

ECOVIO: Economic violence: opening pathways across an unexplored gender-based violence issue for guaranteeing the women and children's fundamental rights



WP2: DETERMINING THE SCOPE OF THE EA WITHIN GBV: CONTEXTS AND ANALYSIS OF RESULTS

D2.2: SURVEY RESULTS REPORT

Vs: 2

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EXECUTIVE SUMMARY

This deliverable aims at analysing the results of the research carried out in Task 2.2.

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1 INTRODUCTION

1.1 ECOVIO Project Overview

ECOVIO – Economic violence: opening pathways across an unexplored gender-based violence issue for guaranteeing the women and children's fundamental rights – is a project funded by the European Union's Rights, Equality and Citizenship Programme of the European Commission under Grant Agreement 856593 and conducted from October 2019 until September 2021. It engages 4 partners all coordinated by the University of Extremadura and joining together experts and associations from several areas field of knowledge (Economics and Finance, Psychology, Social work, Law) from 2 countries, Spain and Italy, with a total budget around half a million.

Gender-Based Violence (GBV) may affect women from any socioeconomic positions. Gender-based Economic Abuse (EA) consists of exerting control over the woman's access to economic resources, limiting the woman's capacity to support herself and/or her children, conditioning her lifestyle and/or generating financial dependence on the perpetrator and undermining her possibilities to escape from the loop of abuse (Stylianou, 2018; Yount et al., 2016).

While EA during cohabitation has been formulated (Postmus et al., 2016; Stylianou, 2018), it also might start after the marriage ends (separation), being an understudied phenomenon (Kiss et al., 2012). In the case of Spain, after divorcing EA is not considered as abuse, and it becomes a mere formality or disagreement, as long as the woman did not complain and impose a criminal claim for a previous GBV situation during the cohabitation (Bodelón, 2014; Cruzat and Costa, 2008), limiting the identification and understanding of EA cases. Thus, there is a lack of comprehensive research into co-determinants and a regulatory evidenced-based framework for preventing and managing EA within a GBV perspective.

The ultimate aim of the ECOVIO is to shed light into this hidden and underestimated GBV as an essential step to ensure and guarantee the access to economic-financial rights for women and minors. In particular, the project-specific objectives are:

- To research into the specific elements defining EA cases and their co-determinants
- To design an action protocol for preventing and managing EA during and after the separation
- To define policy recommendation for decision-making bodies and relevant entities, judges, prosecutors, lawyers, social workers and any other key stakeholder



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• To elaborate specific preventive measures and actions for empowering women and educating girls establishing a system for capacity building for preventing EA at macro, meso and micro levels aimed at the following target groups:

Target Group	Rationale		
(1) Authorities and professionals within the legal system (prosecutors, judges, lawyers)	Current legal system does not tackle EA after cohabitation, being defined as a mere conflict within the divorce or maintenance-related claims settings; further long-life training in gender-issues is needed, as the CGPJ stated (Castro, 2018)		
(2) Professionals working with women (social workers, social educators, advocates and NGOs)	EA implies a major problem for women and children, as regards vulnerability, social exclusion , risk of poverty , early school leaving, revictimization , infringing the higher interests of the child.		
(3) victims, perpetrators and society as a whole	EA is deep-rooted in a systemic environment and founded over the imbalance of power between, so it is only one facet of a much wider GBV but tends to be unnoticed and ignored . Prevention and capacity building , for potential and actual victims, and deterrence , for perpetrators, seems to be crucial for breaking the loop of violence.		

1.2 Deliverable Purpose and Scope

The purpose of this document is to present the main results obtained of the interviews and surveys carried out among a sample of separated and divorced women, regarding their experiences and perceptions on the issue of economic gender violence. This will allow us to have concrete data on the different aspects and impacts that economic abuse present, both during but also after the relationships. On the other hand, it will also analyse the limitations and unexpected findings of the research carried out.

The purpose of this deliverable is to further guide the research on this field but also to take into consideration practical measures and indications that may help women suffering abuse, but also to improve the Judicial System and the work of the related professionals (lawyers, social workers, social educators, etc).



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1.3 Target Audience

The target audience in this research phase is:

- The Consortium members. The analysis of the methodology and the obtained results will be key
 for other activities within ECOVIO project, concretely WP4 (Training), since it will help the
 consortium defining the required training and the future measures and contents of the capacity
 building planned.
- **Academia**. Partners will use the results in this deliverable to be submitted to a research magazine with peer review.
- EU Commission: as co-funding body of the project

In addition, the contents of this Deliverable will be adapted for the dissemination to a wider audience, specially to professionals working in the field of Gender Based Violence, policy-makers and lawyers, as well as NGOs committed to the protection of women and girls and the women and perpetrators themselves, to provide insights on the incidence of this type of abuse and to contribute designing measures for overcoming it.

1.4 Document Structure

This deliverable is broken down into the following sections:

- Section 2. Methodology: This section elaborates on the methods used during the research, regarding interviews and survey concerning Economic Gender Violence, including interviews, survey and statistical treatment of data.
- Section 3. Interviews. This section examines the results obtained in the interviews, including graphics and quotations extracted to illustrate economic gender-based violence.
- Section 4. Conclusions: This section collects the conclusions obtained in the interviews carried out with women and how the results will be used in further research.
- Annexes:
 - Annex A: Document History
 - Annex B: References
 - Annex C: Interview template

1.5 Document Status

This document is listed in the Description of Action as "Public" since it provides information to researchers on the occurrence of Economic Abuse as a form of Gender Based Violence in Spain, that may be used as a base for further studies on this field.



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1.6 Glossary and Abbreviations

AB Advisory Board Evaluation Group

EGB Educación General Básica (Primary School in Spain)

EU European Union
EV Economic Violence

FP Formación Profesional (Spanish VET system)

Group 1. Women who haven't suffered Gender-Based Violence
 Group 2. Women who have suffered Gender-Based Violence

GA Grant Agreement
GBV Gender Based Violence
Mn Women number "n"

Mnn Project Month (number from 1 to 36)
NGO Non-Governmental Organization

PC Project Coordinator

PSC Project Steering Committee

QA Quality Assessment QC Quality Control

QM Quality Management, Manager

QP Quality Management Plan (document)

WPn Work Package (number)

WPnL Work Package (number) Leader
Yn Project Year (number from 1 to 3)



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2 METHODOLOGY

2.1 Interviews

At the first stage, an interview was carried out covering different profiles that were considered factors in the research: Age, Educational level, and employment status. An additional factor was the women had gone through a gender based violence judicial process, or only a divorce process; this factor was selected for grouping the women (G1 and G2, respectively).

For the other factors, the following levels were selected:

- Age: women were grouped in "younger than 50" or "50 and older", since this age is considered as a key milestone in the access to the labour market and therefore, market opportunities that could influence their economic independence
- Educational level: women were selected depending on the highest level of education reached, according to those existing in Spain: Primary (formerly called EGB); Secondary (BUP/ESO) or VET (FP); and higher education (university degree or postgraduate). This factor aimed to explore the influence of education on the occurrence of EA.
- Laboral status: women were grouped in "employed" or "unemployed", being this factor considered as an indicator of economic independence. On the other hand, and since it was difficult to find women with higher education that were unemployed, a third category ("self-employed or entrepreneur") was introduced, including the particular conditions that this type of work includes (taxes, non-fixed incomes).

Table shows the different profiles that were selected according to the mentioned factors

Num	Age	Economic situation	Education level
		5100001011	
1	50 years or older	Employed	Higher education
2	50 years or older	Unemployed	Higher education
3	50 years or older	Employed	Elementary education
4	50 years or older	Unemployed	Elementary education
5	Younger than 50	Employed	Higher education
6	Younger than 50	Unemployed	Higher education
7	Younger than 50	Employed	Elementary education
8	Younger than 50	Unemployed	Elementary education

This way, 8 interviews were carried out for each of the groups G1 and G2, summing up a total of 16 women, contacted through different associations:



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- Women in G1 (not gone through a GBV judicial process) where contacted through the Association for Divorced and Separated Women Carmen Castellón (Madrid)
- Women in G2 were contacted through the Association Carla Vive in Gijón (Asturias) and the Woman's House (Casa de la Dona) in Torrent (Valencia).

All women were informed about the recording of the interviews and consent forms were fulfilled and signed.

The semi structured interview was divided into 4 blocks, with an additional block (V) containing sociodemographic questions:

- I- **Relationship during the convivence or relationship.** These questions are aimed at exploring economic abuse during the relationship, which may be remained undetected when the women where living with the ex-partner.
- II- Relationship after the coexistence: questions related with the conditions stablished after separation or divorce, such as agreements, control of women's income through delays or non-payments of child Support, and other strategies. In this block, the judicial process will be also explored when it is the case.
- III- Future perspectives: Questions about the life perspective and expectances for the future
- IV- Close question block (Likert Scale) for semiquantitative study of concrete situations of economic control and exploitation, during the relationship and after divorce and separation

The questions were extracted mainly from the Scale of Economic Abuse (Stilianou et al 2013; Adams et al, 2008), which in turn collects questions from different sources, including the literature on domestic violence and the experience and knowledge of different researchers, organizations advocating for women and the survivors of economic violence themselves. From the total of 28 items in the blocks of economic control and exploitation, those considered redundant or better formulated in other items were removed.

The complete survey is included in this document as Annex

2.2. Survey

In addition to the semi structured interview, women participating in the interviews also fulfilled a questionary based on the Scale of Economic Abuse developed by Postmus et al. (2016), which is considered as an exploratory study for the massive survey to be carried out among a higher number of women, by UNEX and GruppoR in Italy. This questionnaire (included as section IV of the interview) allowed the inclusion of quantitative answers, using a Likert scale (1=never; 2: Rarely; 3: Sometimes; 4: Often; 5: Always; NA: Does not apply) for which the frequencies where later calculated to make the corresponding graphs.

2.3. Statistical Methods

The semi-structured interviews were recorded under permission of the women, and subsequently transcribed and analysed by researchers in SEAS looking for statements revealing the different signs and factors of economic abuse. The statements were assessed according to the signs of the Scale of Economic Abuse (Adams et al., 2008).



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In the case of the survey, the results were analysed separately for Spain and Italy using SPSS

3 RESULTS

3.1 Interviews

The interviews were accompanied by a survey with similar questions, but formulated to be answered using a Likert Scale. NA was used for those cases where none of the options applied (for example, if there was no contact with the ex-partner). In these interviews , three aspects of economic violence were analysed:

- Economic control
- Explotation economic
- Work sabotage

Moreover, the analysis was carried out by asking women about their experiences in relation to these aspects, both during the coexistence relationship with the partner and after the separation.

3.1.1. Economic control

a) CE1 Was he taking important financial decisions without asking you first?

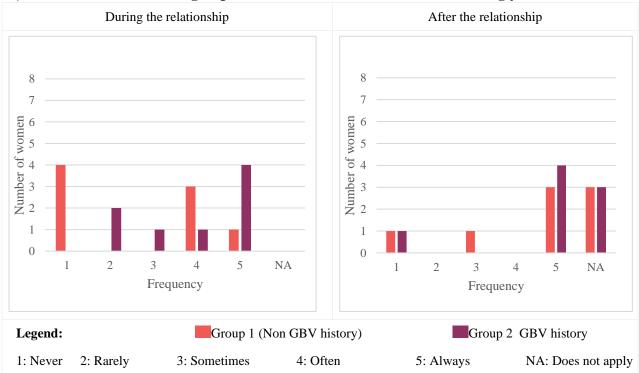


Figure 1. Economic control: Financial decisions



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As can be seen in figure 1, those women in group 2, who have suffered gender-based violence during their relationship, are also those who were least consulted by ex-partners in financial decisions. Once the relationship has ended, in most of the cases where the ex-partner make financial decisions without consulting ceases, and here no significant difference is observed.

Experiences of hiding important financial information during the relationship was more frequent for women that had undergone GBV processes, but also women not having stated GBV mentioned this sign; this financial information was related to investments or purchases (house, vehicles, business).

"Del tema de la mensajería yo no sabía absolutamente nada, lo llevaba una gestoría, evidentemente, pero no me daba cuentas y de repente: "no es que me ha dicho la gestoría que para no sé qué impuestos hay que comprar un coche" y cosas así absurdas, muchas mentiras"- G1M8

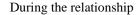
"Regarding the Courier service, I knew absolutely nothing. A manager was coping with that, but he did not report anything to me, and then suddenly he told me: "the manager has said that I shall buy a car, due to some taxes", and many other stupid things, a lot of lies" G1M8

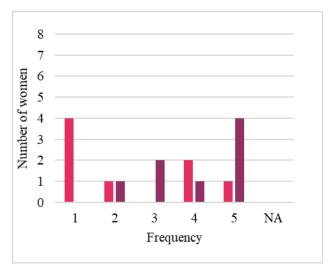
During another interview, the representative of the association advocating for the women victims of GBV explained that decisions on common goods were also taken by men after the separation, which implied an economic control:

"Si se tiene que hacer una rehipoteca, [o] tiene que hacer cualquier historia, tiene que figurar la firma de él... Ya está sujeta económicamente para el resto de su vida" G2M3

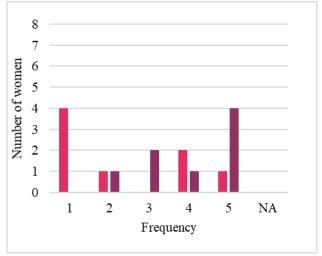
"If the mortgage must be refinanced, or any other financial procedure, his signature must appear. She is economically bound for the rest of her life" G2M3

b) CE2. Did he take important economic information from you?





After divorce or separation





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Legend: Group 1 (Non GBV history) Group 2 GBV history

1: Never 2: Rarely 3: Sometimes 4: Often 5: Always NA: Does not apply

Figure 2. Economic control: economic information

Regarding this question, no differences were found in the behaviour during the relationship and after the separation; nevertheless, different behaviours were stated depending on whether the woman was in G1 (non-GBV history) or G2 (GBV history). This question is closely related to CE1. In this case 4 of the 8 women in G1 stated that their ex-partner had never hidden information, while 3 answered that they had experienced such behaviour often or always (Figure 3). The situation was the opposite for women in G2, with most women relating that their ex-partner had always hidden information (they didn't know how much money the husband had or earned). After the separation or divorce, most of the women related that they no had further information on how he was spending money.

c) CE3. Did he demand to know how you spent the money?

Demanding to know how the woman was spending the money was the most frequent type of economic control found among the women in G2 (7 of 8 women related that behaviour at least sometimes), as shown in figure 3.

It is noteworthy that the majority of women who had not suffered GBV stated that they had never to answer on how they spent the money. In the case of those that had suffered GBV, all of them answered that they had to justify their expenses. This results allows us to state the close connection between GBV and EA during the relationship

Some examples of the experiences reported by the women are:

"[durante la relación] Él tiene tarjeta y yo no tengo tarjeta, si yo quiero comprar yo no puedo pagar, él me tiene que dar el dinero" G2M6

"[during the relationship] He has a credit card, but I have not. If I want to buy something, I cannot pay, he has to give me the money" G2M6

During the relationship

After divorce or separation



Vs. Final 13/53



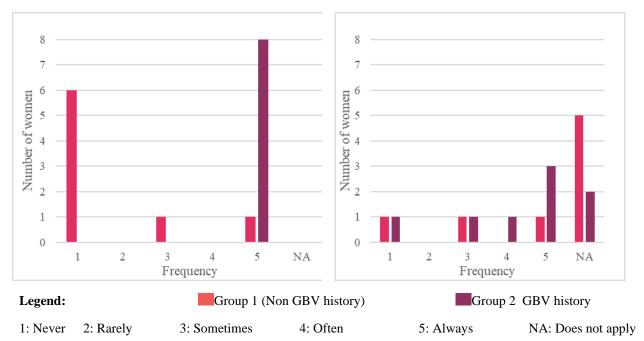


Figure 3. Economic control: Control of money expenses

On the contrary, most separated women that had not undergone a GBV process did not report this conduct. Just two of them reported any type of this control (Figure 2). As an example:

"Yo no tenía dinero, el dinero me lo daba el en mano siempre. [si le pedía más no me daba]. Él no me daba dinero, el llevaba una cartera negra. El me dejaba cuando eran 5000 pesetas o cuando eran euros" G1M2

"I had no money, he gave me the money always in hand [if I asked for more, he would not give it to me]. He did not give money, he had a black handback. He did borrow it to me, 5000 pesetas¹ (when we still had pesetas) or later euros" G1M2



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¹ Pesetas. Spanish currency until 1999.(1 € =166, 386 pesetas)



d) CE4. Did he demand that you give him receipts and/or change when you spent money?

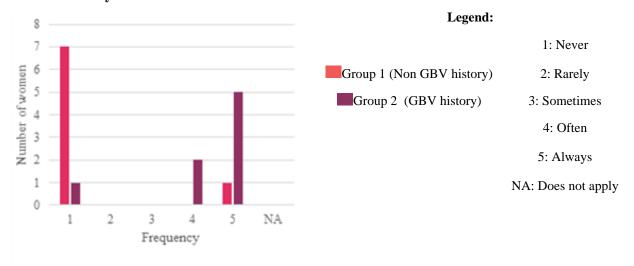


Figure 4. Economic control. Demand of receipts or change

The results of this question confirm those obtained in the previous one. It can be observed how most of the women that had not suffered GBV during the cohabitation answer that they never have to provide tickets or documents when money was spent. This behaviour was only related by one of the women that had not gone through a GBV process (G1). Nevertheless, most of the women in G2 reported this type of control at least sometimes, and 5 of them always.

The most observed behaviours were related to the need of justifying each any cent they spent:

"Era muy controlador, tenía que enseñarle los tickets porque él decía que, claro, como yo era más joven pues que no sabía llevar el funcionamiento de una casa, que él era el que tenía que llevar las cuentas que para eso él era hombre tenía más experiencia" G2M7

"He was such a controlling person, I had to show him the tickets and bills, because I was younger and was not able to manage a home, and therefore he had to do the account maintenance, since he was a man, more experienced" (G2M7

This question was not formulated after the separation or divorce.



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CE5. Did he keep you from having your own accounts in bank? e) Legend: 8 7 1: Never Number of women 6 Group 1 (Non GBV history) 2: Rarely 5 Group 2 (GBV history) 3: Sometimes 4 3 4: Often 2 5: Always 1 NA: Does not apply 0 2 1 3 4 5 NA Frequency

Figure 5. Economic control. Keeping the woman from having her own accounts in bank

This type of economic control was not reported by any of the separated or divorced women in G1. On the contrary, women that had gone through a GBV process related that the man had controlled the bank accounts during the relationships, and kept her from taking money at the bank, by hiding or stealing the bankbook.

"Muchos conflictos... con el tema económico, incluso coger la cartilla quitármela y decir que no voy al banco a coger dinero, que si lo quiero que me vaya a [...] y se lo pida a mis padres" G2M5

"We had many conflicts... related with economic issues, he even took the bankbook, he stole it from me, and said that I could not go to the bank to take money, that I had to go to [...] and ask my parents for it" G2M5.

f) CE6. Did he oversee your bank accounts?

Regarding the control on the bank accounts, among the women in G1 the answer was negative (never, or rarely) during the relationship, while women that had suffered GBV stated that their partners had often or always controlled their accounts (Figure 6). Again, the conclusions obtained in previous questions can be confirmed, where the economic control perceived in those cases where GBV took place was different from the cases of cohabitation where this violence did not occur.

"Si, pero a mí me daba miedo, de forzar la situación porque ya de por sí, era muy violento porque llegaba a casa y decía, a ver, saca la cartilla que hoy la vamos a tener, jajaja, y yo me temblaban las piernas" - G2M4

"Yes, but I was scared about forcing the issue, because he was indeed a very violent person, he arrived home and said, bring the bankbook, we will take on that now, and then my legs where shaking" G2M4

It must be highlighted that some women stated that the ex-partner was overseeing the accounts remaining from their relationships, even after separation. Nevertheless, this was an exceptional situation and occurred when an account remained open (for example, before the division of goods).



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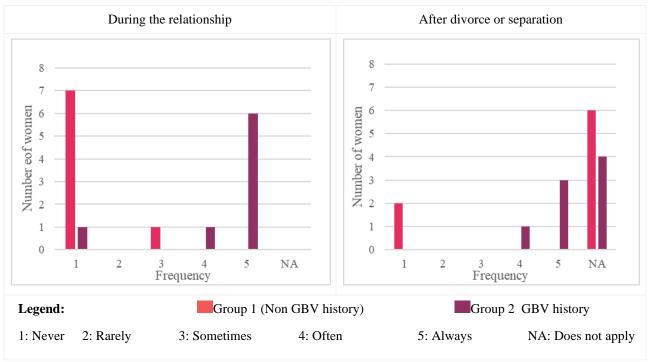


Figure 6. Economic control: overseeing bank accounts

g) CE7. Did he keep you from having your own money to buy food, clothes or any other thing you needed?

This conduct was reported by the women that had suffered GBV (G2). It was also related with other behaviours described above, such as the control on bank accounts, since they had no chance to take money themselves (Fig 7)

"No, no, pero para la comida, para comida a partir de ahí. y yo llegué a andar con los zapatos rotos por ahí, con un agujero así por debajo, porque era lo que había, pero él iba con sus zapatos de ciento y pico euros...". G2M8

"No, but just for food, apart of that I even was walking with broken shoes, with such a hole, because that was what I had, but he was wearing his shoes that costed more than 100 euros" "G2M8"

"Yo me vine a trabajar al mes de dar a luz porque él no me daba dinero para comprar leche a su hijo, compraba lo mínimo y decía que demasiado había comido el niño porque yo no pude dar pecho [...]."-G2M4

"I came for work a month after giving birth, because he gave me no money to buy milk for the child, he bought a minimal amount and said that the baby had eaten too much, because I could not breast my baby [...]" G2M4



Vs. Final 17/53



For those women that had not reported GBV during the relationship, this type of economic control (mainly through breakages of the divorce agreement) started after the separation. For those women in G1, the situation continued after the separation. Nevertheless, this question was not included in the survey after divorce.

"Hay una medidas provisionales por las cuales me tiene que dar 200 euros del niño, cosa que no todos los meses cumple, tiene que pagar 50% de medicación, farmacia y colegio, que ni paga farmacia, ni paga colegios ni gastos extraordinarios. ..." G2M4

"According to the provisional measures, he has to pay me $200 \in$ for the baby, but he does not comply with it every month; he has to pay 50% of medicines, pharmacy and school expenses, but he does not pay the pharmacy nor the school or extraordinary costs" G2M4

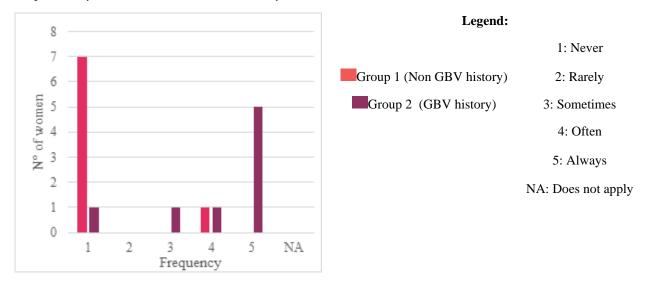


Figure 7. Economic Control: keeping the woman from having money for her own needs

h) CE8. Did he force you to ask him for money?

In the case of G1, this conduct was only observed in one case, not working during the relationship and therefore dependent on her partner. At the opposite, women in G2 related this behaviour as "often" or even "always", being related to the EC5. This result matches the observations found in previous questions.

"¿porque tienes que ir como un niño pequeño dame dinero para esto?, y ¿para que lo quieres?, porque tengo que comprar comida o porque tengo que comprar este medicamento... y ¿para qué tienes que ir tanto a la farmacia?" (G2M7).

"You have to be like a child,- give me money for this-,- and what do you want it for,- because I have to buy food or because I have to buy this medicine-, and why do you have to go to the pharmacy so often"... (G2M7).

On the other hand, after the separation, only one of the women in G1 and two of the women in G2 had reported this conduct. This contrasts with the experiences of these women regarding the payment of child



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maintenance, since most of them reported that they had to ask their ex-partner to pay by judicial means (through their lawyers) or personally (telephone or email).

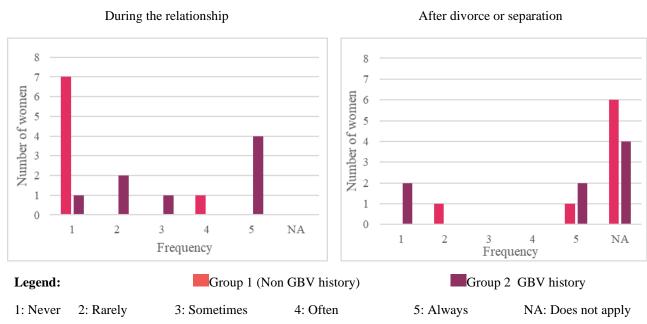


Figure 8. Economic control: stealing payslips or economic support

i) CE9. Did he take payslips, bank checks, disability support check or any other economical support you perceived?

During the relationship, most women in G1 stated that no payslips or economic support had been stolen or taken by their partners. Only one woman stated that the partner had always done this. On the contrary, this conduct was reported by most of the women that had gone through GBV processes at least sometimes (G2). After the separation, women in both groups answered that this question did not apply, since the expartner had no access to their economic support.

This conduct, nevertheless, did not arise explicitly in the answers given in the interviews.



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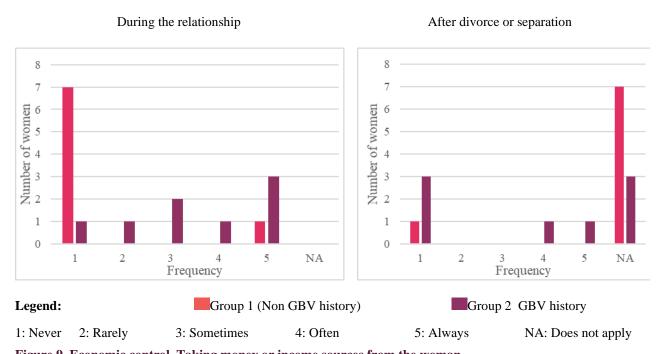


Figure 9. Economic control. Taking money or income sources from the woman $\,$

After the analysis on the results about the economic control, it can be concluded that:

- Economic control is exercised mostly during the relationships, and decreases substantially when cohabitation finish.
- The women interviewed that had suffered GBV during the cohabitation with their ex-partners stated in the majority of cases that they had suffered economic abuse
- The women interviewed that had not related GBV during the cohabitation with their ex-partners stated in the majority of cases that they had not suffered economic abuse from their ex-partners.

3.1.2 Economic exploitation

a) EE1. Did he take money from your bag, purse or account without your permission or acknowledge?

Taking money from the purse, or more often, from the woman's account, was reported among the women in G1 as rare; two of them stated that the ex-partner had done this sometimes. On the opposite, half of the women that had undergone a GBV process (G2) reported that such behaviour was committed often or always. In example:



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"yo trabajando, recién dada a luz que no podía estar con mi hijo porque yo tenía que trabajar en las cocinas de pie...No lo veo lógico que yo tenga que estar trabajando, y tú le des 40 mil pesetas a tu madre que tiene el piso pagado" G2M7

"I was working, and had just given birth my baby son, but I could not stay with it because I had to work in the kitchens, standing all the time. I did not find fair that I had to be working all the days, but then you (the ex-partner) give 40.000 pesetas to your mother, who has her home already paid" G2M7

This question was not formulated after the separation or divorce, since it was considered that this situation did not apply

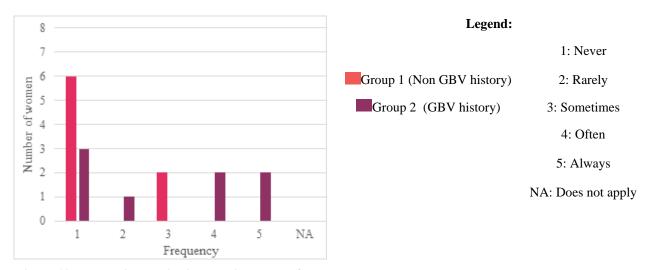


Figure 10. Economic exploitation. Taking money from the woman without permission

a) EE2. Did he force you to lend him money or let him use your checks/bank card?

After analysing this question, it is observed this situation or behaviour happens more frequently in those cases where the woman has suffered GBV (G2), compared with those cases where GBV was not reported (G1). This behaviour was not related explicitly during the interviews, but can be inferred by some of the declarations. In example, during the relationship, one of the women in G1 explained that the man had taken her familiar heritage to pay for the debts:

"yo confíe en ti y te di tu voto de confianza y ahora la que está poniendo todo el dinero, porque claro ya te digo, yo perdí la casa de mi abuela la herencia de mi padre y eso claro se quedó ahí un agujero que no veas". G1M8

"I trusted you, I gave you my vote of confidence, because as I am telling, I lost my grandmother's house, the inheritance I got from my father, and of course a hole [a debt] remained" G1M8

After the separation, most of the women related that this question did not apply, since the ex-partner had no more access to her money or accounts.



Vs. Final 21/53



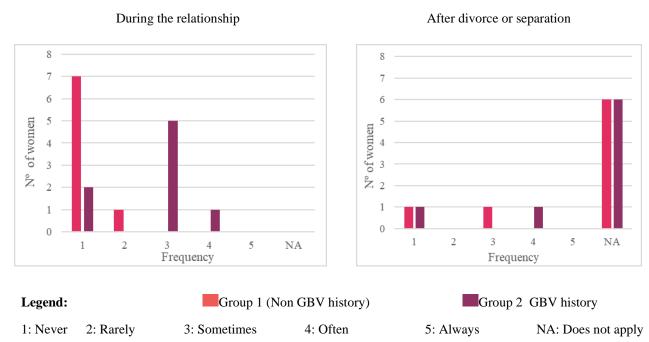


Figure 11. Economic exploitation. Forcing the women to lend money or to allow the use of credit card



Vs. Final 22/53



b) EE3. Did he take things you owned without your permission or acknowledge?

In this question, the difference between those women who had suffered GBV during the cohabitation and those who had not suffered it is confirmed, in such a way that the economic abuse happens in those cases where GBV already was taking place.

It is worth noting that, after the separation or divorce, this circumstance happens both for the women that had suffered GBV and those who had not. This is a very relevant information, since it reveals that an abuse is appearing that did not exist before.

Some examples of this behaviour are included as follows:

"Vendió todo, había la máquina registradora, la frutería, todas las estanterías... o sea todo, tres neveras... todo lo vendió." G2M8

"He sold everything [from the grocery shop she had been running during the marriage]: the cash machine, three fridges, all the racks... he sold everything" G2M8

One of the women in G1 reported that the man had stolen things from her home after the separation, since he was allowed to enter during some time:

"hasta que un día me empezaron a faltar de cosas en casa, que eran cosas comunes que es verdad que eran de los dos" G1M

"Until one day, things started to disappear at home, things that were common goods, which really had belonged both of us."

Another of the women in G1 reported stealing properties from a familiar building:

"Es un complejo inmobiliario familiar de mis abuelos y como mi marido entro allí a robar y se llevó todo lo que pudo durante más de un mes, que reventó cerraduras, puso llaves nuevas, y nada más que tenía llaves él, pues a mí me han quitado los derechos porque mientras yo esté casada con él, yo no tengo derechos, mi marido y mi hijo pueden entrar y salir en todas las propiedades que yo tenga". G2M4

"It is a familiar property complex, from my grandparents, and as my ex-husband got in and took everything during a whole month, he broke the locks and changed the keys so he was the only one having the keys; I have been withdrawn from any rights, because as long as I am married with him, I have no rights, but my husband and my son can go in and out from any properties I have" G2M4



Vs. Final 23/53



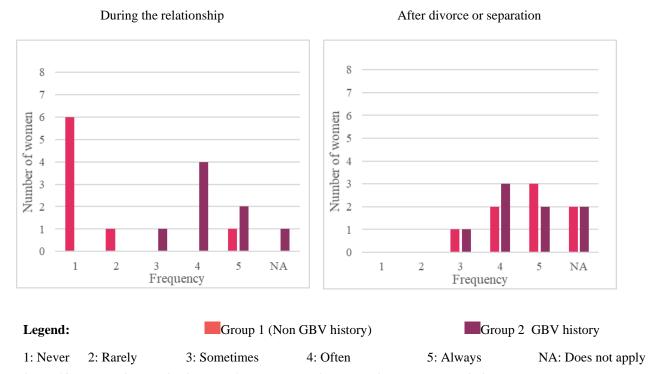


Figure 12. Economic exploitation- Taking the woman's goods without her permission

c) EE4. Did he delay paying receipts, or did not pay services or goods that were in your name, or were common goods/services?

In this question, the results observed in the latter are confirmed, since the behaviours that took place during the cohabitation were reproduced after the separation, being those similar within each group

Moreover, this behaviour was common after the separation, for both groups. Delaying the payment of the divorce agreement, extra costs for school..., or the mortgage, knowing that this could lead to women to lose the house. It was found when the divorce is recent or only a provisional agreement is signed, since still some bills may be common such as water services, energy, mortgage or insurance. In long term separations, the women had bought the part of the mortgage from the ex partner to solve this situation, avoiding the risk of losing the house.

"Porque el ahí es donde empieza la violencia económica, porque él deja de pagar, teníamos préstamos e hipotecas. Lo que fuera, él deja de pagar todo" G2M1

"At this moment, economic violence began, because he quitted paying, we had loans, we had mortgages. Whatever we had, he quitted paying everything". G2M1.

During the relationship After divorce or separation



Vs. Final 24/53



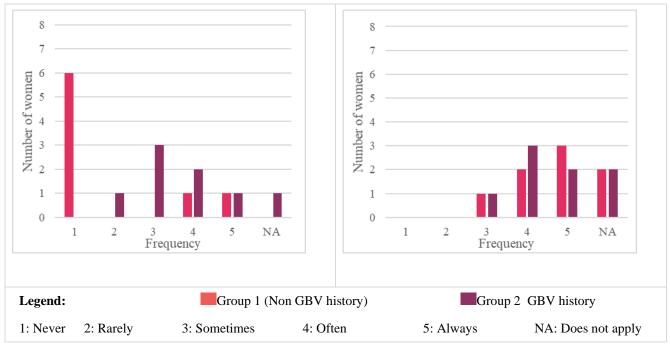


Figure 13. Economic exploitation: delaying in the pay of receipts, services or goods

Vs. Final 25/53



d) EE5. Was he doing things putting costs and debts in your name? (using your credit card or phone line)

This behaviour occurred during the relationship, both in the group where no GBV happened (G2) and the group where women suffered GBV (G2). After the separation or divorce, these behaviours still happen, but in a lesser extent, due to practical impossibility..

After the separation, some of the women had mortgages together with their partners and other debts, that had to be divided; at this regard, some of the women, even those that had not suffered GBV during the relationship, related that some debts still remained at their names, while the ex-partner was enjoying the goods (which were vehicles in most of the cases):

"De los grandes créditos que él se quedó, dos grandes créditos estaban a mi nombre, él no los ha pagado pero a mí me los reclaman pero el bien lo tiene él, o sea l tiene la moto porque se pidió un crédito para una moto suya, él tiene la moto pero las deudas las tengo yo. Él no las ha pagado, ha incumplido el convenio regulador" G1M5

"From the big credits that he kept, two of them were in my name, he has not paid, I am being claimed for them but he has the good, that is, he has the motorcycle because he asked for a credit to buy it, he has the motorcycle, but I still have the debt. He has not paid, he has not fulfilled the agreement" G1M5---

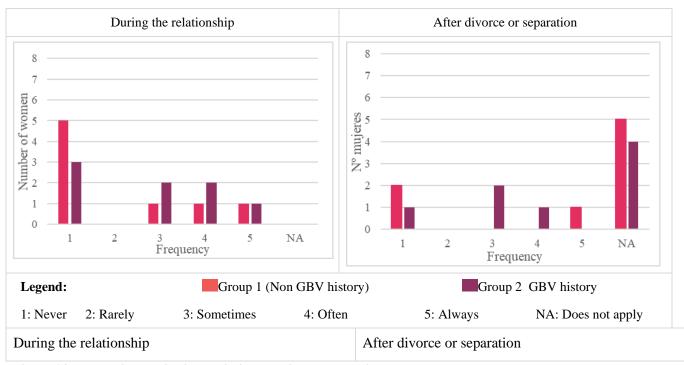


Figure 14. Economic exploitation. Building debt in the woman's name



Vs. Final 26/53

e) EE6. Did he lie about his incomes?

The behaviour observed in the results shows that after separation, lies about the incomes increase. Figure 15 reveals the existence of lie son the incomes, even during the cohabitation with the ex-partner and also in those cases without a GBV history. After the separation, the number of women that reported being lied by their ex-partners regarding their incomes increase in both groups

"Si, [empezó a pagar cuando llevaba] casi cuatro años jubilado. Entonces él ya fue por orden judicial, [...] si, pero hubo un momento que luego demostró que había tenido más ingresos que gastos, cien mil historias que tenía de créditos" G2M3

"Yes,[he started paying when] he had been separated for 4 years, Then, it was due to a court order [...] yes, but then, there was a moment in which it was demonstrated that he had more incomes than expenses, and a lot of issues he had with credits" G2M3

Some women without GVB history also related this type of exploitation after the relationship was ended, to avoid paying the child care provision. In the case of one of the women in G1 (M8) this was also happening during the relationship.

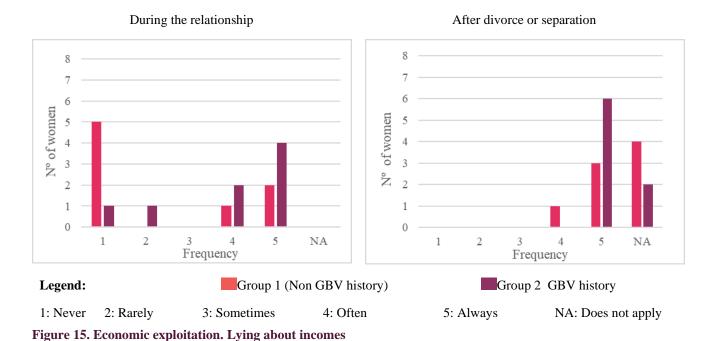
"Pero es que el principio decía que el coche era de X (nueva pareja). "¿Pero tú no me decías que X vivía en [barrio] con unas compañeras, y que trabajaba en un sitio para cuidar a personas mayores? [...] luego ya claro cuando le dije pues mándame la documentación para justificar que está a nombre de esta chica, y no no, y a los dos días viene, bueno que es mío" G1M8

"At the beginning, he said the car belonged to X (his new partner): "What, but didn't you say that X was living in [neighbourhood] with colleagues, and worked in a care centre? [...] Then, of course, I asked him to send the documentation of the car to justify that it was in the name of that woman, but he didn't send it, and two days later he said, well, it is mine" G1M8



Vs. Final 27/53





g) EE7. Did he refuse to work, making you the only economic support of the family

In this question, it can be observed that this situation happens more frequently for women that suffered GBV than for those that did not suffer GBV. After the separation, this circumstance happens less frequently in both groups of women, still being high the number of women that relate this behaviour.

"Dejar de trabajar y hacerlo en negro. Sí, sí, sí. De hecho, el mío, cuando sale de la cárcel estuvo trabajando en negro, en el taller, a puerta cerrada" G2M1

"Quitting from work and doing it illegally? Yes, yes, yes. In fact, my ex-partner, when he got out from jail he was working illegally in the workshop, with the door closed" G2MI

During the relationship

After divorce or separation



Vs. Final 28/53



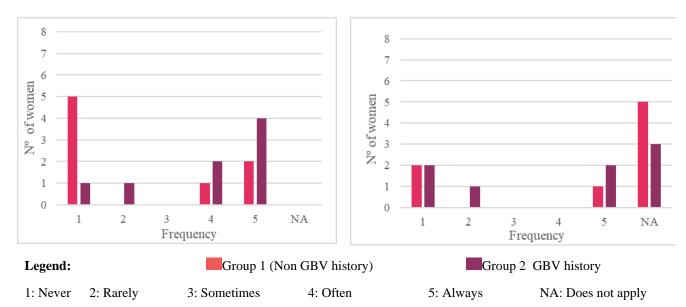


Figure 16. Economic exploitation: refusing to work, making the woman the unique family support. In Group 1,M5 was working in a double shift and the partner was unemployed:

"Si te soy sincera el tiempo que no estaba en casa no estaba en casa, tenía que estar él, él estaba en paro, pero seguíamos llevando a la niña a la guardería, que yo le decía para que la vamos a llevar, pero él me decía es que entonces no puedo ir a los cursos del paro, [..]. En cierto modo el tiempo que estaba fuera de casa estaba trabajando y cuando llegaba a casa también, si la niña lloraba me he levantado yo" G1W5

"Sincerely, the time I was not at home, I was really not at home, he should be there, he was unemployed but we still kept taking the baby to the kindergarten; I asked him, why should be keep taking the girl there, but he told me that he could not go to courses at the employment office [...]. Somehow, the time I was out of home I was working, and went I came home too, if the baby cried I was the one that stand up" G1W5

a) EE8. Did he gamble or play games of luck with your money or common money?

From all the women interviewed, most of them related not having suffered this type of exploitation. Nonetheless, some of them related other addictions, such as drugs or alcohol.

In these cases where GBV happened during cohabitation, a higher incidence of this type of exploitation was observed.

La causa de separación fue porque él se metió a la droga y al juego. Estuve aguantando ... Lo llevé a psicólogos, lo llevé a centros... lo llevé a terapia, lo llevé a mil sitios pero estaba en un tema metido que no podía, que no sabía...[...], Entonces al principio no se nota, vas saliendo vas saliendo. Pero luego ya van pasando los años, él se conoce mejor, se metía más se gastaba más. [...] Entonces ya el bar no daba para su vicio, todo el dinero que ganaba era para él "G1M2.



Vs. Final 29/53



"The ground for breaking is that he got into drugs and gambling. I was holding on, I took him to psychologist, desintoxication centres, therapy, a lot of places, but he was in such a trouble that he could not go out, he did not know [...] Then, at the beginning, you do not realise, you keep coming on with the situation, but then time goes by and he knows himself better, he took more drugs, he spent more and more money [...] and the las years, the bar we owned did not supply his habit. All the money we earned, it was for him" G1M2.

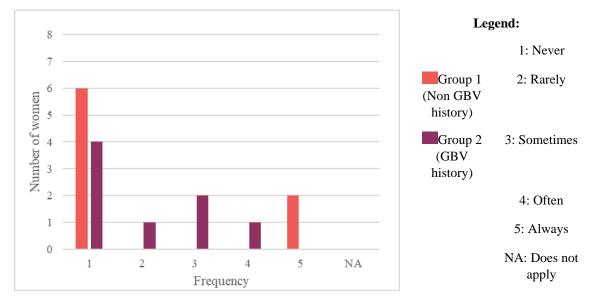


Figure 17. Economic exploitation. Gambling with the woman's money or common money



Vs. Final 30/53



b) EE9. Did he make you ask your family or friends for money, and then keep you from giving it back?

Some of the women related during the interviews the pressure to which they are subjected, to ask some relative or friend for money. It is noteworthy that this happens both in the cases with GBV and those without GBV, as in the examples below:

"Claro, a mi sobre todo tener que pedirle a mi madre, es una sensación de "mama me puedes dejar dinero", como de arrastrarme, no se cómo decirte, que tengo 40 y tantos años y todavía le tenga que pedir a mi madre, claro eso conlleva problemas familiares también." G1M8

"Of course, for me [it is hard] mostly having to ask my mother, it is that sensation like "mum, can you lend my some money", like dragging myself, I don't know how to explain this, I am 40 years old and I still have to ask my mother for money, and this implies also familiar issues" G1M8

Another example can be found in G2:

"Y yo he vuelto a como si fuera otra vez una niña, dependiendo en muchas cosas económicamente de mis padres, como he estado trabajando tengo paro, si el padre no paga se lo pago yo a mi hijo y ya está, cuando no estoy trabajando me lo han pagado mis padres y ya está" G2M5

"I am back now to that moment in which a was a girl, depending economically in many aspects on my parents, I have been working and I have an unemployment benefit, if the father does not pay I pay for my child, and that is... when I am not working, my parents have paid for it, and that is all" G2M5

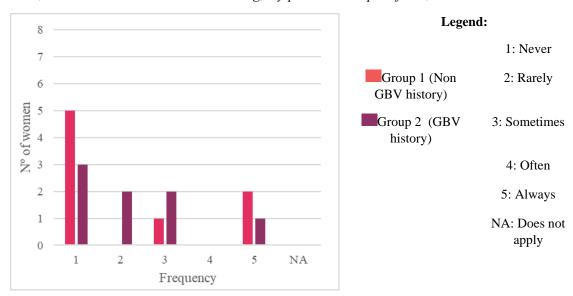


Figure 18. Economic exploitation. Making the woman ask for money to family or friends



Vs. Final 31/53



c) EE10. Did he convince you to lend him money, but then he did not pay it back to you?

In this case, it will be analysed whether there have been situations in which the ex-partner has convinced the woman to lend him money, but he has not paid pack

During the relationship, this situation was faced by both the women that had suffered GBV and those who had not. This situation also occurs after the separation, with a similar pattern in both

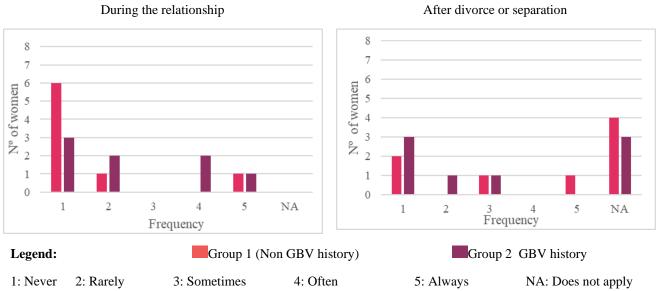


Figure 19. Economic exploitation, Convincing the woman to lend money but not paying back
This behaviour was closely related to EE2 and some examples from the interviews have been already explained there.

d) EE11. Did he pawn your property or common properties?

During the years of cohabitation, it was observed that common goods were pawn by the ex-partner mostly in the cases where GBV took place. It is also noteworthy, that this behaviour increases after separation in both groups.

During the relationship

After divorce or separation



Vs. Final 32/53



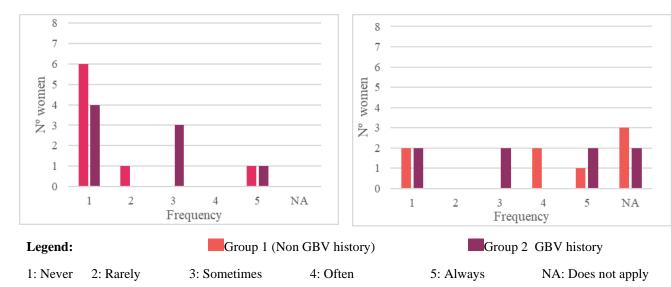


Figure 20. Economic exploitation. Pawning the common goods.

Although this behaviour was reflected in the questionnaire, during the interviews none of the women explained situations of pawning the common goods.

Just in one case, a woman from G1 told that the ex-partner had tried to sell the common house, even when part of it still belonged to her (and it was the familiar home where she lived with the children). This situation could be solved buying his part of the house, for which the familiar networks were a key support.

"Si que fue un día, venia yo de la piscina con mis hijos y había un señor que quería vender la casa, sin saber yo nada, y yo le pase a parir. Porque era mi casa por lo menos consúltamelo y él quería el dinero, y luego continuamente como él me ponía problemas porque no tenía ese dinero con ayuda de mi familia le compré su parte de la casa"

"There was in fact a day, when I came back from the swimming pool with my children and a man was there saying that he was going to sell the house, I started cursing. Because it was my home, so please at least tell it to me, he wanted the money, and then he was always in trouble because he had no money, with the help of my family I bought his part of the house." G1M3



Vs. Final 33/53



e) EE12. Did he waste the money you needed for rent or other receipts?

The results obtained on this circumstance indicate that it happens more frequently than other behaviours raised in previous questions. Moreover, it takes place both in the group where GBV took place and the without GBV. After separation, half of the women interviewed stated that this behaviour has happened, also in both groups.

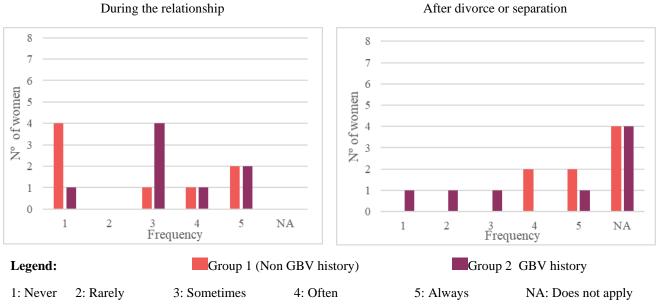


Figure 21. Economic exploitation. Wasting the money needed by the woman

"Era evidente, yo ganaba muchos menos, y mi dinero era para comer, para cubrir gastos de la casa y bueno, había meses no podía ir a la peluquería porque no me llegaba para ir a la peluquería, pero el 300 euro para unas gafas para la bici, 3000 euros para unas ruedas... como es su dinero él hacia lo que quería... "G2M7

"It was clear, I earned much less money and my money was for eating, for covering the expenses of the house, and well, I could not go to the hairdresser some months because I had no money, but he spent 300 € for bike glasses, 3000 for the tyres... since it was his money, he did what he wanted" G2M7

After the results obtained in these questions, in relation to economic exploitation it is observed that:

- Economic exploitation is exercised both during and after the relationship.
- Economic exploitation occurs both in the case of coexistence in which there is no gender violence and in those that did exist.

These results are highly relevant, because they suppose a constant in the behavior of economic violence, which is not conditioned by the existence or not of gender violence; nor is it eliminated. Moreover, in some circumstances it increases.



Vs. Final 34/53



3.1.3 Work sabotage

a) CE10. Was he doing things to keep you from going to work, or a job interview? (hiding the keys of the car, hitting or threating you if you said you had to go to work)

Results in figure 22 show that, in the case of women that had suffered GBV, work sabotage happened during the relationship and after the divorce or separation, while in those cases where no GBV was reported this circumstance was stated with a lower frequency.-

During the relationship, one of the women in G1 reported that her ex-partner had kept her from going to work. This situation was more stated by women in G2 and was strongly related with their role working at home, even when the women did not report physical obstacles to keep them from going to work, just psychological coercion or emotional blackmail. This could also be applied to the attempts of the women to improve their situation or opportunities, such as learning new skills or obtaining further qualifications.

"Claro yo quería haberme apuntado como se apuntaban las chicas de mi edad [a unas clases de ordenador], en una oficina que eran del ayuntamiento [...], que eran subvencionados por el ayuntamiento pero eran gratuitos. Pero no, porque él no... porque entonces quien se va a quedar con el niño todas las tardes y va a hacer las tareas"- G2M4

"Of course, I would like to join the courses, as other girls at my age, for [classes on] computers, in the offices at the city hall, they were funded by the city council and therefore, at no cost. But I could not because... who would stay with the child every afternoon and make the homework" G2M4

"Si me quise ir estando novios a Santander al congreso es más, presente poster con dos compañeros y él no me dejó ir a Santander porque era el cumpleaños de su sobrino que cumplía un año, no me dejo, decía que el congreso o nosotros" G2M5

"When we were still not married, I wanted to attend a congress; moreover, I presented a poster with two partners and he did not let me go to Santander, because it was his nephew's birthday, he was I year old, He did not let me go, he said that it was the congress or us". G2M5

"Aparte de que no me ayudaba económicamente con su parte de la manutención, me hacía perder trabajos porque venía a amenazarme a los trabajos Y hay jefes que no quieren eso, claro, cara al público... que lo siento mucho, la palmadita en la espalda, pero claro esto también... eso que trabajaba cara al público, montaba el Cristo, te amenazaba en el trabajo, eso un día lo aguantan o dos, pero tres, luego cada dos por tres pierde un juicio, se pierde una mañana, pero es un juicio..." G2M3

"[...] besides, the fact that he did not help economically with his part of the care support, he got me to lose my jobs because he came by to threaten me. And there are chefs that do not like such a thing, in front of the customers, so... I am sorry, a clap on the back, but this... well, I worked in front of customers, he raised hell, he threatened you at work, well, chefs can hold the situation for a day, or two, but not three, and then when you lose the trials every two days you are also losing all the morning, even when they are trials "G2W3"



Vs. Final 35/53



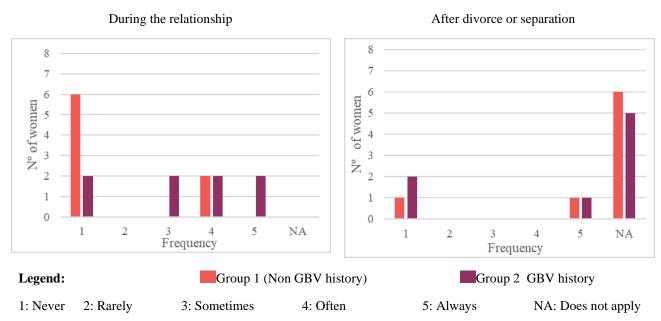


Figure 22. Laboral sabotage. Keeping woman from going to work or interviews

b) CE11. Did he ask you to leave your work in any moment?

Only one of the women in G1 reported that the ex-partner had kept her from going to work; other women not working during the relationship were staying at home by her own choice while the children were too small to go to school. It is also important to remark that some of the women were not kept from working, but the job was a familiar business, and they did not perceive their own money for that. In another case, the women had a parallel work sewing for others, which enabled her to have some money of her own.

In addition to this, women mostly related during the interviews that their ex-partner had blocked her efforts to study, or to make any training or activity to improve their working opportunities. This was stated by women in G2 (having gone under a GBV process)

"Pues él cuando yo me casé yo quería seguir trabajando porque yo cuidaba unos niños, pues [yo me] decía pues ya tenemos para el alquiler. -- [pero él decía] He dicho que no, que tu no trabajas...", G1M4

"When I got married, I wanted to keep working because I was taking care of children, and I thought, then we will have money for the rent [but he said], I said no, you will not work"

This also applies for convincing her not to improve her education:

"Me faltaba hacer la tesis doctoral pero él decía, pero para que quieres hacer la tesis doctoral si no te va a valer para nada, me lo quitó de la cabeza" G2M2

"It just rested for me to make the PhD, but he said, what do you want to do PhD for, when it will be not useful for you at all? He took the idea out of my head" G2M2

After the separation, this type of abuse was more related to the fact that the ex-partner did not assume his obligations (with children care). For instance, women in both groups related that they could not find a full-time job because they had to take care over the common children



Vs. Final 36/53



"Ahora mismo yo como madre de dos niños es muy difícil encontrar un puesto de trabajo en condiciones" G1M8

"Nowadays, as a mother of two children, it is hard for me to find a work in good conditions" G1M8

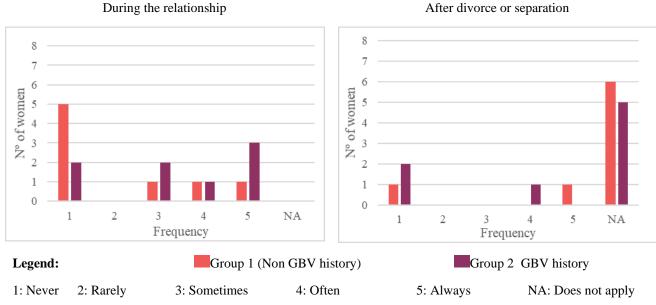


Figure 23. Labour sabotage. Asking the woman to leave her work

After the results obtained in these questions, in relation to labor sabotage it can be observed that:

- During the relationship, labor sabotage occurs to a greater extent in homes where there is gender violence.
- The responses of the women interviewed indicate that, during the relationship, there are cases of direct impossibility of letting them work, rather than the fact of carrying out activities to prevent them from going to work.
- However, when the relationship ends, the actions are closer to sabotage, with events such as not taking charge of their childcare obliga3tions, which prevents the woman from developing a job.

3.1.4 Future perspectives

At the end of the interview, women were also asked about their futures perspectives, what they would change and how did they see themselves in the medium term (1 year) and long term (5 years). Some interesting testimonials were found in both groups.

In example, most of them stated that they did not want to know anything from their ex-partner, and to come along by themselves. Nevertheless, they were very disappointed of the role of Justice in GBV issues

"Tranquila, nunca estás porque no hace nada que siempre tocando las narices. Pero bueno, estoy mucho más tranquila Ahora, no va a intentar nada que no haya intentado antes, pues tener suerte. De la justicia como comprenderás después de tantos años no confio para nada" G2M3

"Relaxed, you are never relaxed, because he does anything else than disturbing. But well, I am much more relaxed now, he will not try anything he has not already attempted. From the side of Justice, after so many years, you will understand that I do not trust at all" G2M3



Vs. Final 37/53



One aspect that all of them have highlighted is the concern about debts, and especially about the mortgage payment. For them, housing, which is their home, is of vital importance both for them and for their children.

"Si se quitara lo de las deudas, lo de las deudas es mi historia" G1M8

"If the debt could be eliminated, that issue with the debt is my matter G1M8

"Una estabilidad. Por ejemplo donde estoy es un piso del Ayuntamiento, cada tres años está renovando. Dices que te dejan de renovar el piso que te dijeran, ya quédate en él, claro, que sé que me voy a quedar ahí. Solucionar el problema de la vivienda" G2M8

"Stability. For instance, where I am living now is a flat that belongs the City hall, [the contract] must be renovated each 3 years. I would say, if they told me not to renew anymore, that they told you, you can stay there, of course I know I would stay there. So, to fix the housing problem" G2M8

Women in both groups stated that judicial processes are excessively long.

Some of the testimonies collected are the following:

"Esperando a que se resuelva todavía, si no es esta la siguiente" G1M7

"Still waiting until it is solved, if it is not in this instance maybe in the following chance" G1M7

When women are asked how they expect to find themselves in a year, the first response is surprise and a faint smile. The answers they give us show hope and above all a desire for tranquility.

"Pues en el plazo de un año me gustaría tener la situación del divorcio resuelta, saber dónde estoy económicamente, que es lo que me queda, y poder hacer planes de trabajo" G2M2

"Well at the 1 year term, I would like to have my divorce solved, to know where I am economically, what is left, so I can make work plans" G2M2

"... suena fatal pero ojalá no existiese mi expareja. Ojalá no existiese porque iba a ser la solución a muchas cosas. Es que no nos aporta nada, no ya a nivel económico, es que no nos aporta nada" G1M5

"It sounds really awful, but I wish my ex-partner did not exist. I wish he did not exist, because this would be the solution for many things. He does not bring us anything, not just at the economic level, he does not bring us anything" G1M5

"A mí no me importaría estar donde estoy, trabajar donde trabajo porque mi trabajo me da vida, yo ficho y me olvido del mundo, trabajo con niños que te absorben tanto... vuelvo a fichar y te vuelves a acordar de todo" G1M3



Vs. Final 38/53



"I would not mind being where I am now, working where I am working now, because my job gives me a living, I clock in and I forget from the world, I work with children that are very demanding... I clock out, and then you remember everything "G1M3"

"Me conformo conforme estoy ahora mismo, tengo un trabajo en el que soy muy feliz, estoy muy a gusto en la casa en lo que estoy ahora mismo con mi hijo, así que nada más-

"I am quite happy as I am now, I have a job where I am happy, I am happy in the house I am now with my son, so no more" G1M2

"[...] como consecuencia de todo lo que me pasó, que me involucre después mucho en el tema de violencia de género, en la asociación... pues en la asociación sigo.... sigo, si pero acabé psicológicamente muy quemada" G2M1

"As a consequence of all that happened to me, I got very engaged in the issue of gender based violence, in the association.. there I am still now, in the association, but I ended up suffering burn out" G2M1

"Pues estabilidad, Y con más fuerza, no caer otra vez, con semejantes personajes, [...] entonces sí, lo que quiero es ser más fuerte para no volver a caer con estos depredadores. Porque es que encima son cortaos por el mismo patrón" G2M6

"Well, some stability. And strength. Not to fall in love again with such persons [...] then, yes, what I want is to be stronger, not to fall (in love) again with these predators. Because, in addition, they all follow the same pattern" G2M6

Regarding their expectations for the long term, they answer:

"Me gustaría poder también irme de la ciudad e irme a vivir al pueblo y eso pasa por pagarme el piso y tener unos ahorros para poder empezar una vida en el pueblo cogerme una casita y pagándola como pueda" G1M7

"I would also like to leave the city and move to a small town, but for this I have to pay for my flat to start living in the town, to take a small home and manage to pay it "G1M7"

"No cambiaría nada, lo que estoy deseando es romper definitivamente mi relación con este hombre [...] no quiero saber nada más de ti, porque al final los 200 euros no me ayudan en absoluto y deseo de verdad romper mi vinculación con él." G1M6

I would not change anything, what I really want is to definitively break any relation with him [..]I don't want to know anything from you, because actually, those 200ϵ (child allowance) do not help at all and I really wish to break the connection with him" G1M6

"Pues ahora mismo no, seguir siendo como soy, no doy explicaciones a nadie entro y salgo cuando quiero" GIMI



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"So, right now [I would not change anything].. I would like to keep as I am, I don't have to give any explanations, I come in and out as much as I want" G1M1

"Me gustaría aprender a quererme, a cuidarme" G2M8

"I would like to learn how to love myself, how to take care on myself" G2M8

"Me gustaría ser como cuando era joven, divertida, espontanea, activa, pero... eso es cuando una es joven, yo ya no tengo 20 años, voy para los 50 o 60, pero si me gustaría alcanzarlo, ahora por lo menos puedo reírme de mi."G2M4

I would like to be as I was when I was younger, funny, spontaneous, active but... this happens when you are young, I am not 20 anymore, I am closer to 50 or 60, but I would like to get that, now at least I can laugh at myself." G2M4

"A nivel laboral, tener un trabajo estable, poder estudiar lo que yo quiero porque me gustaría hacer lo de enfermería... y estar tranquilamente con mi hija llevando sus actividades. Y eso, tampoco quiero grandes cosas. Para mí es más importante la tranquilidad de poder llevar el día a día mi vida tranquila, no sé cómo explicarlo "G2M7"

"Regarding work, to have an stable employment, to study what I want, because I would like to study to become a nurse, and to be relaxed with my daughter carrying out her activities. And that's all, I don't want great things. It is more important to me the peace of developing my quiet life day by day, I don't know how to explain it" G2M7

4 CONCLUSIONS

The first conclusion obtained after conducting the personal interviews is that economic violence must be analyzed both during the period of coexistence and also after the separation.

According to the results, it can also be concluded that economic violence occurs even in the absence of other forms of gender-based violence, which is an important conclusion, since it opens a new spectrum of analysis.

Therefore, it can be confirmed that economic violence has its own entity, and is going to manifest itself as gender violence, even when it has not occurred previously.

Regarding the three aspects that we have taken into consideration, we can conclude that:

- I. Regarding economic control:
- Economic control occurs to a greater extent when there is coexistence.
- In cases where there is gender violence, there are more cases of economic control.
- Economic control is reduced when separation occurs.
- II. Regarding economic exploitation:
- This occurs both during and after separation.



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- The experiences are different before and after the separation.
- Economic exploitation occurs to a greater extent in cases where there is gender violence, but it is also detected in those where there is no such type of violence.

III. Regarding economic sabotage:

- This occurs both during coexistence and after separation.
- The behaviors of economic sabotage are very different before and after the separation.

The results obtained with these interviews are useful to us to design the massive surveys that we will carry out with women to continue working on economic violence The observed makes us consider that:

- It is of great importance to analyze gender violence, to analyze the time since the separation occurred.
- The number of children with the ex-partner is very important, as well as their age.
- The educational level of the woman is important.

In the massive surveys, questions on the three variables of economic violence, control, exploitation and labor sabotage will also be formulated, due to the importance that all of them have revealed in the analysis of economic violence.

However, in the interviews we have observed that women face many difficulties in the judicial sphere, due to the duration and cost of the processes. This will lead to include questions about these aspects in the massive surveys that will be carried out and analysed in D2.4.



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ANNEXES





Annex A. History

Document History	
Versions	V1. ECOVIO LOGO UPDATED
Contributions	SEAS: Dr. Arantzazu Blanco



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Annex B: References

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Annex C. Interview

I. Experiences during the relationship

EDR1. Could you explain how many partners have you had, and with which of them you have suffered any type of economic abuse? ¿How long did these relations last, in which you think suffered economic abuse?

EDR2 Please explain how the relationship worked at the beginning (in example, the first 5 years), both at the emotional and personal level. Please also describe how each of you behaved in the financial and economic decisions, and your roles. Describe your perceptions and feelings regarding these issues.

EDR3. All along the relationship, please describe who was in charge of the accounts and the economic and financial management in the family. Please also describe if any conflict or discussions appeared regarding economic issues in the partnership or family. Describe your perceptions and feelings regarding these issues.

EDR4. Think in two relevant moments for the couple and the financial/economic management during these moments (i.e., buying the house, arrangement of the wedding, birth of children...). Who took the decisions, who bore the costs, who managed the investments? Please describe if there were conflicts, and what they consisted of. Describe your perceptions and feelings regarding these issues.

EDR5. During the relationship, ¿what was your employment situation? Did any change happen during the relationship? Describe these changes, and whether they were related with requirements or desires of your partner. Describe your perceptions and feelings regarding these issues.

EDR6. During the relationship, did you have an employment or interviews to get an employment? was it a part-time or a full-time employment? Please describe if any conflict regarding took place, and what these conflicts consisted of. Describe your perceptions and feelings regarding these issues.

EDR7. If you carried out a non-paid work at home. Did you feel compelled to undertake homework or caregiving tasks in an excessive way?

EDR8. Regarding your education. Did you want to study any course/university degree/master and could not do it? Was it related to your relationship? Describe your perceptions and feelings regarding these issues.



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EDR9. When did the problems that led to separation/divorce in the relationship appear? What role did the economic and financial issues play in these problems? Describe your perceptions and feelings regarding these issues.

EDR10.¿Do you remember any situation in which your partner used your children to damage you? Did your partner threaten you regarding money, your economic situation or the economic situation of your children? Describe your perceptions and feelings regarding these issues.



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II. Experience after separation or divorce

ETD1. How was the legal/judicial process for separation of goods, life support, etc? Did any previous agreement exist? What type of resolution on common goods/compensatory payments/allowances were stablished in the divorce?

ETD2. ¿Do you think that the agreements and conditions reached after the divorce were adequate for you and your children? (amount of child Support, parent responsibility and custody). DO you think you were compelled to accept unfair conditions? In that case, which unfair conditions are they? What do they imply, personally?

ETD3. What consequences or economic conflicts have the separation and divorce implied for you? How do these economic conflicts affect you or your quality of life?

EDT4. What has the divorce or separation implied for your children; (Change of school, changes or renunciation to activities that were carried out such as activities out of school, travels?

ETD5. ¿Do you think that your current economic situation and the situation of your children is related to using economic issues as a strategy from the part of your ex-partner? Could you explain it?

ETD 6 Has your ex-partner stopped paying the child Support at any time after the separation? Did you have to undergo a judicial process due to non-payment at any time? In the case this happened, what material and emotional consequences did it have for you and your children?

ETD7. Has your ex-partner delayed paying the child Support at any time after the separation with no justification? In the case this happened, what material and emotional consequences did it have for you and your children?

ETD8. Do you have any conflicts with your ex-partner related with extra costs of your children? (i.e., dental treatments, school trips, summer camps?

ETD9. Regarding your education. After divorce, did you want to study any course/university degree/master and could not do it? Was it related to your ex-partner? Describe your perceptions and feelings regarding these issues.(it may be due to time management or economic issues)



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EDR10 ¿What questions do you think that could be improved in situations similar to yours regarding the legal and judicial process? How do you think that negative consequences of economic conflicts in separations could be avoided?

III. Future perspectives

PF1. What aspects are worrying you regarding your future situation? (Relationship with your family, friends, employment situation, losing your employment)

PF2. ¿What kind of support/help would you like to have in the future, for you and your children? (economic Support, Support services like child care, professional or psychologic Support).

PF3. How and where do you imagine yourself within one year?

PF4. If you could change something in your life in the next 5 years, what would you change?



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5. Always

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IV: Finally, and although some of these circumstances have been discussed in the previous answers, we would like to ask some direct questions, to be answered in a scale from 1 to five using the following scale, both during and after the relationship

1. Never 2. Rarely 3. Sometimes 4. Frequently

			Experience during the relationship	Experiences after divorce or separation		
1. Never	2. Rarely	3. Sometimes	4. Frequently	5. Always		
Economic control						
Your partner/ex-partner						
CE1. Did your part	ner take important fi	nancial or economic				
decisions, without asking you first? (i.e. buying a house, a vehicle, starting a business)						
CE2. Keep financial information from you.						
CE3. Demand information of how money was spent						
CE4. Demand that you	give him receipts and/o	r				





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change when you spent money?				
CE5. Keep you from having your own accounts in the bank?				
CE6. Oversee your bank accounts?				
CE7. Keep you from having the money you needed to buy food, clothes, or other necessities?				
CE8. Make you ask him for money?				
CE9. Take your pay check, financial aid check, tax refund check, disability payment, or other support payments from you?				
CE10. Do things to keep you from going to your job or job interview? (Steal the car keys or take the car so you couldn't go look for a job or go to a job interview.)				
CE11. Demand that you quit your job?				
CE12. Beat you up or threaten you for paying receipts or buying needed things?				
Economic exploitation				
Did your partner/ex-partner?				
EE1. Take money from your purse, wallet, or bank account without your permission and/or knowledge.				





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EE2. Force you to give him money or let him use your check book, ATM card, or credit card.	
EE3. Steal your property or take your things without consent?	
EE4. Pay bills late or not pay bills that were in your name or in both of your names?	
EE5. Build up debt under your name by doing things like use your credit card or run up the phone bill.	
EE6. Lie about his incomes?	
EE7. Refuse to get a job so you had to support your family alone?	
EE8. Gamble with your money or your shared money?	
EE9. Have you asked your family or friends for money but not let you pay them back?	
EE10. Convince you to lend him money but not pay it back?	
EE11. Pawn your property or your shared property?	
EE12. Spend the money you needed for rent or other bills?	

V. Sociodemographic questions

This section is aimed at knowing about the socioeconomic situation of the interviewed woman, according with the stablished criteria

- SDG1. Nationality
- SDG2. Age
- SDG3. Education level reached (primary, secondary, vocational/professional training, university degree, postgraduate).
- SDG4. Children: how many do you have? ¿How old are they?
- SDG5. Employment situation: Do you have a paid employment? In that case, is it part-time or full-time? Do you work for others, or are you self-employed? (professional or businesswoman
- SDG6. Incomes level (monthly basis)
 - o Up to 1000 euros
 - o Between 1000 and 2000 euros
 - o Between 2000 and 4000 euros
 - o Between 4000 and 8000 euros
 - o More than 8000 euros
- SDG7. Do you have other interests or activities you want to highlight? (artistic/artisan, training/education, volunteering, etc)
- SDG8. How long have you been divorced or separated?
- SDG9. Current status: Are you living alone, with family or relatives, sharing house with other partners/friends, with a new relationship?



