To what extent were you able to afford all necessities for your household two years after the ED?</p> <p>General</p> <p><i>Summarise the possible difference in living costs seen:</i></p> <p>What do you believe to be the major reason for this difference?</p> <p>How often have you had to reduce the quantity or quality of food you eat because of its cost?</p>	
Liquid Assets	<p>Liquid Assets before the ED</p> <p>Did you own a bank account before the ED?</p> <p style="padding-left: 40px;">If yes: Did you have any liquid assets* before the ED? How much?</p> <ul style="list-style-type: none"> • Cash reserves • Checking, money market and saving accounts (bank account) • Tradable securities like bonds or stocks <p style="padding-left: 40px;">If no: how did ensure your financial security on a long-term scale?</p> <p>How satisfied were you with your liquid assets before the ED?</p> <p>Liquid assets two years after the ED</p> <p>Did you own a bank account?</p> <p style="padding-left: 40px;">If yes: did you have any liquid assets? How much?</p> <ul style="list-style-type: none"> • Cash reserves • Checking, money market and saving accounts (bank account) • Tradable securities like bonds or stocks 	7

	<p>If no: how did you ensure your savings on a long-term scale? How satisfied were you with your liquid assets two years after the ED? * Liquid assets are assets that are easily transferred into cash</p> <p>General</p> <p><i>Summarise the possible difference in liquid assets seen:</i> What do you believe to be the major reason for this difference?</p>	
<p>Debt Payments Debt Levels</p>	<p>Debt Payments and Debt Levels before the ED</p> <p>Were you able to borrow money if you needed to before the ED? Did you borrow money? How frequently?</p> <p>Did you have any financial debts* before the ED? Where did you borrow money from before the ED? What was the prime reason to borrow money before the ED?</p> <p>Did your household have any (private) borrowings before the ED? What was your total outstanding debt in (private) borrowings? How much did you spend monthly on interest?</p> <p>Optional:</p> <p>Did your household have an outstanding mortgage? What was your households total outstanding mortgage debt? What was the amount your household spend monthly on the mortgage?</p> <p>Did your household have any outstanding car, tricycle or motorcycle payments? What was your households total outstanding car, tricycle or motorcycle payment debt? What was the amount your household spend monthly on the car, tricycle or motorcycle payment debt?</p> <p>Did your household have a credit card before the ED? What was your total outstanding credit card debt?</p>	<p>14</p>

What was the amount you spend monthly to cover this debt?

Debt Payments and Debt Levels two years after the ED

Were you able to borrow money if you needed to after the ED?

Did you borrow money? How frequently?

Did you have any financial debts two years after the ED?

Where did you borrow money from?

What is the prime reason to borrow money?

Did your household have any (private) borrowings two years after the ED?

What was your households total outstanding debt in (private) borrowings two years after the ED?

Did you have to pay interest over the borrowings?

Optional:

Did your household have an outstanding mortgage?

What was your households total outstanding mortgage debt?

What was the amount your household spend monthly on the mortgage?

Did your household have any outstanding car, tricycle or motorcycle payments?

What was your households total outstanding car, tricycle or motorcycle payment debt?

What was the amount your household spend monthly on the car, tricycle or motorcycle payment debt?

Did your household have a credit card after the ED?

What was your total outstanding credit card debt?

What was the amount you spend monthly to cover this debt?

General

Summarise the possible difference in liquid assets seen:

What do you believe to be the major reason for this difference?

* financial debts are debts with institutions (banks) instead of with individuals

<p>Status of Financial Obligations</p>	<p>Status of Financial Obligations before the ED</p> <p>Did your household have any debts that should have already been paid off but have not been able to (overdue financial obligations) before the ED?</p> <ul style="list-style-type: none"> • How many • Since when where they overdue • How long were they overdue <p>Status of Financial Obligations two years after the ED</p> <p>Did your household have debts that should have already been paid off but have not been able (overdue financial obligations)?</p> <ul style="list-style-type: none"> • How many • Since when are they overdue • How long are they overdue? • With what reason? <p>General</p> <p><i>Summarise the possible difference in liquid assets seen:</i></p> <p>What do you believe to be the major reason for this difference?</p>	<p>7</p>
<p>Impact of change</p>	<p>How would you describe your financial situation to be before and after the ED?</p> <p>What has impacted your household the most because of the change in your financial security?</p> <p>What are activities or products your household found valuable that you are not able to do anymore because of the changed financial security?</p>	<p>10</p>
<p>Conclusion</p>	<p>Do you have questions or remarks for us?</p>	<p>5</p>
<p>Reflection on the spot</p>	<p>What can we do to improve the interview?</p> <ul style="list-style-type: none"> - Closing of the interview, thanking for participation. 	<p>5</p>