



The Impact of an Enforced Disappearance on a Household's Financial Vulnerability in the Philippines

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ABSTRACT

The purpose of this study is to describe the impact of enforced disappearance on a household's financial vulnerability, with a particular focus on the Philippines. A qualitative approach was adopted for this study; semi-structured interviews were conducted using triangulation among a sample group of five family members of disappeared persons and three experts working on the issue. Guided by the Household Vulnerability Framework of Leika and Marchettini (2017), it was found that a disappearance increases household financial vulnerability and particularly impacts the households in terms of their liquid assets, income, and living costs. However, the severity of the consequences varies per household and its context. The unique characteristics of every individual disappearance highly influence the type and amount of impact. In addition, the search for the disappeared, loss of opportunity, and the physiological impact on household members had negative financial consequences on a household. In many ways, victims are forced to re-prioritise time and spending.

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Over the past five decades, there have been documented cases of ‘enforced disappearances’ in the Philippines. During all of the last seven administrations, governmental actors have been accused by human rights organisations of abducting and killing citizens for political reasons (FIND, 2020). Although the Philippines has a legal, institutional, and constitutional framework encompassing human rights safeguards (UN Human Rights Council [UNHRC], 2020), enforced disappearances are still being used by state authorities as a suppressive tool.

In response to the cruelties the world had seen in previous decades, the United Nations Universal Declaration of Human Rights (UDHR) was adopted in 1948. With that, human rights as a cause to fight for is just as new for the Philippines as it is for the rest of the world. Moreover, with the impact of its colonial history fresh in mind, the Philippines pleaded for explicit attention to colonial injustices during the formation of the UDHR (Republic of the Philippines, 2020). More recent is the specific fight against the injustices of enforced disappearances that have been set out in the International Convention for the Protection of All Persons from Enforced Disappearance (ICPPED), which was adopted by the United Nations (UN) in 2006. The ICPPED is also the first legal body to recognize the independent right of every person not to be subjected to enforced disappearance (ICPPED, 2006). Henceforth, enforced disappearances 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)

Due to the third of these characteristics, state actors will inherently downplay the number of reported enforced disappearances (EDs). Estimates from human rights organisations are structurally higher than those of state sources, such as the Philippine National Police (PNP) statistics (Task Force Detainees of the Philippines [TFDP], n.d.). Since the start of their documentation in 1985, a total of 2.471 cases have been officially reported to the human rights organisation FIND (Families of Victims of Involuntary Disappearance) (FIND, 2020). Other civil organisations report slightly different but comparable numbers (TFDP, n.d.; The Asean Post, 2019). With all of these numbers, it should be noted that only a small share of all cases is reported and documented – actual numbers are most likely much higher (AFAD, 2019; Adams, 2019; Amnesty International, 2020).

Of the past seven administrations, the most notable is the Marcos regime, under whose reign political opponents, critical journalists, and human rights lawyers were systematically threatened (Amnesty International, 1996). Under Ferdinand Marcos, thousands of opponents disappeared into the unknown, some of which were later found but most of which never to be heard of or seen again. Disappearances continued to occur during the administration of his successor, Corazon Aquino, but numbers fell in the following decades. However, although the Philippines developed a robust legal, institutional, and constitutional framework that encompasses human rights safeguards as well as checks and balances (UNHRC, 2020), since the current administration of Rodrigo Duterte, the state is again seeing a rise in allegations of disappearance, with cases primarily related to the current war on drugs (AFAD & FIND, 2017).

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 (TFDP, n.d.). Moreover, both the International Criminal Court (ICC) and the UN Human Rights Council (UNHRC) separately initiated examinations into alleged human rights abuses in the Philippines over the last three years (International Criminal Court, 2018b; United Nations Office of the High Commissioner on Human Rights [OHCHR], 2019).

Furthermore, Amnesty International’s most recent annual report on the country states ongoing violations, with most related to drugs or aimed at political opponents, activists of various kinds, journalists, and religious leaders (Amnesty International, 2020). Similarly, in their World Report 2020, Human Rights Watch (HRW) highlights some worrisome developments apart from the war on drugs, such as pro-actively harassing and falsely accusing 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). Lastly, the Office of Foreign Affairs of the country's long-standing ally, the United States of America, 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). However, on a more positive note, in June 2019, the House of Representatives approved the proposed House Bill 9199, the Human Rights Defenders Protection Act (Keetharuth, Nagga-Forbes, & Simmons, 2019), which will hopefully safeguard those who speak out for the decent treatment of people when it is approved as a law.

It is the mission of the Asian Federation Against Enforced Disappearances (AFAD) and its member-organisation Families of Victims of Involuntary Disappearances (FIND) to fight the above described human rights violations. They do this in close collaboration with various bodies within the UNHRC as well as with members of the active and extensive Philippines civil society (UNHRC, 2020). In accordance with article 19 of the ICPPED (2006), their efforts include lobbying for monetary restitution. According to the Working Group on Enforced or Involuntary Disappearances (WGEID), victims should be compensated for 'any damage resulting from an enforced disappearance, such as physical or mental harm, lost opportunities, material damages and loss of earnings, harm to reputation and costs required for legal or expert assistance' (2013, p. 10).

Initial progress was made with the passing of the Human Rights Victim Recognition and Reparation Act (Congress of the Philippines) in 2012, but for FIND to strengthen their lobby, it is important to know what exactly the financial impact of a disappearance is on the household members of the disappeared. As concluded by Adams (2019), the focus of existing studies 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 a disappearance on the members of the household that are left behind. This paper therefore serves as a first exploration into this uncharted aspect of enforced disappearances. The article starts with an explanation of the 'typical' household and the 'typical' enforced disappearance.

THE 'TYPICAL' HOUSEHOLD

A typical Filipino household includes an average of four to five persons (Philippines Statistics Authority, 2016). Moreover, according to Scroope (2017), the household constructions differ from the Western model, since it is common to live together with three generations as one household. Furthermore, in the Filipino context, family ties are essential, and various generations depend on each other's support to ensure livelihoods. Hence, it is common to decide to live near relatives or to frequently visit if someone lives farther away (Scroope, 2017).

THE 'TYPICAL' ENFORCED DISAPPEARANCE

Although the literature on enforced disappearances is limited and not completely clear on the profile of ED victims, it leaves the impression that ED victims worldwide tend to be young, male, and from lower-income backgrounds (Adams, 2019; OHCHR, 2013). In several South American countries, men disappeared after being involved in politically 'undesired' activities or organisations (Adams, 2019). In Syria 'every young male and adolescent between 16 and 40 years old that participated in demonstrations' in 2011 and early 2012 was targeted by the government according to army officers (OHCHR, 2013, p. 4). Since most 'primary' victims (those who disappear) were men, most 'secondary' victims (those who directly suffer from the disappearance of the primary victim) were female – the mothers, daughters, sisters, or wives of the disappeared. Under the United Nations' convention, both are seen as victims (ICPPED, 2006). Moreover, it is common that the disappeared is the breadwinner of the family (Vermeulen, 2012).

Furthermore, those from lower economic backgrounds, such as physical labourers and farmers, are more likely to fall victim to enforced disappearance, according to the UN Special Rapporteur on Extreme Poverty and Human Rights (UNSREPH, 2012). Besides that, for a long time, many Philippine disappearances were politically motivated, making activists and political critics another common ‘type’ of victim (Amnesty International, 2020). 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’, making them even more vulnerable (TFDP, n.d., p. 9).

ANALYSING THE IMPACT OF EDS ON ECONOMIC CIRCUMSTANCES

When looking at the consequences of an ED, the UNHRC makes an initial distinction between economic and non-economic impact (2015). Regarding the first, the financial security of the disappeared person is severely impacted (UNHRC, 2015), similar to that of the household members who are left behind (OHCHR, 2013). This study will restrict itself to the financial impact of an ED on the latter group, the remaining household of the disappeared.

Within the selected scope, the literature makes a first distinction between *direct* and *indirect* economic consequences (UNHRC, 2015). The first refers to changes in the financial situation of the household that are directly caused by the disappearance. Indirect implies that the change is caused by another (non-economic) consequence of the ED. A second important factor is whether the impact is felt immediately or whether the consequences show gradually, or even only after a certain period (UNHRC, 2015). This can also be described as short-term versus long-term impact. Less obvious, and therefore sometimes incorrectly overlooked, are the ‘opportunity costs’ caused when an ED happens. In most cases, it is not the loss of income but rather the long-term indirect costs that are most impactful on the household. According to the UNHRC (2015), these aspects are often not taken into consideration when financial reparation is offered to victims.

FORMS OF IMPACT

Furthermore, describing in chronological order the events and developments that relatives of the disappeared go through, the first financial consequences follow directly after the victim goes missing. Since family members’ priorities shift, daily activities are adapted to fit their personal situations. However, depending on the exact change in activities, the monthly income will be affected. Therefore, the loss of income is the most visible effect on the financial security of the household of the missing person and is also one of the most commonly mentioned. The same goes for some types of social benefits that a family receives (UNHRC, 2015).

However, the income is impacted less if the victim is not the main breadwinner of the family. Because the family does not solely depend on the income of the disappeared, the family’s finances are less likely to be severely impacted. Moreover, in certain countries, the family of the disappeared are not able to access the family’s savings if those are registered under the person who has gone missing (Adams, 2019). In such situations, a spouse or other direct relative is disadvantaged since the inability results in foregoing additional income.

Yet, even when those left behind were not financially dependent on the missing person, it is common to spend a large share of the generated income on activities that relate to the disappearance. Moreover, depending on the specifics and length of the disappearance, some household members will work less or will not go to work because they are searching for the disappeared. The search is an activity that is frequently mentioned in the literature, and there are direct costs (e.g., transportation, eating out) involved in this quest for the missing person (Adams, 2019; OHCHR, 2013; UNHRC, 2015; WGEID, 2012; WGEID, 2013).

Moreover, in many cases, children are forced to drop out of school due to the re-prioritisation of spending or to avoid unnecessary debts and severe poverty (Dewhirst & Kapur, 2015). However, in extreme cases, debts are actually accumulated to afford food, health care, or education (Robins, 2011). These insights are especially troubling when compared to the reputation of education in the Philippines. Higher education is especially seen as a tool to rise out of poverty, as education increases the capacity to cope with misfortunes as well as livelihood prospects (Symaco, 2011).

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 a governmental investigation into the case. However, this is only the case with those affluent enough to afford it, and even for those, this most likely brings about serious costs that are not covered by public funds or insurances (Amnesty International, 2020).

Besides these direct consequences, other forms of impact are indirect and also affect the economic security of households. Yet, indirect impacts are less obvious consequences that could weaken opportunities on the job market due to a change in social status, less psychological resilience, or a gap in the relative's resume because of the search (Leika, Deane, & Chan, 2019; Dewhirst & Kapur, 2015). Another indirect impact is the potential cost of psychological treatment that may occur from the trauma. Also, Adams (2019) mentions the increased likelihood of forced relocation and all the related direct or indirect costs accompanying that. Lastly, a long-term impact is the increased chance of children of the disappeared dropping out of school, which decreases their future economic opportunities (WGEID, 2013).

Finally, the severity of these various types of financial impact is different per case. Some relatives manage to keep their heads above water by working at night, sharing responsibilities with their children, or receiving support from local organisations. Yet, it is not rare for those affected by an ED to find themselves suddenly impoverished by the event or to see their financial situation gradually decline to the point of absolute despair (Vermeulen, 2012).

HOUSEHOLD FINANCIAL VULNERABILITY FRAMEWORK

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

More specifically, the framework of household financial vulnerability is operationalised into core variables, essential components of financial vulnerability, and complementary variables, that is, additional indicators of vulnerability (see [Figure 1](#)). Following advice by Leika and Marchettini (2017) concerning the limited availability of data, this research predominantly focused its efforts on assessing the core variables. These variables are explained below.

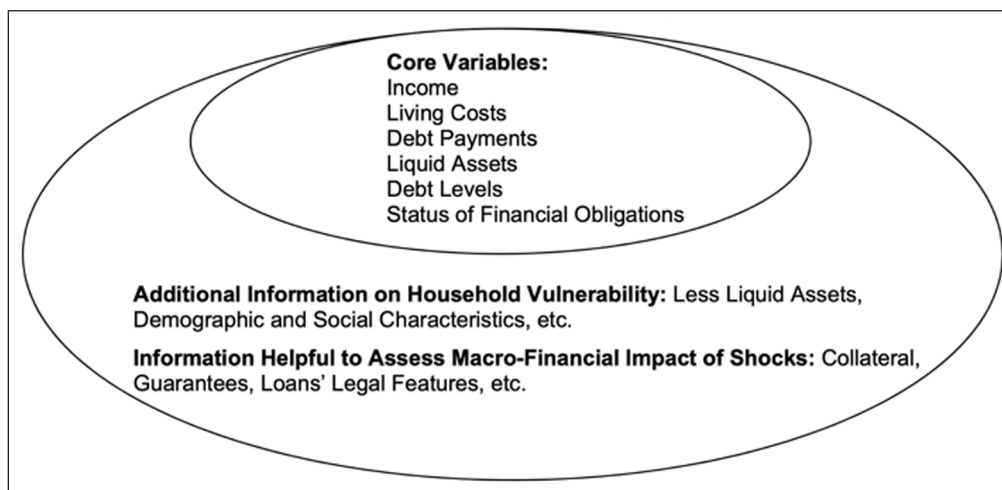


Figure 1 Household financial vulnerability.

* A more detailed description can be found in Leika and Marchettini (2017, pp. 12–21).

Source: Leika and Marchettini (2017, p. 16).

It is worth mentioning that the term *vulnerability* often comes with a certain degree of ambiguity. In daily use, the word *vulnerability* seems to include a normative judgment, that is, the assumption that the subject of analysis is experiencing a certain degree of weakness. Although research on vulnerability predominantly focuses 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* a vulnerability is present and, if so, to what degree.

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

Living costs are the costs to provide yourself with basic consumption, such as food, transport, health, and education (Leika & Marchettini, 2017).

Debt payments are 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*.

Liquid assets refer to the assets that you can immediately convert into cash, such as stocks (Leika & Marchettini, 2017).

Debt levels are the total household's outstanding debt as described by Leika and Marchettini (2017), preferably divided into different debt types (e.g., loans and mortgages).

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 & Marchettini, 2017).

RESEARCH DESIGN

An ex post facto descriptive research design (Nassaji, 2015; Sharma, 2019; Lambert & Lambert, 2012) was used for this study. Data gathering was primarily done through semi-structured interviews, and participants were selected by means of convenience sampling, that is, a non-probability sampling method where the researcher selects 'subjects of the population that are easily accessible to the researcher' (Etikan, Musa, & Alkassim, 2016, p. 2). The sampling strategy was chosen because of ethical considerations of security and safety as well as the logistical problems caused by the COVID-19 restrictions. In practice, this meant that the researchers cooperated with FIND to reach out to potential participants. Because FIND works in close contact with the families of the disappeared in the Philippines, they were able to assess and guarantee the impact of the interview on and safety of the interviewees. Furthermore, the interviews were conducted online. In total, five victims of an ED were interviewed, that is, members of a household where an ED occurred. In addition, three experts were interviewed: a human rights defender, a government employee with experience in legislation concerning reparations for victims, and an economics professor with knowledge on enforced disappearances.

The researchers were not a part of the Filipino community; therefore, they had an outsider perspective (Dwyer & Buckle, 2009). To bridge the gap between cultures and to test the effectiveness of the interview protocol prior to its use in the field, the protocol was tested in a mock interview with someone from the Filipino community. Furthermore, an informed consent form was signed by the interviewees before the start of the interview, which included a guarantee of confidentiality. Finally, a combination of open coding and template coding was used to analyse the transcripts (Blair, 2015).

To achieve triangulation (Carter et al., 2014), data retrieved from the interviews was compared with data from different surveys: the Family Income and Expenditure Survey (Bersales, 2015), the Global Financial Inclusion Survey (Demirgüç-Kunt et al., 2018), and the Consumer Finance Survey (Bangko Sentral ng Pilipinas, 2009). Furthermore, the interviews themselves are a mix of quantitative and qualitative questions. This works towards cancelling out biases and increases the reliability of the finding.

RESULTS

The findings will be discussed, starting with the short-term effects followed by the long-term effects of ED on the financial vulnerability of households. The conceptual framework of Leika and Marchettini (2017) proved analytically useful; however, this section discusses most variables together to illustrate how these core variables are interconnected.

SHORT-TERM IMPACT

An ED always has an immediate, or short-term, financial impact on the household of the disappeared. In all cases, the income of the household was in some way impacted, since

the disappeared person contributed to the household's income. The loss of income made it necessary for the household to compensate for the lost earnings. Among the interviewees, this was never entirely achieved. This meant that household members who previously did not work – but for instance attended education – were forced to find employment. As stated in an expert interview, 'If there is an elder child, [who is] old enough to work, then he would also find a job, perhaps, even quit school in order to provide the family income.'

The decrease in income required the households to reconfigure their spending on necessities because their liquidity had decreased. For most households, this meant reducing the quality or quantity of food. In an expert interview, the following was mentioned:

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, because of the reduction of income, the households were not able to spend money on products that were not considered absolute essentials. For instance, they did not buy toys or have parties, or trips to visit family (transportation costs) were no longer made.

To find the disappeared, a high level of importance is given to the search for the victim of the disappearance. As one victim 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.

For all households, this search had a major impact. The cost that was related to the search, such as an increase in food expenditure (due to eating out instead of cooking) and transportation, resulted in increased living costs for the household. Next to the search, some households were financially impacted due to set bail or costs for legal assistance. In some cases, the costs related to the search were (partly) covered by non-governmental organisations (NGOs), which helped relieve some of the burdens. Moreover, due to intensive searching, the households were not able to obtain income during the time of searching for the disappeared.

As the costs for the search illustrate, although the household consists of one individual less, there may not be a decrease in the total living cost expenditure. In the case of one of the victims, the living costs increased because the household was forced to move into a more expensive neighbourhood. However, in all cases, households did have to reconfigure priorities to be able to afford the increased expenses related to the search.

Furthermore, households were often unable to pay for the expenses from their regular income and were thus forced to turn to other sources of capital. Most used their cash reserves or had to liquify some of their assets (e.g., selling of a TV). This was explained by a victim: 'Everything got sold, the jewellery of my mother, the television, the refrigerator, because [there was] no electricity.' Because solvency drastically decreased over time, the household's financial security decreased as well.

Another option for victims to cover the unexpected expenses encountered is to borrow money. Partially because of the relative ease of borrowing from and lending to informal sources in the Philippine culture (e.g., from relatives and friends), all victims were able to easily borrow money. However, the amount borrowed was often small. Thus, in contradiction to current literature, most interviewees did not incur substantial debts due to the disappearance.

LONG-TERM IMPACT

Households with a relatively large amount of liquid assets or those where the disappeared were not the only source of income had a higher level of financial security before the ED compared to households which did not have these resources. As their financial security was higher, the loss of income experienced and the cost of the search had a relatively lower impact. Nevertheless, these households were still financially impacted by the ED. However, those households that were already financially vulnerable, and that were (partially) dependent on the disappeared, became even more vulnerable due to the disappearance. One interviewee explained, 'Maybe

the reason it [financial vulnerability] will change a lot is because we depend on my brother. . . . The sad thing is we only depend on our breadwinner, my brother.'

Although the 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 members of the struck household must account for all costs themselves. The data gathered show that, in some cases, the immediate expenses were covered by NGOs. Furthermore, although not explicitly mentioned, it is safe to say that the availability of a social network serves as a safety net.

Another finding is that even if financial reparations are offered at some point, this comes too late. As at least some additional expenses occur immediately after the disappearance, such as the cost of the search, the reparation never occurs immediately. Some 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 on 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 economic vulnerability which can be triggered by an ED.

The long-term impact of a disappearance can especially be seen as a loss of opportunity. Take the example of education. Although money spent on education differed for every household, after the ED, it was necessary for some members of the household to quit their education to supplement income and reduce costs. One victim explained:

The children stopped [going to] school after high school because they believed 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.

Education is seen as a long-term investment to obtain higher-skilled work. As a consequence of the ED, the potential to obtain a better-qualified job in the future that could provide for a higher level of income was substantially decreased.

Furthermore, the relation between the psychological impact of a disappearance and its financial consequences is also quite complicated. The worsening of mental health occurred amongst several family members, and it was indeed mentioned that those brought about extra expenses. The increased financial vulnerability due to an ED was mentioned as a reason for an increased feeling of dissatisfaction, as their living standards had decreased. One victim explained the consequences of the increased financial vulnerability: 'Before [the ED], aside from parties, we go to another place, we visit our relatives . . . we go to see beautiful things like volcanoes. We go there . . . we spent time with my cousin . . . we did family bonding before.'

Additionally, an ED impacts a household's trust in the government. Due to the lack thereof, households do not make use of the benefits they are eligible for. Fear keeps them from reporting the disappearance with human rights organisations or prevents them from acquiring certain necessary governmental documents.

DISCUSSION AND LIMITATIONS

According to the interviewees, the disappeared can be categorised into three sub-groups: farmers, physical labourers, and professional activists. Although not explicitly put forward in this way by the literature, this categorisation is in line with the earlier described victim profile (Adams, 2019; Amnesty, 2020; OHCHR, 2013; UNSREPH, 2012). The participants for this study skewed towards the activist sub-group, which can be explained by the used sampling method (convenience). Furthermore, the difference between the household structure of the sample and the description of a 'typical household' victim of an ED that is given in the literature is remarkable. Contrary to the literature, in the sample group, the victims were not mainly breadwinners. 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. Also, the disappeared were not primarily the oldest male of the household.

There is one other remarkable pattern that can be observed within the data. The members of ED victims' households interviewed for this study did not predominantly belong to the lower-income class of the Philippines, although this was indicated by literature (Adams, 2019; OHCHR, 2013; TFDP, n.d.) and consulted experts. These inconsistencies could be explained by the limitations of the sampling method used. In this research, only people who work for, have worked for, or are a member of a local chapter linked to FIND were interviewed. Therefore, results could be skewed towards a lower financially vulnerable group and could therefore deviate for the victim group as a whole.

If the literature on ED is compared to the information shared in the interviews, it seems that the information is reliable but represents a bias towards victims of EDs that were professional activists. This was, however, expected because of the sampling method that was used. Future research should diversify and increase the sample size. Although the framework of Leika and Marchettini (2017) made it possible to identify the financial factors which are influenced by an ED, the framework should be further adapted in future research to be suitable for the context. Although the variables were distinguishable, it was more difficult to determine in what direction they influence each other.

Two specific results deviated from the literature: debt (Robins, 2011) and spending on education (WGEID, 2013). Opposed to what is suggested, most interviewees did not incur substantial debts due to the disappearance. Furthermore, it remains complex to determine whether the spending on education decreased because families could not afford it anymore, as a consequence of the disappearance, or because of changing from private to public schools or a multitude of other possible reasons.

Since all interviews had to be conducted online due to the COVID-19 crisis, the participants interviewed had to have access to the internet. As the use of the internet was a necessity, it automatically excluded anyone unable to access it, which eventually influenced the study. Furthermore, doing interviews through an online medium can have 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 distorted video from a bad internet connection, which frequently occurred. Additionally, as mentioned previously, the researchers had an outside view. Combined with conducting the research online, cultural differences were difficult to overcome.

Lastly, the researchers were limited to English literature, and interviews could only be conducted in English. Therefore, literature in Tagalog or other languages could not be examined, and interviewees who did not speak English could not be interviewed. Nevertheless, although the researchers acknowledge that there is more literature and more possible interviewees that would be excluded because of a language barrier, the researchers did not encounter many such barriers, as literature was predominantly written in English, and the interviewees that were selected by AFAD spoke English sufficiently. Nevertheless, the researchers acknowledge that such limitations do form a cultural lens that can affect the results, as they would any study.

CONCLUSION

Contrary to the literature on the circumstances of an ED, amongst the sample group, the primary breadwinners were often not the ones that disappeared. Also, the disappeared were not primarily the oldest male of the household.

The uniqueness of every case has a high influence on the impact an ED has on a household. Two things have proven to be consistent in all cases. First, households always dedicated a lot of time to the search for the disappeared. Second, a disappearance always creates uncertainty concerning the length of the disappearance and whether the loved one will return. Both have their own economic consequences.

Of the variables from the household financial vulnerability framework, liquid assets, income, and living costs are mostly influenced by an ED. Most significantly, an ED often forces a household to sell all their liquid assets 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. Furthermore, debt payments and the status of financial obligations are less influenced in the Philippines due to the prevalence of the informal sector.

One other variable that is important to mention, although it does not fit into the variables from the framework, is the search for the disappeared. It could be reasoned that the search is an activity of the household that would not be cancelled due to financial distress and thus can be seen as an essential expense. This variable is unique in its influence on the wealth of the household. Initially, it creates a short-term blow to the household finances, but it can also have long-term effects when the victim remains disappeared and the search thus continues.


A change in financial vulnerability predominately results in a loss of opportunities, such as loss of job opportunities, access to 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.


To conclude, it can be said that 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 liquid assets. Not directly included in the framework, but of significance, is a reconfiguration of expenditure patterns and the loss of opportunities experienced by the households.


COMPETING INTERESTS


One of the co-authors of this article, Gijs van Selm, is a co-managing editor of this journal. In compliance with journal policy, he has had no role whatsoever in quality assessment and, subsequently, editorial decision-making.

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