

Overview

on economic abuse,

a european vision through 18 experts.

Study for BNP Paribas
by Gloria Media

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BNP PARIBAS

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Economic Abuse - Study Gloria Media for BNP Paribas

6-country study (Portugal, Spain, Italy, Germany, France, Belgium) on economic abuse

- Economic Abuse - Study Gloria Media for BNP Paribas

Economic abuse is an overlooked form of domestic violence that affects individuals. This six-country study—conducted in Portugal, Spain, Italy, Germany, France, and Belgium—provides a comprehensive analysis of the issue by examining the state of the art in each country, presenting key figures on economic abuse, and assessing recent legislative advances aimed at addressing it. Through qualitative analysis based on in-depth interviews, the study explores the lived experiences of survivors, shedding light on the patterns and consequences of financial control, exploitation, and dependency. By comparing national policies, support mechanisms, and societal awareness, this research aims to identify best practices and gaps in protection, ultimately contributing to a more effective response to economic abuse across Europe.

- As a European bank with a long-term commitment on fighting economic inequalities, BNP Paribas wanted to raise the debate on that topic, by highlighting the point of views of 18 experts from six countries.

- Methodology

The study on economic abuse conducted by Gloria Media for BNP Paribas follows a structured and multi-methodological approach to provide a comprehensive analysis across six countries (Portugal, Spain, Italy, Germany, France, Belgium). The methodology includes a synthesis of existing literature with review of authoritative surveys, university studies, and journalistic publications, a compilation of available statistical data on the issue and an examination of policy and legal frameworks addressing economic abuse. To do this, qualitative interviews were conducted by one of the six journalists / experts who worked on the study: three in-depth interviews per country with key figures, such as activists, policymakers, financial experts, and representatives from non-profit organizations. All the interviews follow a structured qualitative questionnaire covering topics such as the definition of economic abuse and if the person knew any existing data and statistics the journalist wasn't aware of, challenges and barriers in combating economic abuse, effective policies and initiatives, advice for financial institutions, policymakers, and other stakeholders and, at last, recommendations for best practices and solutions. Based on the material, Gloria Media then condensed the material to offer an overview of the situation of the six-country perimeter and tailored recommendations for each country including policy recommendations target governments, financial institutions, and civil society organizations. This mixed-method approach ensures that the study captures both quantitative data (through existing reports) and qualitative insights (from interviews), leading to a well-rounded understanding of economic abuse and its impact in different national contexts. The study was conducted by Gloria Media, a Paris-based media company specializing in content on gender issues. Founded by Rebecca Amsellem, it produces several newsletters, including "Les Glorieuses," launched in October 2015, which covers topics such as politics, motherhood, culture, and sexuality. As of 2024, Gloria Media has an engaged readership of over 230,000 subscribers across its various newsletters. Gloria Media also runs awareness campaigns on several topics such as equal pay and economic abuse. The company also runs a consulting branch and provides organizations with data and content on various issues.

The team, coordinated by Gloria Media

Belgium, Camille Wernaers has been a freelance journalist for over 10 years. She investigates the many forms of violence against women for various Belgian media, including *axelle magazine* and *Les Grenades*. She has been working on economic violence for several years. In 2021, she was awarded the "Prix Out d'Or de la presse étrangère" in France for her article on a double feminicide in Belgium. Through her work, she aims to give a voice to people and realities still too little heard in the media. She trains journalism students and the general public during workshops to improve the media coverage of violence against women. She is also a film critic for *Surimpressions magazine*.

France, Rebecca Amsellem is a researcher, an activist and an entrepreneur. She is the founder of French newsletter *Les Glorieuses* and of Gloria Media, a bilingual feminist media company - which has more than 250,000 subscribers and produces newsletters. In *Les Glorieuses* newsletter she writes about philosophy, arts and women's politics. Rebecca Amsellem holds a PhD in economics. Her thesis was published by Peter Lang Editions after receiving the ENTACT award. She also launched non-partisan feminist political campaigns in France such as the #8Novembre16h48 - the movement for equal pay - or the campaign for the recognition of economic violences against women.. Rebecca Amsellem is the author of « *Les Glorieuses: chronicles of a feminist* » (2018, Hoëbeke) and she received several awards for her work. During her spare time, she enjoys creating collages - you can check out her Instagram account if you are interested.

Germany, Jessica Bateman is an award-winning investigative reporter, feature writer and audio documentary producer based in Berlin, Germany. She reports on gender, faith and political extremism for titles including the BBC, The Guardian, The Washington Post and WIRED.

Italy, Elizabeth Djinis is a Rome-based writer and journalist. She specializes in feature stories and analysis on history, the media, climate and politics. She regularly writes for Teen Vogue, Poynter and Smithsonian Magazine, and her work has been published in The New York Times, National Geographic, The Washington Post's The Lily and PolitiFact, among others.

Portugal, Joana Ramiro is an Anglo-Portuguese journalist, writer and political commentator based in the UK. She has covered Portuguese politics and social affairs since 2014. Her reporting and commentary has been featured in various British, Portuguese and international news outlets, including The Guardian, Público, The Associated Press, and BBC World Service.

Spain, Cecilia Butini is a Spain-based multi-platform journalist and documentary producer working on stories at the intersection of health, environmental, and social issues. She is a recent grantee of Journalism Fund Europe, Arena Climate Network, and the International Center for Journalists (ICFJ). Previously, she covered the European pharmaceutical industry, health care, and various business topics for the Wall Street Journal and its newswires section, Dow Jones Newswires. A native Italian, she received her journalism education from Columbia University while on a Fulbright scholarship.

Economic Abuse - Study Gloria Media for BNP Paribas

Focus on Belgium

This study on Economic abuse was commissioned to Gloria Media by BNP Paribas. It includes 6-country perimeter (Portugal, Spain, Italy, Germany, France, Belgium) on economic abuse with state of the art in each country, figures on the matter, legislative advances and qualitative analysis through interviews.

For Belgium, Camille Wernaers is the expert who worked on the report. This part was edited by Rebecca Amsellem for Gloria Media.

Part 2 - Interviews - all of them were conducted by the journalist

Interview of Fatma Karali, cofounder of association Des Mères Veilleuses, Belgium

By videoconference, January 10th 2025, Brussels.

Fatma Karali is a socio-anthropologist. She is the co-founder and president of the association *Des mères veilleuses*, which has been defending single mothers and their children since 2018 in Belgium. The association works on violence against women, because many of these mothers have been victims of domestic and post-separation violence, including economic violence. Fatma Karali herself suffered such violence in her own life, which is what prompted her to set up this association. She spoke about the fight against economic violence before the Belgian Senate in 2024.



How would you define economic abuse?

Fatma Karali In my opinion, there are several aspects to economic violence. If we talk so much about the importance of women's financial autonomy, it's because many women are still financially dependent on their partners, in one way or another, which allows these men to control their spending, or even prevent them from having sufficient financial means to meet their own needs or those of their children. This situation is very dangerous, because it prevents women from seeking outside help. It also happens that some women earn a good living, but their salary is controlled by their partner, for example because he has control over the household bank cards. We also know that, because of the psychological violence and the control exerted by these violent men, some women find themselves in front of the notary, or having to sign a loan in their name, when they don't really want to. These are cases we've already encountered in the field.

We've also noticed that women tend to use their money for household needs, whereas men use their money to treat themselves. That's what happened to me with my ex-spouse: he owned our apartment, but I paid for everything else - food, utilities, insurance, etc. - to the point where I couldn't save any money. When we split up, he got to keep the apartment and I was left with nothing at all, with empty yoghurt pots. It's important to take a broad view of economic violence. I also include in this type of violence a father's failure to pay **child support** when there's been a separation and a court judgment. This impoverishes mothers, who are suddenly in charge of everything on a single income and has a definite impact on their standard of living.

Economic violence is not limited to the private sphere, it's also societal. When a woman has young children, she must find childcare solutions: a crèche, for example, costs 800€ a month, or there aren't enough crèche places, so how can she manage? The calculation is quickly made, and many of them sacrifice their careers and stay at home or give up on taking a training course leading to a qualification. **This is a discrimination against women, since we know that it's women who are the first to make sacrifices to stay at their children's side.** And we make them feel guilty if they don't! The situation is worse if they're single mothers, because they'll have to manage and reconcile their private and professional lives as a single parent, with working hours that don't allow them to get away, pick up their children from school, drop them off at after-school activities, and so on. **Society amplifies the economic violence experienced by women in the private sphere.**

Are there any existing figures on the matter in your country?

Fatma Karali Yes, we have statistics on the realities of single-parent families, most of which are headed by mothers, and which are very precarious families, below the poverty line. We also have studies by sociologists on the non-payment of maintenance by fathers, which shed light on the situation and provide figures. What interests me most are feminist studies, because they put the finger on aspects that are not necessarily studied by general statistics.

Feminists have long criticized the status of “cohabitant” in Belgium, for example, because it impacts on women's financial autonomy. **When you receive social benefits, unemployment in particular, if you live with someone else, with your partner, these benefits will be reduced, because the State considers that it is contributing to part of your expenses and that you don't therefore need to receive the full benefit... This is another risk of impoverishment for women and violence against women.** That's what feminist studies, which take a gendered approach, are all about, analyzing the consequences of these measures on women who are not considered by the government. I'd like to say: statistics and figures are all very well, but what do feminists have to say? That's more interesting! That said, figures are important because they enable politicians to take more appropriate measures. There's a European study that estimates the cost of domestic violence at €366 billion a year. I think it's important not to forget in this calculation what this violence costs women. It's the victims who repair themselves, who undergo treatment, who must go to hospital, all at their own expense and at the expense of society. We need to make this calculation so that we can make the perpetrators of violence accountable. If I run a red light and cause a car accident, I'll have to compensate my victim. The same should apply to the damage caused by physical, sexual, psychological or economic violence. There's a lack of legal provisions in this area. And I haven't even mentioned the economic violence associated with legal proceedings. Justice is very costly, and violent men often multiply the number of legal proceedings to impoverish their ex-wives. What's more, they don't respect court rulings, which creates new legal proceedings. It's not really recognized as economic violence yet, but it's happening. It also raises the question of access to justice. We're dealing with cases involving legal costs of up to 50,000 euros. This ruins women, especially in the event of separation, where there is a good chance of ending up before the courts, with the specificity that there are often two cases: one civil and one criminal, as is the case for the settlement of family matters in Belgium.

How would you describe your fight against economic abuse?

Fatma Karali A large part of our work consists of trying to make progress on the issue of maintenance contributions, via the “Plateforme des créances alimentaires” in which various civil society associations, not just feminists, have come together. We're trying to improve the system for recovering maintenance contributions: in Belgium, we have SECAL, the “Service des créances alimentaires”, which was set up in 2004. In Belgium, many parents who should be collecting maintenance contributions are not receiving them. Most of them are women. SECAL is a public body that advances unpaid maintenance contributions. But it's still a very basic and restrictive system.

Regardless of the judgment, only 175 euros are advanced per child by SECAL, and there is no advance for extraordinary expenses. It's up to the mothers to find solutions to these problems. Some

of them forgo the 175 euros, because it's not much money compared with all the steps they have to take. We fought to get rid of the SECAL ceiling, because previously we only had access to it if our income didn't exceed a certain limit. This ceiling has been removed, which is a real improvement. We're also working on the calculation of maintenance contributions by judges. There are several possible methods, and it's up to the judges to decide. Some mothers receive 50 euros in child support, others 150 euros, which raises questions. 50 euros a month for one child? That's ridiculous! They feel like they're begging, when in fact they're well within their rights. All this contributes to the economic violence suffered not only by women, but also by their children. The poverty of children is linked to the poverty of their mothers, because they are often the ones looking after the children. We take an interest in all these issues, which are societal in nature, notably through our advocacy work, meeting with political leaders to ask them to adopt appropriate measures, for example as part of the National Plan to combat gender-based violence, or for the study on the creation of a universal system for recovering maintenance claims. We have been consulted. We don't have a lot of resources, so we also try to raise public awareness of these issues, by participating in articles or documentaries, such as *Sous les coûts*, a documentary on economic violence produced by the Financité association in collaboration with Gsara, released in 2024. The three women who testify are mothers who have experienced single parenthood and domestic violence. We're trying to break down certain tenacious stereotypes - that women are poor because they don't want to work, and so on. Many women work and yet are poor! I was also able to address the Belgian Senate about economic violence. In concrete terms: we also sometimes get mothers asking the association for loans. We don't do it systematically, but some of them really need a helping hand. We also refer them to certain structures that can help them, such as the public social welfare center (CPAS). We also organize food and clothing donations. We also take part every year in the international days of March 8 and November 25, when we meet in front of the Palais de Justice.

Can you name other organizations who fight economic abuse in your country?

Fatma Karali Yes, I'm thinking mainly of feminist associations. The feminist association **Université des Femmes** is working on this subject. **Vie Féminine**, too, denounced economic violence during the COVID. I'm also thinking of Soralia, which has published various analyses to raise awareness of the realities of economic violence, as has the Collectif contre les violences familiales et l'exclusion, which has also organized workshops devoted to this type of violence.

What are the main obstacles you encounter in your fight against economic abuse?

Fatma Karali I would say the absence of a legal framework surrounding economic violence. This means we can't get them recognized in court. The fact that justice has to be paid for is also an obstacle. The absence of a harmonized method for calculating maintenance contributions in cases of separation. This discourages mothers from taking advantage of everything to which they are entitled. There are also the stereotypes surrounding mothers, especially single mothers, which are unfair and linked to their gender. Society sees them as unstable, for example. A business owner will hesitate to hire a single mother, on the grounds that she'll be absent more often, and so on. A landlord will think twice before renting them an apartment.

Do you think that younger generations have more access to information about economic abuse? Are they more informed?

Fatma Karali Honestly, I don't think so. I have the impression that we're still stuck in old patterns. I see that young girls are quick to want to work, to be independent, not to be a burden on their parents. Boys, on the other hand, are going to remain dependent for longer, asking for pocket money and so on. It's a conditioning that starts early. I don't think young girls get enough information on this subject. We teach them to take charge of things for their household and not to build up capital for themselves. We need to organize awareness-raising sessions in schools to talk to them about economic violence. This kind of prevention is not really on the agenda in schools. We haven't reached that stage yet.

So far, what is the best public, local and/or national policy that has a real positive impact on economic abuse if you are aware of one?

Fatma Karali The removal of the ceiling on access to SECAL has saved many mothers who were in impossible situations. They have been able to obtain advances on their maintenance contributions, which they were not receiving by the other parent, and this has made a real difference to their lives. The calculation is simple: if a mother has four children and doesn't receive the alimony she's entitled to, she can turn to SECAL, without being blocked by her income, and she'll receive 4X175 euros. This can help her with food errands and so on. This has had a very strong impact.

What is the best private or non-profit initiative that has a real positive impact on economic abuse?

Fatma Karali All the feminist initiatives that talk about violence and promote prevention by tackling these issues. We're finally starting to talk more about economic violence, and that's thanks to feminist associations, which organize study days and publish press releases on the subject. I'm also thinking of the **Belgian feminist magazine *axelle***, which has published articles and produced podcasts on economic violence. **This enables women to recognize themselves and the situation, and to take action in their lives.** They also understand that they're not alone, that it's not their fault. As an association, we don't often refer to all the stories that have been published, and all the studies.

What is the most efficient public policy initiative you would recommend to export in other countries?

Fatma Karali It's difficult for me to answer this question, because I think that everything still needs to be done in our country! Even SECAL, which has been combating non-payment of alimony for 20 years, needs to be improved! I could perhaps mention the Interministerial Conference on Women's Rights that was organized during the previous legislature. This is a regular consultation of all ministers, with all portfolios and competences (justice, budget, interior, etc.) and at all levels of power, so that they can put in place concerted initiatives to advance women's rights. It's a good way of working, because the fight against violence against women is a cross-cutting issue that needs to be taken up by all political leaders, whatever their skills. I'm also thinking of the subsidies that are granted to civil society associations, including feminist associations. We don't get enough money, and a lot of our work is done on a voluntary basis, but we still receive public money to carry out our missions in the field.

What advice would you give to a bank, a politician, a very wealthy individual to effectively fight economic abuse?

Fatma Karali Take workshops to raise awareness of gender stereotypes. It's a keystone! Women are still all too often the victims of bias, on which violence is based. If we're talking about banks, these are people who may be confronted with victims of gender-based violence in their offices. Once they have been made aware of the issue, they should be able to offer solutions and support, for example by suggesting an individual appointment if they see signs of violence, or by having brochures on hand and giving out the telephone number of the Ecoute violences conjugales hotline. **Bank appointments, like medical appointments, are times when women leave the house, beyond the control of the perpetrators of domestic violence.** It's also almost impossible for single mothers to get a loan to buy a property. **Banks should be proactive in this area. Banks should encourage women to have access to capital and investments, and to be able to buy a home. Buying property also means increased purchasing power.** Sexist clichés need to be challenged: women are more cautious and responsible with their money.

Another issue for banks is the question of **shared accounts. Some men withdraw all the money from these accounts, preventing women from accessing them, and so on. Safety devices should be put in place so that women don't find themselves trapped without money. They may be afraid that if they lodge a complaint about domestic violence, their partner will take revenge by withdrawing all the money. In my case, at the time, we had a joint account, and I wanted to**

close it, but he wouldn't let me. We needed both signatures. There was no room for me to explain that I'd experienced domestic violence and for a special procedure to be put in place. I had a lot of trouble closing this account, which linked me to him.

For the very wealthy, I'd advise offering financial support, via micro-credit initiatives that would greatly help women in their daily lives. A bit like certain women's groups who have organized collective savings systems, known as “tontines”, i.e. each month they all put in the same amount, and once a year each woman receives the amount saved by the group to be able to buy a more expensive item, such as a washing machine. One man had also organized a kitty to enable women to undergo skills training, so that they would have access to jobs.

If you were given one billion euros to eradicate economic abuse - how would you do it?

Fatma Karali I'd invest in a property, in which I'd create accommodation and living spaces. It would be a social and collective project, a bit like the **Angela D. association, which works on women's access to housing. It would be a place reserved for single mothers, with facilities for evening training and babysitting.** I dream of a place like that. It could be temporary accommodation, just long enough for them to mend their fences and get back on their feet after the separation and then go out on their own again. For me, it's important that it's a mixed place, welcoming families, single women, disabled people too, people of all origins, with exchanges of services. I would create this space of solidarity. Because women who are victims of violence are still very isolated.

Would you like to add anything?

Fatma Karali We haven't mentioned the wage inequalities that persist in Belgium, and the fact that women's arduous jobs are not considered as such by society, which considers it “normal” for women to perform these caring jobs with this wage and working conditions. It's just inhuman. I know women who are single mothers and nurses, who work crazy hours and earn a pittance who can't even afford a babysitter. It's not possible to go on like this, we need to raise the status of the care professions. If we want to work on economic violence, that's the first place to start. **If we want women to be economically less fragile, less confronted with economic violence, intra-family violence and post-separation violence, we need to work on their financial autonomy, their wages and their training.**

Interview 2 - Interview of Claire Godding, co-chair of association Women in Finance, Belgium
By videoconference, January 13th 2025, Brussels.

Claire Godding is the person in charge of promoting gender equality, in the broadest sense, inclusion and diversity in all its forms within the financial sector in Belgium. She is also co-president of the Woman in Finance association, created in 2019, which works on gender equality in finance. 65 financial institutions are members of Women in Finance, representing over 90% of the sector. Very active on these subjects, Claire Godding is also the founder and president of the Belgian association of managers for diversity, which brings together managers from all the country's economic sectors.



How would you define economic abuse?

Claire Godding I would say that economic violence is all forms of action aimed at restricting the resources to which a person in a couple would be entitled, restricting information that would have an implication on the person's economic well-being or forcing the person to use their own resources to meet the other's debts, and so on. The result of such violence is to reduce a person's ability to take care of themselves and their children. Perhaps my definition of economic violence will evolve, because up until now Women in Finance has worked mainly on staff and executive committee members in companies in the financial sector, and on establishing equality at these levels. In 2024, we became members of the **European CEASE network, which brings together companies committed to combating domestic violence. This network raises awareness among companies of the role they can play in dealing with all forms of violence suffered by couples, whether physical, psychological or economic.**

Are there any existing figures on the matter in your country?

Claire Godding I don't think there are any specific data on economic violence in Belgium, I've looked and found nothing. We do have some data on gender differences, particularly in relation to finance in general, and to the knowledge or perception of knowledge that men and women may have on subjects linked to money and investments. These figures immediately show a difference between men and women, even among the youngest. If you feel that you don't know enough, that you don't know anything, that you don't have any skills, you're probably more likely to fall victim to schemes to hide money or falsify information. It also seems that, in couples, women are less often the banker's main contact person. These are preliminary observations to which we must pay close attention.

How would you describe your fight against economic abuse?

Claire Godding At this stage, we're discovering the subject and know that we'd like to integrate it into our work by 2025. Once we've integrated CEASE, which is the first step, we'll start training on the subject. Bankers and financial sector workers really need to be able to spot potentially risky situations. This represents a large number of workers, and we need to make sure we reach as many of them as possible, starting, for example, with work sessions in small groups. But we're not starting from scratch. **Recently, we organized a working session with colleagues from private banks on the importance of systematically involving the other member of the couple when dealing with couples, and the importance of making sure that everyone has the right information, especially when we see that it's always the same person who has an appointment with the bank.** These are the focusses that we're trying to introduce, also for the reason that, on average, women statistically live longer than men, and we find that at the end of life, when women inherit or receive the management of the usufruct of funds that the man has invested, they don't have a view on how things went, and often have different investment desires. So, we're starting to introduce this notion of gender equality to our customers. **We're also working on the reality of access to capital for women entrepreneurs. What could be interesting would be to set up a discussion between banks, organized by Febelfin, the Belgian federation of the financial sector, on what has already been put in place by one bank or another on economic violence.** This is important because some banks have created solutions within their groups in other countries, and this can inspire us. For example, I had the opportunity to organize such a working meeting on the issue of access to accounts for migrants who were not yet domiciled in Belgium. Febelfin's role is to ensure that the entire Belgian population is properly served, including women. The idea is to find solutions that can be applied by the entire sector.

What are the main obstacles you encounter in your fight against economic abuse?

Claire Godding Lack of knowledge about this type of violence. It's probably the least known form of violence: when we talk about violence against women or domestic violence, we immediately think first and foremost of physical violence, then perhaps psychological violence. Little thought is given to economic violence. Not paying alimony is economic violence. **I recently had the case of a woman who asked me for advice because the joint account had been emptied following a marital dispute. She didn't know who she could turn to.** As soon as we talk about discrimination, we must realize that the people most at risk are also very poorly informed about the resources available. It's a real challenge for banks to make this type of information visible and relay it. Economic violence can be facilitated or, on the contrary, blocked by financial institutions, and it's not easy to make people understand this, it's an obstacle we're going to encounter.

First, we have to explain why this is a real issue. Every year, I meet with the CEOs of companies in the financial sector to discuss various issues, including gender equality. This equality must extend to all levels, including the highest. If you talk to a company where the entire management team is male, and you raise the issue of economic violence, which mainly affects women, there's a greater risk of bias at the meeting. It's important to have balanced management. In 5 years, the proportion of women in bank management in Belgium has risen from 25% to 33%. It's a step in the right direction, as studies show that when you have one third of each gender in a group, you really benefit from openness and a reduction in bias.

Can you name other organizations who fight economic abuse in your country?

Claire Godding The only one I know of is CEASE, which also deals with economic violence and trains human resources managers. It should be pointed out, however, that for the time being this is aimed at combating violence affecting company staff, since it is an association active in the world of work. The challenge for us will be to adapt this knowledge to our specific customers. However, we know that we have to address this aspect in our work, and it's to find out more that we've joined this network.

Do you think that younger generations have more access to information about economic abuse? Are they more informed?

Claire Godding I'm not sure. The difference with other generations may lie in access to the Internet. Young girls may find answers online and be able to contact associations. At Febelfin, we work a lot on digital inclusion, and on avoiding falling into traps, or phishing. Older people need information and advice, but so do younger people. That's why I'm not very optimistic that it will really make a difference. Young people are still very ill-informed on a whole range of subjects.

What is the best private or non-profit initiative that has a real positive impact on economic abuse?

Claire Godding I think it's very interesting that, **in France, we're thinking about different tools, for example opening an account to enable a person to manage their funds without their spouse or ex-spouse having a view of the amounts coming in or going out.** This would be really practical, and something to look into, because it would help women who are victims of domestic and economic violence, and we'd need to get in touch with associations that help victims of domestic violence. We also need to organize this meeting between banks to see what they think of it and whether current regulations allow it. That's all part of my job, and why it was created: so that we can make continuous progress on issues that sometimes seem surprising, that we didn't identify right away, that are important, but not so simple to deal with.

So far, what is the best public, local and/or national policy that has a real positive impact on economic abuse if you are aware of one?

Claire Godding I'm thinking again of CEASE, which has received European subsidies, enabling it to provide training.

What is the most efficient public policy initiative you would recommend to export in other countries?

Claire Godding I think the sectoral approach to equality is an absolute must. In 5 years, with Women in Finance, we've been able to put equality issues on the table with the management of Belgium's biggest banks, and that's real progress. They had started to work on it. The peer pressure effect is very strong: many banks contact us to ask how they can become members. It's when they see the logos of the first 65 that they wonder why they're not part of it. Equality issues are subjects on which we must devote time, effort, people and money to make a real impact. I've noticed that for a company to move forward on issues of equality and diversity, or domestic violence, etc., it needs to have already reached a certain level of maturity. The first reflex is to say that it doesn't exist here, or that it's a private matter. It takes progressive layers of inclusion to understand that it's also our role to fight against such violence. If we're just talking about domestic violence affecting our staff, there are things we can do as employers: adapt the victim's working hours, give her a new computer, allow her to work in another place so the perpetrator can't find her, give her special leave so she can move with her children. These are aspects that companies are discovering, as is the economic aspect of violence. There's no doubt that in our sector, the banking sector, we have a more important role to play in prevention than in other sectors.

What advice would you give to a bank, a politician, a very wealthy individual to effectively fight economic abuse?

Claire Godding For a bank, I'd clearly say to start by gathering concrete cases to really understand what we're talking about, so as not to risk coming up with a solution that isn't one. Is it the spouse who can see everything that happens on the other spouse's account? Is it impossible to open a new account once the violence has started? Another piece of advice is to check with local feminist associations to find out what their priorities are. For a politician, I'd advise him to understand why this is a real issue, and to lobby his level of power to move the situation forward. One politician proposed a round-table discussion on access to capital for women entrepreneurs in Belgium, which opened a lot of

discussions and potential solutions. For a very wealthy person, I'd say the important thing is to get informed. And then, potentially, as a very wealthy individual, I would advise supporting an associative initiative, focusing on strengthening information and training, so that people no longer feel helpless when confronted with economic violence. Make sure that these training courses can be taken online or at a time when the violent partner is not present.

If you were given one billion euros to eradicate economic abuse - how would you do it?

Claire Godding I think I'd do exactly what I set out to do, because I think I'm in a strategic place to act. I'd thought about this subject before, especially prevention, when I joined CEASE, but the fact that you've come to ask me about it encourages me to work on it more. So, at the very least, I'd set up this meeting between banks to find out what's already being done. I'm also looking forward to the report you're interviewing me for today!

Would you like to add anything?

Claire Godding I think we've covered everything, but I'd like to thank you because this is really something that won't go unheeded, so I already had a busy action plan for 2025, but I'm adding this question!

Interview 3 - Interview of Sarah Schlitz, Member of the federal Parliament, Belgium
By videoconference, January 13th 2025, Brussels.

Sarah Schlitz is a Belgian Member of Parliament and a member of the Ecolo party. She was Secretary of State for Gender Equality and Equal Opportunities from 2020 to 2023. She has been involved in gender equality issues since her arrival in Parliament in 2018. In her political work on gender violence issues, she has systematically included questions of money and economic violence.



How would you define economic abuse?

Sarah Schlitz For me, it's when money is used as a lever of domination between partners or ex-partners. They are the breeding ground for future violence, as other forms of domination can be created based on economic violence, and they are established because other pre-existing forms of violence already exist. Economic violence is also accompanied by physical violence, such as the confiscation of bank cards, or violence of the deprivation type, where one's spouse is prevented from having access to the fridge - these are things we hear. Not paying alimony is economic violence. When a couple divorces, many women find themselves with a much lower standard of living, they're in a precarious position, even though they've contributed to the household, looked after the children and the home. There are different forms of economic violence, and it's really linked to the society we live in. When I say that it's a breeding ground for future violence, it's because the specificity of economic violence lies in the fact that other forms of violence are grafted onto it. A woman who is financially dependent on her husband may feel that he is the one who decides for her, or that he has the right to demand what he wants... I'm also thinking of the status of cohabitant, which means that a person receiving social benefits, such as unemployment, receives a much lower allowance if they live under the same roof as a person who works, even though they have contributed through their work, and continue to contribute. This is a Belgian specificity, which creates economic inequalities that allow violence to flourish.

Are there any existing figures on the matter in your country?

Sarah Schlitz No, there aren't any. The collection of gender statistics is very poor in Belgium. We are often called to order on this subject, by Europe in particular. What exists in France in terms of recording cases of femicide, or homicide committed by couples, does not yet exist in Belgium. We

don't have such figures either. I also think that the question of economic violence is a real unthought-of issue in politics, and I've noticed this because it's a subject that's been driving me for a long time when I talk about gender violence. When you consider that even the fight against femicide is very recent in Belgium, it's not surprising that we haven't paid much attention to economic violence.

How would you describe your fight against economic abuse?

Sarah Schlitz I've always used the various levers at my disposal to push this issue forward. For example, economic violence is mentioned in the National Action Plan to combat gender-based violence, which was adopted at the beginning of the last legislature. Two very specific measures concerned the Minister of Finance. This is a major first in Belgium. As Secretary of State for Gender Equality, I worked on this transversal dimension of gender violence, meaning that all government portfolios must be involved in this fight. These two measures include the reform of SECAL, a service that enables advances to be made on maintenance claims. In general, it's the fathers who are the bad payers. Women who are owed child support after a separation can turn to SECAL, which pays them the money and then collects it from the delinquent ex-spouse. It's a good tool, and it's a huge feminist victory to have obtained this service, but we could go further, as other countries like France and Canada have done. We could create a universal service to pay unpaid maintenance contributions. This would mean that maintenance contributions would no longer be paid directly to women, but to a public service that would be responsible for paying them. In this way, we remove a tool of domination by the ex-spouse. Many men use it to blackmail their wives. It's one of the many forms of economic violence. The second measure in the National Action Plan concerned debts contracted by spouses. Many women find themselves forbidden to take out a loan to buy a house, they are registered because their ex-spouse has mismanaged the loans that were taken out by their ex-spouse in their name. Either because they're amateurs, or because it's done willfully and maliciously. They find themselves stuck because of their ex-spouse's bad decisions. The aim of this measure was to study how we could ensure that women are no longer bound by the debts contracted by their ex-spouses. I also worked on specific bills, particularly the Stop Femicide law, which includes a section on economic violence. Thanks to this law, an official definition of economic violence exists in Belgium. I also worked a lot on the structural funding of associations in the field. I was able to fund several projects aimed at raising women's awareness of the reality of the economic violence to which they are subjected, because this is a subject that is still poorly understood within couples. I have also financed popularization tools on how to manage money within a couple, and on what might constitute economic violence. I also commissioned a number of studies during the legislature to advance knowledge on the subject. One of these studies concerns the differences in wealth between men and women. More generally, the question of access to money and social issues are part of the genesis of my commitment to politics, and I have always integrated social issues into my approach to violence. This is reflected in my approach to politics.

Can you name other organizations who fight economic abuse in your country?

Sarah Schlitz I don't know of any organization in Belgium that fights solely against economic violence. If we look at single mothers, for example, who are at the heart of economic violence, there are associations like Des Mères Veilleuses that work on this subject. Other associations fight violence against women, such as Garance, Vie Féminine and Soralia.

What are the main obstacles you encounter in your fight against economic abuse?

Sarah Schlitz One of the main characteristics of economic violence is that it's unthinking. We're so used to women earning less money than men, to women's domestic work being free, that society as a whole has accepted that this is the way it works, and our society runs because women are willing to do all kinds of jobs for free. It's also considered normal for women to take career breaks to look after their children. These are hard-wired ways of working that are deeply ingrained in people. I also think that when we tackle economic violence, we raise broader social rights issues. If we want to prevent economic violence from taking root, we need to establish greater financial autonomy, which means

fighting against wage disparities, wealth disparities, but also pension disparities. Fighting for social rights means touching the state budget, and that's starting to make people cringe. So, it's more complicated to fight against this kind of violence than, say, psychological violence, which doesn't have the same implications. We know exactly how to go about it, we have to fund specialized psychologists, and so on. The fight against economic violence is sprawling. And money issues are still very taboo. People don't talk about money, which makes it even more difficult to broach the subject. You don't talk about your salary; you don't talk about how much you've inherited. It becomes complicated to objectify gender differences. We need to open frank discussions on how money is distributed between women and men in our society.

Do you think that younger generations have more access to information about economic abuse? Are they more informed?

Sarah Schlitz I don't think so. We're still in the very early stages of raising awareness. I can see that the new generations, for example, continue to divide household expenses 50-50, as if this were progressive, whereas in general, men earn much more than their wives, especially if there are children. This creates a great injustice between the two spouses. Instead, each should contribute proportionally to his or her salary. However, this practice remains marginal. We haven't yet reached that stage of popularization on these issues.

What is the best private or non-profit initiative that has a real positive impact on economic abuse?

Sarah Schlitz Some companies choose to offer paternity leave as long as maternity leave. It's a private initiative which I find interesting because it means that equality is established within the couple, and that women's careers don't have to be devalued since both spouses take the same number of days off when a child arrives. The more we fight for equality, the more we fight against economic violence!

So far, what is the best public, local and/or national policy that has a real positive impact on economic abuse if you are aware of one?

Sarah Schlitz For me, it's SECAL, which has been a huge step forward. It still needs to be improved, that's for sure. I think it's still a corrective tool that has a direct link with economic violence, we still need to remove the link with the ex-partner, to remove the possibility of him committing economic violence.

What is the most efficient public policy initiative you would recommend to export in other countries?

Sarah Schlitz It would be interesting to carry out a study in other countries on wealth disparities, like the one carried out in Belgium. It's based on the work of French authors Céline Bessière and Sibylle Gollac, who have been working on this subject for decades. In Belgium, we looked at the work of professionals, i.e. bailiffs, notaries and lawyers. Getting these kinds of figures on a national level is an enormous lever for cultural change. The more people know about these issues, the faster things can change. In the Belgian study, a team of three researchers worked for just over a year and conducted interviews with professionals, revealing some very interesting insights into certain practices. The first I'd like to mention is the subject of marriage contracts. According to the authors of the study, the way this is done today is rather problematic, because different things are mixed up. Marriage, love, has nothing to do with a contract between two individuals for the rest of their lives. These two moments should be separated: the moment when spouses pledge their love and fidelity to each other, and asset management issues. You don't want to be thinking about divorce when you're about to get married, when you love each other! It's hard to make the right decisions, to be sure that the rights of both people are guaranteed. We need two separate appointments, and that's a very concrete change in practice. They also recommend reverting more often to the community property regime, which protects the weaker spouse. Today, notaries are making separation of property contracts the norm.

This means that the weaker spouse, mostly women, finds himself or herself in a much more precarious position when leaving a marriage. This contributes to deepening inequalities. The status of legal cohabitant is very popular in Belgium, because there's a rejection of marriage, people don't want that symbol, they think it's cooler. People don't marry as much as they used to. So, we need to strengthen this cohabitation regime, because people think they're protected, but that's not the case. For example, in the event of a spouse's death, some people find themselves ruined. Rights are not at all the same as in the case of marriage, which is a real difficulty. On a very personal note, I think we should be moving much more towards legal cohabitation in contracts, which aren't even necessarily linked to love, for example if you decide to live under the same roof as your best friend, without being in a relationship. We should be able to benefit from the same protection, particularly financially, there's no reason why it should be based on feelings of love. We need to raise awareness of this issue among professionals, encourage politicians to change the law in this direction, and inform the public. This has real consequences for women. We organized a big conference to present the results of the study on November 25th, 2024, and many young women were present in the assembly, I found it very challenging. It would be important to have analyses in other countries. What advice would you give to a bank, a politician, a very wealthy individual to effectively fight economic abuse?

Sarah Schlitz When people go to take out a loan, for example, or come to invest money if I were a banker, I'd make sure that both spouses are fully aware of what they're doing, of the consequences, and that both people are involved in the transaction. I'd also ask married people about their marriage contract, because it's very common for men to put money aside personally during a marriage, to cover their backs, and without informing their partner, who doesn't. This means that they're not respecting their marriage contract. This means they are breaking their marriage contract, not pooling their money. For my successors, the political leaders, I would advise implementing the recommendations of the two studies I commissioned. In fact, that's the whole point of commissioning studies that examine the feasibility of implementing certain reforms. You must use them. To a very rich individual, if he's really a nice guy, I'd advise him to get married under the community property regime!

If you were given one billion euros to eradicate economic abuse - how would you do it?

Sarah Schlitz I would open free daycare. This is one of the major challenges of equality between women and men. As there is a shortage of daycare places, and private crèches represent a substantial budget, the choice is quickly made in many households, and it's the woman who puts her career on hold. I would also fund associations to run public campaigns to raise awareness and inform all generations about the issues involved in sharing money between couples, how to get a good marriage contract and how to become good divorcees. This would cost over a billion euros, but I'm also thinking of the introduction of a collective reduction in working hours, because this is also a way of fighting structurally for greater equality. This means restoring full salaries for all women who are currently working part-time, and thus smoothing out pension inequalities, which are linked to the way in which people have worked.

Would you like to add anything?

Sarah Schlitz Yes, there are certain groups we haven't talked about who experience specific forms of violence, such as women in migrant situations, who arrive in Belgium through family reunification. They are dependent on the spouse who brought them to Belgium and cannot leave that spouse for a certain period of time, on pain of deportation. In these couples, a great deal of economic, psychological and physical violence occurs, also linked to the isolation that is created around the victim, who is in a new country. This link should be severed as soon as violence occurs, and the victim's residence permit should be retained. It's vital to protect these people, who are subject to multiple forms of domination.

Economic Abuse - Study Gloria Media for BNP Paribas

Focus on France

This study on Economic abuse was commissioned to Gloria Media by BNP Paribas. It includes 6-country perimeter (Portugal, Spain, Italy, Germany, France, Belgium) on economic abuse with state of the art in each country, figures on the matter, legislative advances and qualitative analysis through interviews.

For France, Rebecca Amsellem is the expert who worked on the report.

Interview of Joan Auradon, Responsable du Pôle justice, FNSF and Krystel La, Chargée de mission Justice, Pôle justice - FNSF (French version below)



Economic violence, although often invisible, is an omnipresent reality in domestic violence. These forms of control, which deprive women of their financial autonomy, establish a profound hold that hinders their emancipation and reinforces gender inequalities. In this interview, Joan Auradon, head of the justice department at the Fédération Nationale Solidarité Femmes (FNSF), and Krystel La, head of the justice department, shed light on the mechanisms, obstacles and realities of this violence, which is still too little known.

The Fédération nationale Solidarité Femmes (FNSF) brings together over 80 associations specializing in the reception, support and accommodation of women victims of domestic violence and their children. Spread across France, these associations promote women's rights and combat violence against women and their children.

Since 1992, the FNSF has set up and run 3919 - Violences Femmes Infos, a helpline for women victims of violence, their families and professionals. Open 24 hours a day, 7 days a week, the line is accessible throughout France to the deaf and hard-of-hearing, and can be listened to in over 200 languages.

Today, the FNSF's head office is made up of around ten departments responsible for coordinating and supporting the Solidarité Femmes network and 3919.

Today, the FNSF's head office is made up of some ten departments responsible for coordinating and supporting the Solidarité Femmes network and 3919.

They address key issues such as the definition of economic violence, its under-reporting, the absence of specific legislation, and the crucial importance of greater awareness and adapted tools to support victims. By contextualizing their remarks with figures and feedback from the Solidarité Femmes network, they highlight the political and social issues surrounding this problem.

Rebecca Amsellem How would you define economic violence/abuse?

Joan Auradon I found the use of the term "abuse" interesting, because it covers a broad range of situations, as Krystel will elaborate later. However, at the Federation, we've chosen to use the term "economic violence," specifically in the context of domestic violence, as this is the area we focus on and analyze. The concept of "abuse" can indeed encompass a wide array of situations: family-related abuses, domestic violence, but also economic abuse between a supplier and a client, a landlord and a tenant, or other asymmetrical relationships. However, we've decided to focus our analysis on economic violence to stay centered on domestic violence and its various forms.

Krystel La Economic violence is often less visible, but it is still a form of domestic violence. Economic violence is characterized by financial control that can be long-term and contributes to the abuser's dominance. The abuser creates a situation of financial dependency, stripping the victim of her financial autonomy, sometimes to the point of total dispossession of her resources.

Rebecca Amsellem In France, we use the term "violence" rather than "abuse" – could this be because the term "abuse" might encompass a wider spectrum than "violence"?

Joan Auradon The concept of economic abuse is broader, but also less precise. It has a legal resonance, particularly because French legislation has provisions to protect vulnerable people in situations of economic abuse – for example, tenants against landlords, employees against employers, or clients against suppliers. In consumer law and other legislative frameworks, these measures aim to rebalance initially asymmetrical situations. However, while this concept allows for a broad scope of analysis, it does not address an essential sociopolitical reality: the gender inequalities between women and men. By simply talking about abuse and including all forms of violence against women, we risk depoliticizing the specific nature of economic violence against women and ignoring its historical resonance, rooted in a patriarchal logic.

Rebecca Amsellem Are there any statistics on this issue in your country?

Krystel La For the 39 19 helpline, in 2023, FNASF handled 97,394 calls, to be precise, and 23% of the callers reported experiencing economic violence. Of those 23%, 45% were victims of economic blackmail, 30% said their partner did not contribute to household expenses and controlled spending, and 22% had been deprived or dispossessed of their financial resources and/or means of payment.

Rebecca Amsellem Was this the main reason for their call, or was it mentioned during the call?

Joan Auradon At 39 19, the conversations are semi-structured. Unlike a structured questionnaire, like for customer service, the interviewer shapes the call based on what the person wants to share. As far as I know, there's no systematic double-checking, which could be interesting to explore. Regarding economic violence, it's not necessarily the main topic at the start of the conversation. The goal is to help the person determine if they are experiencing violence, and then, depending on their account, the interviewer will identify various forms of violence they may be experiencing, including economic violence. Sometimes, the conversation ends there, and the interviewer doesn't push further if it's not the right time for the person. After all, this could be the first time they're talking about it. It's important to note that what we observe in these interviews is a significant underreporting of economic violence. It's similar to sexual violence: there's underreporting and underidentification by the victims. Often, women who experience economic violence don't label it as such, either because they don't recognize it as violence or because it's socially invisibilized. It happens in a patriarchal framework where the man manages the finances, and the woman, due to stereotypes, doesn't question these dynamics. For example, a woman might not know how much her husband earns, might not know his tax number, or be involved in managing taxes, and that may not even seem like a problem. This parallels sexual violence, not in the types of violence, but in how economic violence is invisibilized and often minimized because it's part of an accepted, almost naturalized social system.

Rebecca Amsellem How would you describe your efforts in the fight against economic abuse?

Joan Auradon In France, the fight against economic violence has mainly focused on consumer law, especially protecting vulnerable people, such as the elderly or disabled. This includes regulating corporate practices but does not address abuses of social assets or other forms of economic violence. To date, there is no specific legislation or clearly defined public policy to combat economic violence as such. However, at FNASF, we've long recognized economic violence as one form of violence within couples or ex-couples. Since its creation in 1987, the Federation has always considered economic violence in its overall approach to supporting women who are victims of violence. It's crucial to understand the profound consequences these violences have on women's lives: the inability to leave an abusive partner due to financial dependency, the difficulty of finding housing or a job, and the impact on childcare, which often becomes an additional obstacle. Economic violence acts as a major barrier, not only to leaving but also to rebuilding a life after separation. These violences are invisible yet deeply entrenched, preventing women from accessing autonomy and stability. At FNASF, our approach to economic violence is relatively new in the sense that we've decided to shine a more specific light on it. While it's been part of our approach for a long time, our intention to take concrete action on this issue is more recent. One of these actions is an ongoing study by Krystel, which started last July and will be published in March.

Krystel La As for the second area regarding current legislation, as I mentioned earlier, there is no specific crime to sanction economic violence, and it's not clearly defined within the legal framework. Through this research, we aim to better understand how these violences are handled within our network. We've developed a questionnaire for associations within the Solidarité Femmes network, which includes 82 associations. The questionnaire covers various aspects of the issue. For instance, we've looked at which forms of economic violence are most common, both during relationships and after separation. We've also included questions about the profile of affected women, such as whether there's an age range where they are particularly vulnerable. We also explored their professional situation: does it act as an aggravating or mitigating factor? Unsurprisingly, we found that women without jobs are more vulnerable to economic violence. However, a surprising finding was that even women who are professionally active are just as exposed to economic violence as those who are unemployed. Additionally, we asked associations about their partnerships, needs, and suggestions for improving how these violences are addressed. This questionnaire is comprehensive, covering multiple facets of the issue. Regarding the legislative aspect, we've just started working with a specific task force. The goal is to examine existing crimes in the Penal Code that might partially cover economic violence and identify those we can potentially use to initiate legal proceedings.

Rebecca Amsellem You are familiar with the associative network and activists. Have you identified other organizations besides yours that focus on these issues?

Joan Auradon Not too much. But we've mentioned three things you're probably aware of.

Krystel La There's the 2023 Glorieuses IFOP study, which is well-known. There's also the Crésus association, which supports vulnerable people in situations of over-indebtedness. And the Nickel accounts, which you also know.

Joan Auradon Major networks like FNC IDFF or France Victimes, to our knowledge, don't focus on these issues. However, we've worked with Crédit Mutuel on a study primarily focused on housing for women victims of violence. Agathe, the head of housing at FEDE, signed a partnership agreement with them to fund hotel stays, a crucial support in a sector that's often underfunded by the state. The survey helps understand the links between economic violence and housing difficulties. The questionnaire, designed by IFOP, examines gender economic inequalities and the impact of violence on access to housing. The focus is on housing, in connection with Crédit Mutuel's funding. Lastly, Marie-Pierre Rixain, former president of the Delegation for Women's Rights, initiated a 2020 conference on economic violence in domestic relationships with the aim of creating a separate crime within the Penal Code. However, even though this initiative led to the December 2021 law on professional equality, economic violence in domestic settings was not included in the legislation, despite initial progress. I think Marie-Pierre Rixain's momentum was hindered by political factors. **Rebecca Amsellem** What are the main obstacles you encounter in your fight against economic violence? Please share that.

Krystel La Several factors explain the challenges surrounding economic violence. First, there's a lack of awareness among both women and professionals about these issues, which leads to difficulties in detecting them, both by the victims themselves and by actors involved in women's finances, such as banks and notaries. Professional training is also insufficient, especially for those who work with women on financial issues, and sometimes even for the banks. Another major problem is the absence of an autonomous crime for economic violence, which complicates the legal response. Furthermore, as Joan mentioned, access to housing and women's rights remains a major barrier. Economic inequality between men and women also plays a role, with significant wage gaps and inequalities in the division of household chores, particularly childcare. Marital regimes can also exacerbate the situation during divorce, particularly when it comes to asset division, as well as issues related to inheritance and succession.

Here are some key figures that illustrate this reality:

- A quarter of women in couples do not have a personal bank account.
- 32% of women in couples do not have personal income.
- 40% could not pay their rent on their own if they had to leave their home.
- 44% could not leave the household without external financial help (family, friends).
- 58% of women face difficulties meeting their needs.
- 39% of victims of economic violence stay with their partner for financial reasons.

Rebecca Amsellem Do you think that younger generations have better access to information on economic abuse? Are they better informed?

Krystel La It's a bit of a gut feeling because we don't have exact data on this, but I feel that with the rise of social media, YouTube, and podcasts, younger generations have more access to information. Whether they are truly well-informed is another question, but in terms of accessibility, I think it's a step forward in raising public awareness. I've noticed that access to information is improving among the younger generation, particularly on issues like combating stereotypes. There's greater recognition that, as women, we can manage our bank accounts, take an interest in finance, etc. However, this dynamic is often framed in a capitalist logic: how to optimize investments, save money, or invest in real estate. The image of the superwoman or working girl, hyper-empowered and wealthy, remains dominant. I'm exaggerating, of course, but the focus is often more on the pursuit of wealth than on real feminist education aimed at gender equality. That being said, there are still advancements.

Rebecca Amsellem I have the impression – but it's just an impression – that financial education could be the only leverage to address the issue of economic domestic violence. However, I'm not sure it's really the solution. It's just an intuition I have, and I'm trying to gather data to understand the situation better. For example, the OECD conducted studies on financial education and found that there's very little difference between men and women in this area, which is both interesting and somewhat surprising. This leads me to ask: could there be a bias that assumes women are less competent, simply because they have less money to manage? We tend to think they don't have the same financial means, so they have fewer investment opportunities. But does that mean they lack financial skills? I think this is an important question worth exploring.

Krystel La

I've also seen a post on Instagram saying that when women invest, they often do it better than men in comparison.

Joan Auradon That makes me think, and I totally agree with your point: yes, it's a good start, but it's just one step. It's like sex education, which has been implemented but is often poorly applied. For example, if EVARS (education on affective, relational, and sexual life) were generalized in all schools, it wouldn't guarantee the end of domestic violence.

Moreover, even though more and more young people are trained in consent, gender equality, and so on, that doesn't mean they won't end up being victims of domestic violence. It's like knowing how to run, but if a car suddenly comes toward you, you might freeze instinctively, risking your life.

Similarly, even if we know how to defend ourselves against physical or verbal violence, that doesn't prevent us from experiencing it.

It's the same with financial education. I know how to manage my budget, open a savings account, or pay taxes, but that doesn't mean I'm immune to economic violence. Additionally, financial education doesn't address how masculinity and femininity are constructed. Let's take a concrete example: imagine I have my driver's license. I've received the same training as any man, but it's unlikely I've been taught in-depth technical aspects of the car, like the engine or the brakes, because that's not seen as a "feminine" area.

It's the same with money: we may be taught to invest, but that doesn't mean we're immune to economic violence, nor that we view money in the same way. Financial education, particularly from banks, is a good starting point, but it's clearly not enough to eradicate economic violence. It's like saying that teaching children about gender equality will end domestic violence. It's progress, but not a solution in itself.

Interview de Joan Auradon, Responsable du Pôle justice, FNSF and Krystel La, Chargée de mission Justice, Pôle justice - FNSF (French version)

Les violences économiques, bien que souvent invisibles, constituent une réalité omniprésente dans les violences conjugales. Ces formes de contrôle, qui privent les femmes de leur autonomie financière, installent une emprise profonde qui freine leur émancipation et renforce les inégalités de genre. À travers cette interview, Joan Auradon, responsable du pôle justice à la Fédération Nationale Solidarité Femmes (FNSF), et Krystel La, chargée de mission justice, éclairent les mécanismes, les obstacles et les réalités de ces violences encore trop méconnues.

La Fédération nationale Solidarité Femmes (FNSF) regroupe plus de 80 associations spécialisées dans l'accueil, l'accompagnement et l'hébergement des femmes victimes de violences conjugales et leurs enfants. Réparties sur le territoire français, ces associations militent en faveur des droits des femmes et luttent contre les violences qui s'exercent à leur encontre et à celle de leurs enfants.

La FNSF a créé et gère depuis 1992 le 3919 - Violences Femmes Infos, la ligne d'écoute, d'information et d'orientation destinée aux femmes victimes de violences, à leur entourage et aux professionnel.les. Ouverte 24h/24 et 7J/7, la ligne est accessible partout sur le territoire français aux personnes sourdes et malentendantes et l'écoute est possible en plus de 200 langues.

Aujourd'hui, le siège de la FNSF est composé de près d'une dizaine de pôles qui sont en charge de l'animation et de l'appui au réseau Solidarité Femmes et au 3919.

Elles abordent des thématiques clés telles que la définition des violences économiques, leur sous-déclaration, l'absence de législation spécifique, et l'importance cruciale d'une meilleure sensibilisation et d'outils adaptés pour soutenir les victimes. En contextualisant leurs propos avec des données chiffrées et des retours d'expérience du réseau Solidarité Femmes, elles mettent en lumière les enjeux politiques et sociaux qui entourent cette problématique.

Rebecca Amsellem Comment définiriez-vous les violences / abus économiques ?

Joan Auradon J'ai trouvé intéressant l'utilisation du terme *abus*, car il englobe une notion assez large, comme Krystel le détaillera ensuite. Toutefois, à la Fédération, nous avons préféré retenir le terme de *violences économiques*, et plus spécifiquement dans le contexte des violences conjugales, car c'est le sujet que nous maîtrisons et analysons. La notion d'abus peut effectivement couvrir de nombreuses situations : des abus liés à la famille ou aux violences intrafamiliales, mais également des abus économiques entre un fournisseur et un client, un propriétaire et un locataire, ou d'autres relations asymétriques. Cependant, nous avons fait le choix de circonscrire notre analyse aux violences économiques, afin de rester centrés sur les violences conjugales et leurs diverses formes.

Krystel La Souvent moins visible, les violences économiques sont aussi des violences conjugales. Les violences économiques sont caractérisées par un contrôle financier pouvant s'inscrire dans la durée qui contribue à l'emprise du conjoint violent. Ce dernier installe une situation de dépendance économique et prive sa conjointe de son autonomie financière, pouvant aller jusqu'à la dé possession totale de ses ressources.

Rebecca Amsellem En France on utilise le terme de violences et non d'abus - est-ce qu'on pourrait l'expliquer par le fait que le spectre permettrait d'être plus large en parlant d'abus et pas de violences ?

Joan Auradon La notion d'abus économique est plus large, mais également moins précise. Elle possède une résonance juridique, notamment parce que la législation française prévoit des dispositions en matière d'abus économiques pour protéger les personnes en position de vulnérabilité – comme les locataires par rapport aux propriétaires, les salariés face à leurs employeurs ou encore les clients vis-à-vis de leurs fournisseurs. Dans le droit de la consommation et d'autres cadres législatifs, ces mesures visent à rééquilibrer des situations initialement asymétriques. Cependant, si cette notion permet effectivement d'avoir un spectre d'analyse assez large, elle ne prend pas en compte une réalité sociopolitique essentielle : les inégalités entre les femmes et les hommes. En parlant simplement d'*abus* et en y intégrant toutes les violences faites aux femmes, nous risquons de dépolitiser la spécificité des violences économiques faites aux femmes et d'ignorer leur résonance historique, ancrée dans une logique patriarcale.

Rebecca Amsellem Existe-t-il des données chiffrées sur le sujet dans votre pays ?

Krystel La Pour les chiffres du 39 19, sur l'année 2023, la FNASF a traité 97,394 appels, pour être très précise, lors desquels 23% des appelantes ont déclaré subir des violences économiques. Et parmi ces 23%, il y a 45% d'entre elles qui sont victimes de chantage économique, 30% qui dénoncent que monsieur ne participe pas aux charges du foyer et contrôlent les dépenses. Et 22% qui sont privées ou dépossédées de leurs ressources financières et/ou des moyens de paiement.

Rebecca Amsellem Est-ce la raison de leur appel ou est-ce mentionné lors de l'appel ?

Joan Auradon Au 39 19, les entretiens sont semi-directifs. Contrairement à un questionnaire structuré, comme pour un SAV, c'est l'écoutante qui façonne l'appel selon ce que la personne souhaite partager. À ma connaissance, il n'y a pas de double écoute systématique, ce qui pourrait être intéressant à explorer. En ce qui concerne les violences économiques, elles ne sont pas forcément un point d'entrée direct dans la conversation. L'objectif, c'est plutôt d'aider la personne à clarifier si elle est victime de violences, puis, en fonction de son récit, l'écoutante va essayer d'identifier les différentes formes de violences qu'elle subit, y compris les violences économiques. Parfois, le récit s'arrête là, et l'écoutante ne va pas pousser plus loin si ce n'est pas le moment pour la personne. Après tout, ce peut être la première fois qu'elle en parle. Il est important de noter que ce que l'on observe dans ces entretiens, c'est un sous-dépôt des violences économiques. C'est un peu comme avec les violences sexuelles : il y a une sous-déclaration et une sous-identification de la part des victimes. Souvent, les femmes qui subissent des violences économiques ne les nomment pas, soit parce qu'elles ne les perçoivent pas comme telles, soit parce qu'elles sont socialement invisibilisées. Cela se joue dans un cadre patriarcal, où l'homme gère les finances et où la femme, en raison de stéréotypes, ne questionne pas ces dynamiques. Par exemple, une femme peut ne pas savoir combien son mari gagne, ne pas connaître son numéro fiscal, ou ne pas être impliquée dans la gestion des impôts, et cela peut ne pas être perçu comme un problème. Ce parallèle avec les violences sexuelles est intéressant, non pas dans la typologie des violences, mais dans le fait que, comme pour les violences sexuelles, les violences économiques sont invisibilisées et souvent minimisées, parce qu'elles font partie d'un système social accepté, voire naturalisé.

Rebecca Amsellem Comment décririez-vous votre lutte contre les abus économiques ?

Joan Auradon En France, la lutte contre les violences économiques s'est principalement concentrée sur le droit de la consommation, en particulier la protection des personnes vulnérables, comme les personnes âgées ou en situation de handicap. Cela inclut l'encadrement des pratiques des sociétés, mais pas la lutte contre les abus de biens sociaux ou d'autres formes de violences économiques. À ce jour, il n'existe pas de législation spécifique ni de politiques publiques clairement définies pour combattre les violences économiques en tant que telles. Pourtant, à la FNASF, nous avons depuis longtemps reconnu les violences économiques comme l'une des formes de violence au sein des couples ou des ex-couples. Depuis sa création en 1987, la Fédération a toujours pris en compte les violences économiques dans son approche globale de l'accompagnement des femmes victimes de violences. Il est essentiel de comprendre l'ampleur des conséquences que ces violences ont sur la vie des femmes : l'incapacité de quitter un conjoint violent en raison de la dépendance financière, l'impossibilité de trouver un logement ou un emploi, et l'impact sur la prise en charge des enfants, qui constitue souvent un obstacle supplémentaire. Ces violences économiques sont un frein majeur, non seulement au départ, mais aussi à la reconstruction des femmes après leur séparation. Elles agissent comme des barrières invisibles mais profondes qui empêchent l'accès à l'autonomie et à la stabilité. À la FNASF, notre approche des violences économiques est relativement récente dans le sens où nous avons décidé de la mettre en lumière de manière plus spécifique. Cette prise en compte est présente depuis longtemps, mais l'intention de mener des actions concrètes pour travailler sur ces questions est plus récente. L'une de ces actions est une étude menée par Krystel, lancée en juillet dernier, qui sera publiée en mars prochain.

Krystel La En ce qui concerne le second axe sur la législation actuelle, comme je l'évoquais, il n'existe pas d'infraction autonome permettant de sanctionner spécifiquement les violences économiques, qui, de surcroît, ne sont pas clairement définies dans le cadre juridique actuel. À travers cette recherche, nous cherchons à mieux comprendre comment ces violences sont prises en charge au sein de notre réseau. Pour cela, nous avons élaboré un questionnaire destiné aux associations du réseau Solidarité Femmes, qui regroupe 82 associations. Ce questionnaire couvre plusieurs aspects de la question.

Par exemple, nous avons cherché à identifier quelles formes de violences économiques sont les plus fréquentes, tant pendant la relation qu'après la séparation. Nous avons aussi inclus des questions sur le profil des femmes concernées, afin de déterminer, par exemple, s'il existe un âge où elles sont particulièrement vulnérables. Nous nous sommes également intéressés à leur situation professionnelle : est-ce un facteur aggravant ou atténuant ? Évidemment, nous avons constaté que les femmes sans emploi sont encore plus vulnérables à ces violences économiques. Cependant, un constat surprenant de cette recherche est que même les femmes actives professionnellement sont exposées à ces violences, au même titre que celles qui sont sans emploi.

En outre, nous avons interrogé les associations sur leurs partenariats, leurs besoins, ainsi que leurs suggestions pour améliorer la prise en charge de ces violences. Ce questionnaire a été conçu de manière exhaustive, en abordant plusieurs aspects de la question.

Enfin, concernant l'axe législatif, nous avons tout juste entamé un travail en lien avec un groupe de travail spécifique. L'objectif est d'examiner les infractions existantes dans le Code pénal qui pourraient, partiellement, couvrir les violences économiques, et d'identifier celles sur lesquelles nous pourrions éventuellement nous appuyer pour engager des recours.

Rebecca Amsellem Vous connaissez le tissu associatif, vous connaissez les activistes. Est-ce que vous avez identifié d'autres organisations que la vôtre qui s'intéressent à ces questions-là ?

Joan Auradon Non, pas trop. Mais on a quand même nommé trois choses que tu connais puisque tu es dedans.

Krystel La L'étude des Glorieuses IFOP 2023 qui est connue de tous et toutes. L'association Crésus, qui a pour but d'accompagner les publics vulnérables en situation de surendettement. Et aussi les comptes Nickel, mais que tu connais aussi.

Joan Auradon Les grandes têtes de réseau comme la FNC IDFF ou France Victimes, à notre connaissance, ne travaillent pas du tout sur ces enjeux. Par ailleurs, nous avons travaillé avec le Crédit Mutuel sur une étude surtout de l'hébergement des femmes victimes de violences. Agathe, responsable du pôle hébergement à la FEDE, a signé une convention de partenariat avec eux pour financer des nuitées d'hôtel, un soutien crucial dans un secteur souvent sous-financé par l'État. Le sondage sert à comprendre les liens entre violences économiques et difficultés de logement. Le questionnaire, conçu par l'IFOP, s'intéresse aux inégalités économiques entre les femmes et les hommes, ainsi qu'à l'impact des violences sur l'accès au logement. L'accent est mis sur l'hébergement, en lien avec le financement du Crédit Mutuel. Enfin, Marie-Pierre Rixain, ancienne présidente de la Délégation aux droits des femmes, a initié en 2020 un colloque sur les violences économiques conjugales, avec l'ambition de créer une infraction autonome dans le Code pénal. Cependant, bien que cette initiative ait conduit à la loi du 24 décembre 2021 sur l'égalité professionnelle, les violences économiques conjugales n'ont pas été intégrées dans la législation, malgré les premiers progrès. Je pense que l'élan de Marie-Pierre Rixain a été freiné par des enjeux politiques.

Rebecca Amsellem Quelles sont les principaux obstacles que vous rencontrez dans votre lutte contre les violences économiques ? Écrivez cette chose, s'il vous plaît.

Krystel La

Plusieurs facteurs expliquent les difficultés autour des violences économiques. D'abord, il y a un manque de sensibilisation des femmes et des professionnels à ces questions, ce qui entraîne des problèmes de détection, tant par les victimes elles-mêmes que par les acteurs en lien avec les finances des femmes, comme les banques et les notaires. La formation des professionnels est également insuffisante, notamment ceux qui travaillent avec les femmes sur leurs finances, mais aussi, parfois, les banques.

Un autre problème majeur est l'absence d'infraction autonome pour les violences économiques, ce qui complique la réponse pénale. Par ailleurs, comme le soulignait Joan, l'accès au logement et aux droits des femmes reste un obstacle majeur. L'inégalité économique entre les hommes et les femmes joue également un rôle, avec des écarts de salaires importants et des inégalités liées à la répartition des tâches ménagères, notamment la charge de s'occuper des enfants. Les régimes matrimoniaux peuvent aussi aggraver la situation au moment du divorce, notamment lors de la liquidation du régime, tout comme les questions d'héritages et de successions.

Quelques chiffres clés illustrent cette réalité :

- Un quart des femmes en couple n'ont pas de compte en banque personnel.
- 32 % des femmes en couple n'ont pas de revenu personnel.
- 40 % ne pourraient pas payer seules leur loyer si elles devaient quitter le domicile conjugal.
- 44 % ne pourraient pas quitter le foyer sans aide financière extérieure (proches, amis).
- 58 % des femmes font face à des difficultés pour subvenir à leurs besoins.
- 39 % des victimes de violences économiques restent avec leur conjoint pour des raisons financières.

Rebecca Amsellem Pensez-vous que les jeunes générations ont davantage accès à l'information sur les abus économiques ? Sont-elles mieux informées ?

Krystel La C'est un peu du ressenti, car nous n'avons pas de données précises à ce sujet, mais j'ai l'impression qu'avec l'essor des réseaux sociaux, de YouTube et des podcasts, les jeunes générations ont davantage accès à l'information. Quant à savoir si elles sont vraiment bien informées, cela dépend de la sensibilité de chacun, mais l'accessibilité de l'information, à mon avis, est un progrès pour mieux sensibiliser le grand public. J'ai remarqué que l'accès à l'information chez les jeunes évolue positivement, notamment sur des sujets comme la lutte contre les stéréotypes. Il y a une plus grande reconnaissance de l'idée qu'en tant que femmes, on peut gérer notre compte bancaire, s'intéresser à la finance, etc. Cependant, cette dynamique reste souvent cadrée dans une logique capitaliste : comment optimiser ses placements, épargner, investir dans l'immobilier, etc. L'image de la superwoman ou de la working girl, hyper-empouvoirée et riche, reste prédominante. Je caricature, bien sûr, mais l'accent est souvent mis sur l'appât du gain plus que sur une véritable éducation féministe visant l'égalité entre les femmes et les hommes. Cela dit, il y a tout de même des progrès.

Rebecca Amsellem J'ai l'impression, mais cela reste une impression, qu'à ce stade, l'éducation financière pourrait être le seul levier pour aborder la question des violences économiques conjugales. Cependant, je ne suis pas convaincue que ce soit vraiment la solution. C'est une intuition que j'ai, et j'essaie justement de recueillir des données et de mieux comprendre la situation. Par exemple, l'OCDE a réalisé des études sur l'éducation financière et a montré qu'il y a très peu de différences entre les femmes et les hommes à ce niveau, ce qui est à la fois intéressant et quelque peu surprenant. Cela m'amène à me poser une question : est-ce que, dans ce domaine, il n'y a pas un préjugé qui sous-entend que les femmes sont moins compétentes, simplement parce qu'elles ont moins d'argent à gérer ? On tend à considérer qu'elles n'ont pas les mêmes moyens financiers, donc moins de possibilités d'investir ou de gérer des placements. Mais est-ce que cela signifie pour autant qu'elles manquent de compétences en matière de finances ? C'est une question que je trouve importante et qui mérite d'être explorée.

Krystel La J'ai également vu un post sur Instagram qui disait que, lorsqu'elles investissent, les femmes le font souvent mieux que les hommes en comparaison.

Joan Auradon Cela me fait réfléchir et je rejoins totalement ton point de vue : oui, c'est un bon début, mais ce n'est qu'une étape. C'est un peu comme l'éducation à la sexualité, qui a été instaurée, mais qui, bien souvent, reste mal appliquée. Par exemple, si demain les EVARS (éducation à la vie affective, relationnelle et sexuelle) étaient généralisées dans toutes les écoles, cela ne garantirait pas qu'il n'y aurait plus de violences conjugales.

De plus, bien que de plus en plus de jeunes soient formés au consentement, à l'égalité entre les filles et les garçons, cela ne les empêche pas forcément de devenir victimes de violences conjugales. C'est un peu comme si je savais courir, mais qu'une voiture arrivait soudainement, je pourrais quand même me figer par instinct, et risquer ma vie. De même, même si on sait se défendre contre les violences physiques ou verbales, cela ne nous empêche pas de les vivre.

C'est pareil pour l'éducation financière. Je sais comment gérer mon budget, ouvrir un livret A, ou payer mes impôts, mais cela ne me prémunit pas forcément contre les violences économiques. De plus, l'éducation autour des finances ne répond pas à la question de comment sont construites les masculinités et féminités. Prenons un exemple concret : imaginons que j'ai mon permis de conduire. J'aurais reçu la même formation que n'importe quel homme, mais il est peu probable qu'on m'ait enseigné en profondeur les aspects techniques de la voiture, comme le moteur ou les freins, car ce n'est pas perçu comme un domaine "féminin".

C'est la même chose avec l'argent : on peut nous apprendre à investir, mais ça ne veut pas dire qu'on est préservé des violences économiques, ni que l'argent nous intéresse de la même manière.

L'éducation financière, notamment dispensée par les banques, est un bon point de départ, mais ce n'est clairement pas suffisant pour éradiquer les violences économiques. C'est un peu comme si on disait qu'en éduquant les enfants sur l'égalité entre les femmes et les hommes, on viendrait à bout des violences conjugales. C'est un progrès, mais ce n'est pas une solution en soi.



Marital economic abuse remains a little-talked-about subject, even though it is a central component of the hold exerted by a violent partner. Marie-Pierre Rixain, Member of Parliament and long-time advocate of women's economic rights, looks back on her career, the obstacles she has encountered in her fight against this violence, and the solutions that need to be put in place. A graduate of the Toulouse Institute of Political Studies, Marie-Pierre RIXAIN began her career as a consultant on healthcare networks in the perinatal sector, before being elected MP for Essonne's 4th constituency in the 2017 legislative elections. She sits on the National Assembly's Cultural Affairs and Education Committee. She has been a member of the HCE since 2017.

A commitment initiated by awareness

Rebecca Amsellem: When and how did you become interested in domestic economic violence? Marie-Pierre Rixain: My involvement began in 2017, when I was appointed President of the Women's Rights Delegation. It was then that Françoise Brié, Executive Director of the Fédération nationale de solidarité femmes (FNSF), made me aware of the seriousness of this violence. Up until then, I'd known about violence against women in general terms, but I realized that the economic and social dimension of this type of violence was also very important. We have been working on this topic on a regular basis, notably during the events organized every November 25 to mark the International Day for the Elimination of Violence against Women. In 2019 or 2020, we have dedicated this day to economic violence, highlighting its impact and possible solutions.

Obstacles to combating economic violence

Rebecca Amsellem: What are the main obstacles you've encountered in this fight?

Marie-Pierre Rixain: The first obstacle is understanding the phenomenon. It's sometimes oversimplified, particularly with the idea that economic independence is enough to protect women from violence. Of course, financial independence is a form of protection, but it's not enough on its own to prevent abuse.

Secondly, the rigidity of the law is a major obstacle. For example, a woman victim of violence who co-owns a home with her partner must continue to pay the mortgage, even if she leaves in a hurry. Mechanisms should be put in place to enable forced sale or rapid dissociation of assets in cases of proven violence.

What's more, some seemingly beneficial measures may turn out to be counter-productive. For example, requiring wages to be paid into a personal account could create economic violence for non-working women, forcing them to negotiate access to resources with their spouses on a monthly basis.

The role of institutions and employers

Rebecca Amsellem: What role can institutions and companies play?

Marie-Pierre Rixain: Employers have an essential role to play. Many perpetrators of violence seek to isolate their partners by making them lose their jobs. Companies need to be able to identify these situations and support their female employees, for example by facilitating their mobility or setting up special leave schemes. Banks also have a key role to play. For example, if a man empties the couple's bank accounts without informing his wife, this should be seen as a warning signal. Some institutions, such as the Banque de France, are beginning to take action on these issues.

Progress and models to follow

Rebecca Amsellem: Which countries are ahead on these issues?

Marie-Pierre Rixain: Australia is an interesting example. It has put in place systems to protect victims and involved employers in prevention.

In France, certain initiatives deserve to be strengthened, such as those run by the Fondation des Femmes with Crédit Municipal de Paris, which offers financial guarantees to women leaving violent homes.

One billion euros to eradicate economic violence: where to start?

Rebecca Amsellem: If you had a billion euros at your disposal to eradicate domestic economic violence, where would you start?

Marie-Pierre Rixain: I'd start by making women fiscally independent. In France, many systems are still "conjugalized", which means that a woman's social and tax rights depend on her spouse. We need to individualize benefits and taxes so that every woman has direct access to her resources.

At the same time, we need to step up training for all those involved - bankers, notaries, employers and tax authorities - so that they can identify economic violence and better protect victims.

Conclusion Economic violence in marriage is still all too often invisible, even though it is a central factor in the control and insecurity of female victims. Better legal recognition, awareness-raising among economic players and financial empowerment for women are essential if we are to put an end to this violence.

French version - Entretien avec la députée Marie-Pierre Rixain : Comprendre et combattre les violences économiques conjugales

Les violences économiques conjugales restent un sujet peu abordé, bien qu'elles soient une composante centrale de l'emprise exercée par un partenaire violent.

Marie-Pierre Rixain, députée et engagée de longue date pour les droits économiques des femmes, revient sur son parcours, les obstacles qu'elle a rencontrés dans son combat contre ces violences et les solutions à mettre en place. Diplômée de l'Institut d'études politiques de Toulouse, Marie-Pierre RIXAIN débute sa carrière en tant que consultante sur les réseaux de santé dans le secteur périnatal, avant d'être élue députée de la 4^{ème} circonscription de l'Essonne à l'issue des élections législatives de 2017. Elle siège à la commission des Affaires culturelles et de l'Education à l'Assemblée Nationale. Elle est membre du HCE depuis 2017.

Un engagement initié par une prise de conscience

Rebecca Amsellem : Quand et comment avez-vous commencé à vous intéresser aux violences économiques conjugales ?

Marie-Pierre Rixain : Mon engagement a commencé en 2017, lorsque j'ai été nommée présidente de la Délégation aux droits des femmes. C'est à ce moment que Françoise Brié, directrice générale de la Fédération nationale de solidarité femmes (FNSF), m'a fait prendre conscience de la gravité de ces violences. Jusqu'alors, je connaissais les violences faites aux femmes de manière générale, mais j'ai réalisé que la dimension économique était un facteur déterminant de l'emprise. Nous avons travaillé sur ce sujet de manière régulière, notamment lors des événements organisés chaque 25 novembre à l'occasion de la Journée internationale pour l'élimination de la violence à l'égard des femmes. En 2019 ou 2020, nous avons consacré cette journée aux violences économiques, mettant ainsi en lumière leur impact et les solutions possibles.

Les obstacles à la lutte contre les violences économiques

Rebecca Amsellem : Quels sont les principaux obstacles que vous avez rencontrés dans ce combat ?

Marie-Pierre Rixain : Le premier obstacle est la **compréhension du phénomène**. Il est parfois simplifié à l'extrême, notamment avec l'idée que l'autonomie économique suffirait à préserver les femmes des violences. Certes, l'indépendance financière est une protection, mais elle ne suffit pas à elle seule à empêcher l'emprise.

Ensuite, la **rigidité du droit** constitue un frein important. Par exemple, une femme victime de violences qui est copropriétaire d'un logement avec son conjoint doit continuer à payer le crédit immobilier, même si elle part en urgence. Il faudrait mettre en place des mécanismes permettant la vente forcée ou la dissociation rapide des patrimoines en cas de violences avérées.

De plus, certaines mesures, en apparence bénéfiques, peuvent s'avérer contre-productives. Par exemple, obliger le versement des salaires sur un compte personnel pourrait créer une violence économique pour les femmes qui ne travaillent pas, les obligeant à négocier chaque mois avec leur conjoint l'accès à des ressources.

Le rôle des institutions et des employeurs

Rebecca Amsellem : Quel rôle les institutions et les entreprises peuvent-elles jouer ?

Marie-Pierre Rixain : Les employeurs ont un rôle essentiel à jouer. De nombreux auteurs de violences cherchent à isoler leur conjointe en lui faisant perdre son emploi. Les entreprises doivent pouvoir identifier ces situations et accompagner leurs salariées victimes, par exemple en facilitant leur mobilité ou en mettant en place des congés spécifiques. Les banques ont également un rôle clé. Par exemple, si un homme vide les comptes bancaires du couple sans prévenir sa conjointe, cela devrait être considéré comme un signal d'alerte. Certaines institutions, comme la Banque de France, commencent à se mobiliser sur ces questions.

Les avancées et les modèles à suivre

Rebecca Amsellem : Quels pays sont en avance sur ces questions ?

Marie-Pierre Rixain : L'Australie est un exemple intéressant. Elle a mis en place des dispositifs pour protéger les victimes et impliqué les employeurs dans la prévention.

En France, certaines initiatives mériteraient d'être renforcées, comme celles menées par la Fondation des Femmes avec le Crédit Municipal de Paris, qui propose des garanties financières aux femmes quittant un foyer violent.

Un milliard d'euros pour éradiquer les violences économiques : par où commencer ?

Rebecca Amsellem : Si vous disposiez d'un milliard d'euros pour éradiquer les violences économiques conjugales, par quoi commenceriez-vous ?

Marie-Pierre Rixain : Je commencerais par **rendre les femmes autonomes fiscalement**. En France, de nombreux dispositifs sont encore "conjugalisés", ce qui signifie que les droits sociaux et fiscaux d'une femme dépendent de son conjoint. Il faut individualiser les allocations et les impôts pour que chaque femme ait un accès direct à ses ressources.

En parallèle, il faudrait renforcer la formation des acteurs impliqués : banquiers, notaires, employeurs, mais aussi les services fiscaux, pour qu'ils puissent repérer les violences économiques et mieux protéger les victimes.

Conclusion

Les violences économiques conjugales sont encore trop souvent invisibilisées, alors qu'elles constituent un facteur central de l'emprise et de la précarité des femmes victimes. Une meilleure reconnaissance juridique, une sensibilisation des acteurs économiques et une autonomisation financière des femmes sont essentielles pour mettre fin à ces violences.

Interview of H  l  ne P  rivier

Hélène Périver is an economist at the Observatoire français des conjonctures économiques (OFCE - Sciences Po). She is head of the “Evaluation of Social and Family Policies” unit at OFCE and director of the Gender Studies Program at Sciences Po. She is also a member of the steering committee of the Cité du Genre. She chairs the Conseil de la famille (Family Council) within the Haut Conseil de la famille, à l'enfance et à l'âge (High Council for the Family, Children and the Elderly).

Hélène Périvier est économiste à l'Observatoire français des conjonctures économiques (OFCE - Sciences Po), elle est titulaire de l'habilitation à diriger des recherches. Elle est responsable du pôle “évaluation des politiques sociales et familiales” de l’OFCE et dirige le Programme d’études sur le genre de Sciences Po. Elle est également membre du comité de direction de la Cité du genre. Elle préside le Conseil de la famille au sein du Haut Conseil de la famille, à l’enfance et à l’âge.

Economic Abuse - Study Gloria Media for BNP Paribas

Focus on Germany

This study on Economic abuse was commissioned to Gloria Media by BNP Paribas. It includes 6-country perimeter (Portugal, Spain, Italy, Germany, France, Belgium) on economic abuse with state of the art in each country, figures on the matter, legislative advances and qualitative analysis through interviews.

For Germany, Jessica Bateman is the expert who worked on the report. This part was edited by Rebecca Amsellem for Gloria Media.

Germany, the interviews

Interview 1 - Interview of Sabrina Rees, Social Worker, Oberhausen Women's Shelter, Germany

By *Jessica Bateman*

By phone, 10 January 2025, Berlin

Sabrina Rees is a social worker, systemic family therapist and trauma specialist. She currently leads the women's counselling centre in Oberhausen, where she supports women dealing with domestic and sexual violence. She is deeply committed to empowering women to take responsibility for their lives, including their finances.



How would you define economic abuse ?

Sabrina Rees I would define it as using finances to exert power over somebody else. So stopping someone from being in control of their finances and making their own decisions, or knowing exactly what they earn, or being able to decide for themselves how they use their own money.

Are there any existing figures on the matter in your country?

Sabrina Rees I don't know. But it pops up everywhere. The problem is that **most women are not in control of their own finances**, and a lot of the time that's not a big problem as long as the relationship goes well or if the parents have the best in mind for their children. The problem is that many women don't think that they can manage their finances, or that they're not interested in it, and they think their partner can do it better than they can. And so that's where it starts. I don't want to say it's the women's fault – it's just a cultural thing. I don't know if it's just Germany, but it's something that we observe a lot here. It's almost a normality, and that's what we wanted to bring attention to. It has so many

different facets, so many different faces, and so many different possibilities that can create a whole lot of problems for women when they want to separate from their partners.

How would you describe your fight against economic abuse?

Sabrina Rees Every year we organise an event on 25 November – the International Day Against Violence against women – on a different topic. In 2022 we picked financial abuse, and it was really hard to find someone to talk about this topic and there was no literature on it. So we just developed our own brochure on financial abuse to distribute.

We also run different workshops on different financial topics, where we try to empower women to take control of their own finances. A lot of them are just about helping them realise they can do it on their own and they don't need someone else to make decisions for them. We also help women look for lawyers, especially if they don't have a lot of money. They can get a voucher for a first consultation at a lawyer's office just to learn what their rights are, so their partner can't lie to them.

Can you name one or two other people or organisations in your country who fight economic abuse?

Sabrina Rees Dr Birgit Happel. She did a presentation for our 2022 event.

What are the main obstacles you encounter in your fight against economic abuse?

Sabrina Rees I think one of the biggest things is that it's not recognised as abuse. People don't understand why a woman would let herself be brought into that position. So even if you have a case of financial abuse and you have a lawyer on your side, it's really hard to make the other person change their ways. **For example, every once in a while we see fathers who reduce the amount of time they work, so they would rather earn less money than pay the maintenance that they're supposed to pay.** And there's nothing you can do about that, so the abuse basically just keeps going on. Or people work side jobs where they earn cash-in-hand that isn't taxed, so there's no way for the mothers to get the money they are entitled to. Every case is so different, there's no way to have just one ruling or solution to the problem. There's always so many different factors and so many things you have to take into account that just make it really complex and difficult.

Do you think that younger generations have more access to information about economic abuse? Are they more informed?

Sabrina Rees We had hoped that things would get better and that the younger generation would be more empowered to manage their own finances. But every once in a while we see the trend going in the opposite direction, for example with the "Trad wives" trend. Young girls will say "I just want to finish the lowest school level that I can, then I want to get married and have children. I want my husband to go to work and I want to take care of the children." Then the doors are wide open for all kinds of abuse, and financial abuse is one of it is one part of it. We see these comments every once in a while – we give workshops at schools on topics such as domestic violence and digital violence, and sometimes we hear these kinds of comments which set alarm bells off.

What is the best start up / private / non profit initiative that has a real positive impact on economic abuse?

Sabrina Rees I don't know any.

So far, what is the best public, local and/or national policy that has a real positive impact on economic abuse if you are aware of one?

Sabrina Rees I don't know any.

What advice would you give to the following people / organisations to effectively fight economic abuse? a) A bank or insurance company b) A politician c) A very wealthy individual

Interview 2 - Interview of Dr Birgit Happel, Founder of Geldbiografien, Germany

By *Jessica Bateman*

By phone, 17 January 2025, Berlin

Biography of the interviewee: Dr. Birgit Happel is a German sociologist and financial education expert advocating for women's financial independence. She has a Ph.D. from Goethe University Frankfurt, and worked in banking before transitioning to academia and social innovation. She is the founder of Geldbiografien, an organisation providing financial education and gender equality research, and the author of "Auf Kosten der Mütter" (At the Expense of Mothers), a book about the hidden costs of motherhood.



How would you define economic abuse?

Dr Birgit Happel I would define it a misuse of power to restrict women's financial autonomy and rights. It's a silent form of domestic violence and exploitation that often goes unrecognised, and it can manifest in various ways including denying access to financial information or resources in general, limiting a partner's ability to work or earn an income, failing to contribute agreed amounts to joint accounts, coercing financial decisions under threat of violence, and withholding important financial documents during separation or divorce proceedings. And I would emphasise that financial abuse is often a gradual process, where financial dependence evolves into abuse through the exercise and misuse of power over a long period.

Are there any existing figures on the matter in your country?

Dr Birgit Happel That's difficult, because the subject is still taboo and it's not researched in Germany. There is only limited specific data on financial abuse in regard to older people. But we have data about refusal to pay maintenance: **According to the Deutsches Jugendinstitut study, 37% of children with agreed maintenance payments receive no or incomplete support from the other parent. And the most common explanation for the lack of maintenance payments is either that**

the separated parent is not financially capable or is unwilling to fulfill the obligations. But on the other hand, when you talk to divorce lawyers, they always mention that some of the money is not being officially declared. So it's difficult to find out the true numbers when you don't have any insights into the accounts.

However we do have relevant statistics about domestic violence, and we know it's been worsening here for years. A man inflicts violence on his partner or ex partner more than once every four minutes. In 2023, 155 women were killed by their partner or ex partner. So we can say that domestic violence, which often includes financial abuse, has seen a sharp increase in Germany.

How would you describe your fight against economic abuse ?

Dr Birgit Happel My efforts against economic abuse address both individual and structural levels, because I'm a sociologist, and I aim to prevent impoverishment processes and economic abuse by promoting financial equality for women. I focus on empowering women through financial education with a multi-faceted approach. I try to initiate networks, because we need links between the ministries, for example, a link between the national strategy for equality and the planned national strategy for financial education. Ministries need to have some roundtables regarding these issues, and my aim is to raise awareness. I highlight the importance of financial determination for women and emphasise how this enhances their quality of life and affects power dynamics in relationships. This is very important, I think, and with my cooperation partners, I develop educational materials and workshops to teach women about financial rights and financial literacy, aiming to prevent poverty among women, for example, focusing on single mothers and also preventing poverty in middle-aged women. We address the systemic issues that can contribute to reducing women's financial vulnerability, such as part-time work incentives and also – and this is a very important issue – the under-valuation of care work. I'm a board member of Prevention Network Financial Competence and a member of UN Women Germany, and I advocate for women's economic independence and recognition of unpaid care work. My research work includes biographical analysis and research on the relationship between money and life history with a focus on women's opportunities for self-realisation.

Could you name / describe the fight of one or two other organisations / people who fight economic abuse in your country?

Dr Birgit Happel UN Women, Terre des Femmes, and also the Oberhausen Women's Shelter – they produced a brochure on financial abuse which was the first of its kind in Germany. The city of Recklinghausen also dedicated a special conference to this topic last Autumn. The author Lea Martin who has written two books on the topic. Besides that, there's no specific organisation addressing this topic, I would say.

What are the main obstacles you encounter in your fight against economic abuse ?

Dr Birgit Happel We need funding. In my view, it is the lack of empirical evidence, and then the lack of funding for both research and implementing preventive methods. Because my work is not just focused on economic abuse, but also on strengthening financial literacy and financial autonomy.

Do you think that younger generations have more access to information about economic abuse? Are they more informed?

Dr Birgit Happel They have more access to information in general but there's still a significant gap in education and specifically about economic abuse. I don't think they are all more informed, maybe some are – we have a very informed "bubble" of people in the younger generation but also others who just don't want to have this topic on their plate. I think there's still a lack of widespread knowledge.

What is the best start up / private / non-profit initiative that has a real positive impact on economic abuse?

Dr Birgit Happel There are several initiatives working to protect women from violence, of course, which indirectly includes financial abuse. So I would like to mention UN Women's campaign Orange the World, which isn't just in Germany but is worldwide. It starts on the international day to end violence against women, on 25 November and ends on 10 December, human rights day. And also maybe you know 1 Billion Rising – there is Romy Stangl in Munich and she is doing a lot of advocacy against domestic violence. The family law attorney Asha Hedayati addresses economic aspects of domestic violence against women. She highlights how economic dependence often traps women in abusive relationships. Stefanie Knaab and her association “Gewaltfrei in die Zukunft e.V.” have developed an app that enables women affected by domestic violence to find help safely and discreetly, and to document the violence in a diary. And the STREIT Magazine maintains a directory of women lawyers and campaigns for women's rights and protection against violence with feminist articles.

So far, what is the best public, local and/or national policy that has a real positive impact on economic abuse if you are aware of one?

Dr Birgit Happel There is no specific initiative that focuses exclusively on financial abuse. But the “Bavaria against Violence” website of the Bavarian State Ministry for Family, Labour and Social Affairs provides explicit information on the topic of financial violence. At the federal level, Germany has implemented a national gender equality strategy since 2020, titled “Strong for the Future.” This outlines goals and measures for gender equality, including economic aspects. The Fraunhofer Institute, in collaboration with the Ministry of Family Affairs, has launched the “Economic Independence Throughout Life” project. They developed a tool (Digitale Lebenskarte) to empower individuals by offering comprehensive guidance on important life decisions that impact income, financial security, and retirement planning.

What advice would you give to the following people / organisations to effectively fight economic abuse: a) A bank/ insurance company b) A politician c) A very wealthy individual?

Dr Birgit Happel For banks and insurance companies, I would recommend implementing screening processes to identify signs of economic abuse and also train staff to recognise and respond appropriately to potential victims. They could also develop flexible policies that protect vulnerable customers.

And for the politician, I would advocate for comprehensive legislation that recognises economic abuse as a distinct form of domestic violence, because in Germany we don't have a common definition of the term. It is also crucial to extend the national care infrastructure, because Germany is experiencing a care crisis that directly impacts families. We need to enable parents to better reconcile family and work life and overcome the gendered nature of unpaid care work. We also need to promote measures for challenging gender stereotypes, and it's essential to prevent labour market discrimination against carers by law, which we still don't have.

And then for a wealthy individual – well, I am always looking for people who can fund our research! They can make a significant impact in the fight against economic abuse through strategic philanthropy and advocacy, or by establishing or funding organisations like ours that are dedicated to researching and preventing economic abuse. They could also focus on education or support and financial empowerment programs for the vulnerable population. Most current financial programmes address well-off and educated women, because if banks or institutions are running them then they target wealthier people who can conclude follow-up transactions. In general, vulnerable populations are left out because they cannot afford the programmes and they are not seen as a very attractive customer group.

What is the most efficient public policy initiative you would recommend to export in other countries?

Dr Birgit Happel Germany ranks 82nd out of 146 participating countries in terms of women's economic participation in the Global Gender Gap Report. So I don't think we should give anyone any advice! From my perspective, the basis of a comprehensive policy approach to address financial abuse should focus on structural reforms and economic empowerment.

What is the most efficient initiative you would recommend to export in other countries?

Dr Birgit Happel I wouldn't recommend anything from Germany. But I would highlight a multifaceted approach to education, detection and immediate support. Also implement mandatory financial education in schools and learn to recognise signs of economic abuse, or enhance training for government staff, police, lawyers and counselling professionals to better identify and respond to economic abuse cases. Because if we don't have a definition, and if we don't have research, then the topic is under the carpet, isn't it? And I would also recommend establishing an emergency fund for victims to access crucial resources needed to escape abusive situations. Personally, I think it would be very effective if basic financial education was implemented in social work and caring professions. We could achieve a rapid effect in raising awareness with this. I currently have an intern from the field of Midwifery, which is a field with lots of potential for implementing basic financial education.

If you were given one billion euros to eradicate economic abuse, how would you do it?

Dr Birgit Happel Based on my experience and focus areas I would pursue a multi-faceted, holistic strategy. So again, education and prevention, then research and awareness. We need extensive research on economic abuse patterns and prevention strategies and should launch public awareness campaigns to highlight the issue, and also again, training for multipliers and professionals such as social workers, law enforcement, healthcare professionals and financial advisors to recognise and address economic abuse. We also don't have any counselling centres specialising in economic issues, and we need to establish emergency funds for victims to access resources to escape abusive situations. Last but not least, policy reforms should address systemic issues contributing to women's financial vulnerability, and employers can implement fair pay practices and support for caregivers.

Interview 3 - Interview of Dani Partham aka “Geldfrau”, financial journalist and coach, Germany

By *Jessica Bateman*

By email, 9 January 2025, Berlin

Biography of the interviewee: Dani Parthum is a former business journalist and founder of the “Geldfrau” platform, offering financial courses and coaching to women.

How would you define economic abuse ?

Dani Partham Financial violence describes the exercise of power and control in the financial sphere so that one's own actions and decisions are restricted. It means the unequal power of disposal over financial resources and the exploitation of economic superiority. Financial dependence is not the same as financial violence. The abuse of this dependency is violence.

Are there any existing figures on the matter in your country?

Dani Partham No answer.

How would you describe your fight against economic abuse?

Dani Partham As a financial coach and journalist, I try to draw attention to the topic and raise awareness through publications, talks and blog posts. On the one hand, I want to provide affected women with information so that they can recognise their situation and have solutions on how they can defend themselves. To end the violence. On the other hand, I want to sensitise men, who are mostly perpetrators of financial violence, so that they can question their actions. Because I assume that many men may not really be aware that they are using violence. Some do it deliberately, others simply stick to patterns that they have been taught.

Could you name/ describe the fight of one or two other organisations or people who fight economic abuse in your country?

Dani Partham The IFF, the Institute for Financial Services, has taken up the topic and would like to conduct more intensive research on it because there has been no research on it in Germany to date. Sociologist Dr. Birgit Happel is committed to raising the visibility of the issue. And the counselling centre “Contra Domestic Violence” in Rhineland-Palatinate campaigns against domestic violence, which also includes economic abuse.

What are the main obstacles you encounter in your fight against economic abuse?

Dani Partham Since I publish, I don't usually encounter any obstacles. But what I find in conversations is that many people – men and women alike – are completely unaware of the issue and its urgency and prevalence. It is so normal to abuse women economically that it only begins to attract attention when it is discussed. And even then, it takes intensive discussions for those involved to understand that it is abuse.

A distinction must be made between personal and institutionalised abuse or financial violence. The personal abuse happens in couple relationships, in families (parents towards children) between siblings. Institutionalised abuse happens in banks, with notaries, in court and in public.

Do you think that younger generations have more access to information about economic abuse ? Are they more informed?

Dani Partham No. Just as little as the older generations. I think the reason is simple: because society doesn't talk about it – neither in private nor in public discourse. After all, it is mainly women who are financially abused – by men. But men still largely dominate politics, steer the public, pass laws, dominate banks, the legal system, culture and science. They are potentially perpetrators themselves.

And perpetrators assume that they are entitled to abuse. So why talk about something that is normal for them?

What is the best start up / private / non profit initiative that has a real positive impact on economic abuse ?

Dani Partham I don't know of any.

So far, what is the best public, local and/or national policy that has a real positive impact on economic abuse if you are aware of one?

Dani Partham The counselling centre "Contra Domestic Violence" in Rhineland-Palatinate campaigns against domestic violence, which also includes economic abuse. The women's shelter in Oberhausen distributed a brochure about economic abuse.

What advice would you give to the following people / organisations to effectively fight economic abuse: a) A bank/ insurance company b) A politician c) A very wealthy individual?

Dani Partham Bank: Reject guarantees signed by wives on behalf of their husbands if the wives have no independent income from employment or only a very low one.

Insurance Companies: Disclose the calculations of surplus participation for policies that invest their customers' money.

Politicians: Finally, take a proper look!!!

Wealthy Individuals: Reflect on your actions: Who is financially dependent on you, and how do you treat those people? Is your money provided unconditionally, or are there strings attached, such as control or expectations regarding behaviour?

What is the most efficient public policy initiative you would recommend to export in other countries?

Dani Partham I don't know of any.

What is the most efficient initiative you would recommend to export in other countries?

Dani Partham I don't know of any.

If you were given one billion euros to eradicate economic abuse - how would you do it ?

Dani Partham 1. Direct Support for Victims and Measures Against Perpetrators

- Emergency Funds: Provide financial resources to help victims escape dependency. At the same time, enforce sanctions against perpetrators, such as financial restitution to their victims.

- Housing Assistance: Develop safe housing for victims and implement legal measures to remove perpetrators from shared living spaces.

2. Awareness and Training Focused on Perpetrators

- Public Campaigns: Awareness initiatives that not only help victims identify abuse but also address perpetrators directly: "Economic abuse is not a relationship, it is violence!"

- Mandatory Perpetrator Programs: Require perpetrators to attend training and counselling sessions to understand that control and financial violence are criminal and morally unacceptable.

3. Legal Reforms, Clear Consequences, and Professional Training

- Stricter Laws: Clearly define economic abuse, prosecute it under criminal law, and impose severe penalties on perpetrators.

- Professional Training: Implement mandatory training for notaries, judges, bank employees, and other key professionals to recognise and respond appropriately to signs of economic abuse.

Would you like to add anything ?

Dani Partham Economic abuse is a massive issue, and society often underestimates just how deeply it impacts individuals and their lives. Raising awareness and addressing its roots are crucial steps.

It is like Gisèle Pelicot's sentence: "The shame must change sides."

Economic Abuse - Study Gloria Media for BNP Paribas

Focus on Italy

This study on Economic abuse was commissioned to Gloria Media by BNP Paribas. It includes 6-country perimeter (Portugal, Spain, Italy, Germany, France, Belgium) on economic abuse with state of the art in each country, figures on the matter, legislative advances and qualitative analysis through interviews.

For Italy, Elizabeth Djinis is the expert who worked on the report. This part was edited by Rebecca Amsellem for Gloria Media.

Italy, Interviews on Economic Abuse

Interview 1 - Mariangela Zito, labor lawyer at Aliant Legal Grounds in Rome, Italy

By Elizabeth Djinis

Interview conducted via emailed responses Jan. 18.

Mariangela Zito is a labor lawyer at Rome-based practice, Aliant Legal Grounds. She received her PhD in “Business, Institutions and Markets” from the Università degli Studi ‘Gabriele d’Annunzio’ di Chieti-Pescara and a Master’s Degree in Law from Rome’s La Sapienza. She is also an attorney and senior researcher for the independent institute SindNova.



How would you define economic abuse?

Mariangela Zito: Economic violence is a form of abuse that is often underestimated but has a devastating impact on people's lives, particularly women. It involves behaviors aimed at limiting or denying a person's economic independence, such as controlling financial resources, access to bank accounts or family income. We also think of those who are prevented from finding or keeping a job, or situations in which the abuser squanders the victim's assets or fails to meet maintenance obligations.

This form of abuse is a violation of human rights because it deprives people of their autonomy and the ability to build an independent life for themselves. It is a tactic that allows the perpetrator of violence to maintain power and control, making the victim increasingly dependent and therefore more vulnerable. In essence, economic violence is not limited to wallets: it is an attack on dignity, freedom, and the ability to choose one's future.

Are there any existing figures on the matter in your country?

Mariangela Zito: In Italy, we have significant data on economic violence.

According to a report by Istat, the National Institute of Statistics, published in 2023, 38 percent of women who approached shelters said they had experienced economic violence. Istat is the Italian government agency responsible for collecting and analyzing official statistical data, similar to the Census Bureau in the United States.

In addition, research conducted by Episteme, an Italian research institute specializing in social and market studies, found a persistent gender gap in family economic management: Only 37.6 percent of women say they take care of financial management in the family, compared with 55.2 percent of men. 85% of men have personal income, compared with 63% of women. 91.3% of men have personal checking accounts, while among women the percentage drops to 79%. These discrepancies underscore how women are often in a position of greater economic vulnerability, increasing their risk of experiencing economic violence.

It is important to note that during the Covid-19 pandemic, there was an increase in cases of domestic violence, including economic violence. These data demonstrate the need for targeted interventions to promote gender equality and prevent economic violence in our country.

How would you describe your fight against economic abuse?

Mariangela Zito: The fight against economic violence is a complex and multifaceted challenge that requires action on many fronts. The commitment, in my view, is to dismantle the gender inequalities that fuel this form of abuse and to provide concrete tools for women's empowerment. First of all, it is crucial to raise awareness and inform. Economic violence is still little known, and unfortunately many victims do not even know they are suffering from it. Bringing this phenomenon to light and talking about it openly is the first step in combating it.

Another key aspect is financial education. Giving women the skills to manage their financial resources themselves and make informed decisions makes them stronger and less vulnerable. An aware woman, with the right tools, is a freer woman who is able to prevent abusive situations.

Then there is direct economic support. Tools such as the Freedom Income, an economic aid designed for women victims of violence, can make a big difference, offering victims a real chance to leave abusive situations and build a new life for themselves.

The world of work also plays a key role. It is necessary to guarantee protections such as paid leave for victims, tax breaks for companies that hire women in need, and work flexibility measures. However, we cannot forget freelancers and self-employed, who risk being excluded from these protections: we need specific measures for them as well.

Finally, legislative action is crucial. We must recognize economic violence as a real form of abuse and create laws that offer protection and effective tools for victims. Only with a comprehensive approach can we truly address the problem, restoring women's autonomy, dignity and the chance to write a new chapter in their lives.

Could you name or describe the fight or one or two other associations or people who fight economic abuse in your country?

Mariangela Zito: There are several organizations and initiatives that are committed to combating economic violence in Italy. Shelters play a vital role, offering welcome and support to women victims of violence. They provide legal and psychological counseling and help women build pathways to autonomy, including addressing cases of economic violence, which often remain invisible. Another important reality is the D.i.Re (Women in the Network Against Violence) network, which coordinates anti-violence advocacy organizations across the country. The network promotes policies that support

women's economic independence and has contributed, for example, to the introduction of the Freedom Income in the Lazio region.

The Global Thinking Foundation focuses on financial and digital education, offering concrete tools to counter economic violence and promote women's empowerment. Their projects aim to foster social inclusion by increasing women's economic awareness and skills.

Then there is the Arca Aps Association [The Arca APS Association is a nonprofit organization in Rome that works to combat gender-based violence and promote women's empowerment through initiatives to raise awareness, education, and psychological and legal support for women], of which I am a member, which organizes *No-Violence-Weeks* every year, an initiative dedicated to raising awareness about all forms of violence against women, including economic violence, which was much talked about in the last edition for 2024. It is two-weeks full of initiatives, events and meetings on the occasion of the International Day for the Elimination of Violence against Women, November 25. This initiative aims not only to raise awareness, but also to provide opportunities for reflection and concrete tools to address and prevent violence. These entities represent just a few of the many organizations that, on a daily basis, work to support victims and promote more just and inclusive policies.

What are the main obstacles you encounter in your fight against economic violence?

Mariangela Zito: The main obstacles in combating economic violence are many and complex, and they are often intertwined, making it even more difficult to effectively address the problem. One of the first obstacles is lack of awareness. Economic violence is often invisible and difficult to recognize, both for victims and for society at large. This causes the phenomenon to remain hidden and many women are unable to clearly identify what they are experiencing. Then there is the issue of gender inequality. Economic inequality between men and women, the gender pay gap, and gender stereotypes make women more vulnerable to economic violence. It's a vicious cycle that fuels economic dependence and limits opportunities for empowerment.

Another significant obstacle is the inadequacy of economic resources devoted to combating gender-based violence. Instruments such as the Freedom Income, while important, are often limited both in available funds and in their nonstructural nature. This reduces their effectiveness in the long term. Added to this is the complexity of pathways out of violence. Leaving an abusive relationship involves economic, social and psychological difficulties that require integrated and ongoing support. Unfortunately, support often does not cover all these aspects in a coordinated manner. Speaking of coordination, the absence of a centralized strategy should be highlighted. The lack of effective collaboration between public agencies, associations and nonprofit organizations limits the impact of initiatives, creating discontinuity and duplication in interventions. Moreover, even when laws and economic protection tools exist, they often face bureaucratic obstacles. Stringent requirements and complex processes make their practical application difficult, discouraging many victims from applying for them.

Finally, there is a major cultural obstacle: resistance to change. Gender stereotypes and a culture that often does not value women's economic independence are a significant brake. To truly combat economic violence, we need to not only address the consequences, but also work on the cultural roots that fuel it.

Do you think new generations have more access to information about economic abuse? Are they more informed than previous generations?

Mariangela Zito: Yes, I think the younger generation is becoming more aware about economic violence, thanks to a growing focus on the issue of gender violence in general. Social media and

online activism have given greater visibility to these issues, opening up spaces for dialogue that, in the past, were less accessible.

However, it is important that this awareness does not remain only superficial. Acknowledging the phenomenon is a first step, but it must be accompanied by a greater knowledge of one's rights and available means of protection. In addition, a deeper cultural change is needed that supports economic independence as a fundamental value. New generations, especially young college graduates, seem to be more familiar with economic issues. Studies show that they are more likely to save and invest than previous generations, and this could be a good sign for the future.

That said, increased awareness does not always translate into decreased vulnerability to economic violence. This type of abuse is a complex phenomenon, influenced by cultural, economic and relational factors. This is why it is essential to continue investing in financial education, awareness and structural policies that help prevent and combat all forms of economic violence. Only in this way can new generations be truly more informed and less exposed to these risks.

What is the best start-up, private or nonprofit initiative that has really improved the situation of economic abuse in Italy?

Mariangela Zito: I could not identify a single organization as the 'best' in the fight against economic violence in Italy, as many entities, both nonprofit and private, contribute in significant ways. Shelters represent an essential pillar. They offer concrete support to women victims of violence, accompanying them on paths to autonomy through legal, psychological and, in some cases, economic counseling. The D.i.Re (Women in the Network against Violence) network, for example, coordinates these centers and works to promote tools such as the Freedom Income.

On the private corporate front, some entities stand out for their commitment. LVMH, the leading French luxury group, is known for its social responsibility policies and implementation of internal programs against gender-based violence, which include training, counseling and support for employees in difficult situations. A similar example in Italy is Gruppo Saviola, one of Italy's leading companies in the circular economy, which promotes inclusive policies and actively supports projects to combat gender-based violence. Other Italian companies have launched significant initiatives. Unicredit, one of the country's leading banks, has developed programs to support women victims of violence, offering facilitated access to credit and specific counseling to help them achieve economic independence. The insurance sector, with groups such as Generali, has also begun to support awareness projects and offer insurance tools designed for women in vulnerable situations.

So far, what is the best public, local or national policy that has had a real positive impact on economic abuse, if you are aware of one?

Mariangela Zito: At the national level, one of the most significant initiatives is the Freedom Income, introduced in 2020. This instrument offers direct economic support to women victims of violence by providing a maximum contribution of 400 euros per month for a limited period. Although it represents an important step, the Freedom Income is still limited in terms of coverage and available funds, which reduces its overall impact. At the regional level, some laws have introduced specific support measures. For example, the 2014 Law of the Lazio Region provides annual grants for women victims of violence, while the 2018 Law of the Sardinia Region offers a monthly subsidy to support victims financially. These regional interventions show a more targeted approach, but often lack a uniform structure and adequate resources for large-scale implementation.

Recently, there have been significant regulatory developments. The Italian Banking Association (ABI), in collaboration with the Foundation for Financial and Savings Education (FEduF) and the Equal Opportunity Department of the Prime Minister's Office, has published a guide entitled "Guide against Economic Violence." It is a vademecum that aims to raise awareness and inform women about the risks of economic violence and the tools available to prevent and counter it.

In addition, on October 4, 2023, the ABI signed a memorandum of understanding with the Ministry of Family, Natality and Equal Opportunities to strengthen prevention, training and information initiatives on economic violence. Among the planned measures are a temporary mortgage freeze for women victims of violence and financial education programs to promote economic inclusion and autonomy. Finally, laws recognizing the right to paid leave, transformation of employment contracts from full-time to part-time, and tax breaks for companies that hire women coming out of abusive situations are valuable tools for reducing economic dependency.

What advice would you give the following people to effectively combat economic violence?

Mariangela Zito: To effectively combat economic violence, we need targeted and coordinated actions by different actors in society.

Here are my recommendations:

(a) A bank/insurance company

Financial education; Designing financial products and services that meet the specific needs of women, such as offering facilitated access to credit or dedicated current accounts; Adopting corporate policies that promote gender equality and counter all forms of discrimination and violence, including economic violence. This includes support for employees who are victims of violence; Collaborations with social work; Increasing the representation of women in leadership positions to foster a more inclusive and gender-sensitive corporate culture.

(b) A politician/wealthy person

Promotion of laws that recognize economic violence as a form of abuse and protect women's economic independence; Funding; Financial education programs; The adoption of policies to reduce the gender pay gap and encourage women's participation in the labor market, including through tax breaks for companies that hire victims of violence; Public awareness.

What is the most efficient public policy initiative you would recommend to export to other countries?

Mariangela Zito: The Freedom Income represents an interesting public project to be exported to other countries. Although it is still limited in Italy in terms of resources and coverage, its model offers a useful basis for supporting women who are victims of economic and gender-based violence, helping them to embark on pathways to autonomy.

What makes Freedom Income effective and replicable are three key elements:

Immediate financial support: The project provides a monthly grant (up to 400 euros) to women who decide to leave an abusive relationship. This direct financial aid is crucial to ensure a first step toward independence by providing women with the resources to cover essential expenses during the transition.

Central role of shelters: The Freedom Income recognizes and values the work done by anti-violence centers, which accompany women on the path to economic and personal reconstruction. This collaboration between the public and third sectors is an example of how skills and resources can be integrated to achieve concrete results.

Institutional coordination: The project promotes collaboration between different institutions, such as shelters, INPS (the Italian social security agency) and local social services. This synergy facilitates the provision of economic support and ensures that victims receive comprehensive accompaniment.

Although there is room for improvement, the Freedom Income demonstrates how a targeted and well-structured intervention can make a significant difference for women victims of violence. It is a model that other countries could adapt, taking into account local specificities, to address economic violence and promote women's independence.

What is the most efficient project that you would recommend bringing to other countries?

Mariangela Zito: In addition to the Freedom Income, highly effective actions that can be replicated in other countries are those that combine financial education and direct economic support. This approach, already adopted by many nonprofit organizations and associations, is based on three basic pillars:

Financial Education: Providing women with the skills they need to manage their finances, plan their financial future and make informed decisions.

Concrete economic support: In addition to training, it is essential to offer immediate economic help to address initial difficulties. For example, scholarships, microloans or direct grants can make a big difference for women trying to leave an abusive situation or rebuild their lives.

Promoting women's empowerment: An effective project goes beyond just financial and educational support, also working on women's awareness of their own value and rights. This helps to create a culture of autonomy and empowerment, which is essential for lasting change.

To this end, I would like to mention the project TED-Tutele Economiche per le Donna [Economic Relief for Women], which we (myself and a group of female psychologists) developed in 2015 as members of a non-profit organization that runs an anti-violence center in Rome. The project, proposed to the Charlemagne Foundation, included not only targeted training for women victims of violence, but also the provision of a direct amount to help them get out of abusive relationships. Although it obtained funding, unfortunately the project was never implemented due to bureaucratic-administrative problems.

If you were given one billion euro to eradicate economic abuse, how would you do it?

Mariangela Zito: With 1 billion, it would be possible to implement an ambitious and structured action plan to eliminate economic violence, working on several levels:

- Investing heavily in financial education programs for women and girls, integrating them into schools, communities and workplaces. By creating a permanent, well-funded fund capable of meeting all requests for economic support. This fund should be accessible with simplified procedures to ensure quick and effective help.
- Funding anti-violence centers to ensure stable resources.
- Launching large-scale awareness campaigns to raise awareness about economic violence and promote cultural change, especially in those contexts where gender stereotypes are most entrenched.
- Supporting women entrepreneurs.
- Introducing incentives for companies that promote equal pay and provide employment opportunities for women, along with training and retraining programs to help them enter or re-enter the labor market.
- Supporting research projects to better understand the phenomenon of economic violence, collect up-to-date data and target public policies more effectively.
- An investment of this magnitude, well-distributed and managed, could not only counter economic violence, but also promote structural and cultural change, creating a more equitable and inclusive society.

Would you like to add anything?

Mariangela Zito: I would like to add a fundamental point: economic violence is not an isolated phenomenon, but is often closely linked to other forms of violence, such as psychological and physical violence. This makes an integrated approach essential, capable of addressing all facets of gender-based violence with targeted interventions on multiple levels. Another aspect that deserves attention is that economic violence does not only affect women in poverty. Even women with good education or high social standing can be victims. Economic violence is not limited to lack of money, but also includes deprivation of freedom to dispose of one's own resources. This aspect, which is often underestimated, is crucial to fully understanding the scope and impact of the phenomenon. Finally, combating economic violence requires constant commitment and collaboration among all stakeholders: institutions, businesses, nonprofit organizations, and civil society as a whole.

Interview 2 - Interview of Claudia Segre, president, Global Thinking Foundation, Milan, Italy

By Elizabeth Djinis

Emailed written responses with follow-up phone call Jan. 20.

Bio: Claudia Segre is the president and founder of the Global Thinking Foundation ETS and the co-chair of the W7/G7 and vice president of AssoFinTech. She spent 33 years as a trader and manager in finance in leading Italian banks. She specialised in international markets and in the in-depth study of global geopolitical dynamics and related economic-financial correlations. In 2016, she founded the Global Thinking Foundation in Italy and France. Named by Forbes among the Top 100 Italian Women of Success 2019, she is among the Top 100 Global Women in Leadership by GCPIT India 2021. She was Co-Chair of Women7 Italy 2024, the official civic engagement group of the G7 summit.



How would you define economic abuse?

Claudia Segre: Economic violence emerges in everyday language thanks to the Istanbul Convention, which connotes it as a form of abuse that occurs when one person, usually in an unbalanced power relationship, restricts or prevents another person's access to the economic resources necessary for their autonomy. This type of violence thus expresses itself in different forms and with an escalation of seriousness starting from the control of finances, up to the impossibility of access to one's own money, and then 'economic blackmail', the prevention of access to work or the victim's career, in essence depriving in most cases a woman of her rights: it translates into a compulsion to depend economically on another person. This situation is the antechamber to other forms of violence: psychological and physical above all. Economic violence can thus take many forms that are intertwined with criminal offences: the blocking of credit cards, theft of money, unilateral management of family finances without the partner's consent, or intimidation and manipulation to obtain a sum of money or signatures of guarantee. While physical violence is immediately visible, economic violence is more subtle, complex to recognise and usually less reported. However, it is just as devastating, if not more so, because it deprives people of the freedom and opportunity to choose their future and protect the economic well-being of peculiar aspects such as physical and mental health.

Are there any existing figures on the matter in your country?

Claudia Segre: Economic violence, unfortunately, is a phenomenon that remains underestimated, but significant data has emerged in Italy in recent years. A 2021 study by ISTAT revealed that about 13.4 percent of women in Italy have suffered economic abuse by their partner. This is very consistent with the recent research done in 2023 by us on about 1400 women, according to which 13.9 percent claim to have suffered economic violence. 17.6 percent do not know what it is. 67.6 percent think it is a crime. 68.8 percent of the women surveyed also declare themselves economically independent, compared to 31.2 percent who depend on a partner or other family member. All this is encouraging, but it is precisely on that 30% of women at risk of social and financial exclusion that we need to think about the other outcomes, bearing in mind that in Italy, only 55% of women work (compared to a European average of over 70%).

Economic violence, as anticipated, is often accompanied by psychological and physical violence, but unfortunately, victims are not always able to identify it as such, mainly because of its invisibility. The peculiar aspect of economic violence is that it leaves no apparent traces but is equally destructive in the long term. Women who are economically abused find themselves in a vulnerable condition, which makes them less able to escape the abusive relationship, increasing the difficulty of reporting or seeking support. Despite these numbers, awareness of the problem is still growing, and much remains to be done in terms of both legislation and education to combat this form of violence in our country effectively.

How would you describe your fight against economic abuse?

Claudia Segre: My fight against economic violence, as president of the Global Thinking Foundation, is centred on secondary primary prevention and is aimed at raising awareness, educating and strengthening projects spread nationally and internationally on the one hand, and on the other hand at disseminating training and information both to families, through schools and municipalities, and to working women and men through dedicated initiatives and projects. Economic violence is still not recognised as a form of crime and is therefore not addressed with the same urgency and seriousness as physical or psychological violence. I am therefore committed to creating awareness on this issue through educational campaigns and tools made available to all and with a measurement of the social impact that favours the promotion of public policies that can provide concrete support to victims and others. We, therefore, collaborate both on institutional tables and with local institutions, businesses, CUGs, professional orders and associations to build an extensive support network that is solid and committed and that helps women regain their economic autonomy first and foremost. Economic violence is often linked to gender inequality and the persistence of patriarchal cultural structures that do not recognise women's full autonomy as an inalienable right. Fighting this form of violence means

working for the economic emancipation of women, creating job opportunities and cultural change, training people to recognise the signs of economic abuse, and encouraging a culture of solidarity and social responsibility. The fight, therefore, is not limited to prevention to raise forms of protection for victims but also includes educational work and the promotion of public policies that guarantee equal rights for all.

Could you name or describe the fight or one or two other associations or people who fight economic abuse in your country?

Claudia Segre: In Italy, several realities are fighting against economic violence. In addition to the Global Thinking Foundation, which pioneered this activity as the only private foundation with a statute dedicated to this battle, we have, from the outset, started important collaborations with other social actors dealing with gender violence: a critical voice is that of the D.I.Re Association (Donne in Rete contro la Violenza) is committed to raising awareness and supporting victims through empowerment paths. D.i.Re is a network of more than 80 anti-violence centres working to help women out of violent situations, also providing psychological, legal and economic support. Another relevant example is the Pangea network, now Fondazione Pangea ETS, which offers support services to women victims of violence, also focusing on the economic aspect of ill-treatment. The initiatives of these associations are crucial to help women regain their economic independence and overcome the trauma related to the violence they have suffered. Both realities seek to create an environment in which the victim never feels alone, giving concrete support for the reconstruction of her life by taking up the legacy of action of the anti-violence centres.

What are the main obstacles you encounter in your fight against economic violence?

Claudia Segre: One of the main obstacles I encounter in the fight against economic violence is the difficulty in raising awareness and the lack of recognition of this form of abuse, which does not help accelerate the necessary cultural change. Economic violence is difficult to identify, and many women fail to see it as such or are even convinced that economic control is part of normality in a relationship. The biggest obstacle is cultural: in a society where gender inequality is still substantial, recognising economic violence as a real form of abuse is not automatic, and public policies are often not sufficiently oriented to support women in this battle. There is also resistance in private sectors, such as banks and insurance companies, which are not always willing to recognise economic violence as a valid reason to facilitate access to loans or other financial and professional services for women. Certainly, the issue of money determining economic and financial choices in the family still attracts a very controversial attitude. In our research, money-related decisions are made together with the partner in between 49.5 and 65.9 percent of cases (where the peak concerns extraordinary expenses and the lowest percentage financial, insurance, and investment choices).

When they are not taken together, choices concerning family expenses are mainly the woman's responsibility when it comes to ordinary expenses; they become the partner's responsibility when it comes to extraordinary expenses or financial, insurance and investment choices).

But baffling is the fact that 33.3 percent do not know how to set up a household budget (of these, about 30 percent do not know what it is), despite 96 percent claiming to use home banking. One-third of the respondents do not know how to set a family budget. This is one of those skills that can easily be taught, if not in the family, at least in the school, and could act as an incredible flywheel for an economic-financial awareness still lacking today. Not only that, it could become a tool to counter many dysfunctional dynamics such as gambling and compulsive shopping.

Do you think new generations have more access to information about economic abuse? Are they more informed than previous generations?

Claudia Segre: Yes, I think the younger generation is more aware of economic violence than before. Today, thanks to access to the Internet, social media and increased awareness of women's rights

issues, there is a growing attention to all forms of abuse, including economic abuse. The younger generation is learning to recognise the signs of economic abuse, and many schools and universities are beginning to include topics related to gender equality, economic empowerment and women's rights in their educational programmes. However, despite this increased awareness, much work must be done to ensure that information is accessible to all people, especially those from less favourable backgrounds or rural areas. Training and education are key tools to prevent economic violence, and information must be disseminated widely to reach every corner of society.

As long as money remains taboo in the family (with children) and at work in particular, it will not be possible to contemplate a real education and, thus, a real financial culture. And this is all the more serious in the presence of children. When children are not educated in a financial culture, they will be inclined to repeat, in their adult lives, what they have seen in the family (absence of dialogue, sharing and confrontation), and this will lead to a repetition of dysfunctional dynamics in future generations.

What is the best start-up, private or nonprofit initiative that has really improved the situation of economic abuse in Italy?

Claudia Segre: I think the Global Thinking Foundation has done great work in the field of economic violence in Italy **by pioneering the issue and the urgency for full implementation of the Istanbul Convention. And that is why** it has been an important reference point for women victims of economic violence for years. It offers training and information courses supporting women in recovering their financial autonomy. Another positive example is the Bank of Italy, which has developed several initiatives for women's economic empowerment, including vocational training and projects to promote the economic independence of women in difficulty.

So far, what is the best public, local or national policy that has had a real positive impact on economic abuse, if you are aware of one?

Claudia Segre: The fight against economic violence is closely linked to the creation of a regulatory framework that protects victims, guaranteeing them legal support and access to economic resources in case of abuse. At the national level, in Italy, one of the most significant instruments is Law No. 69/2019, which introduced measures to prevent and combat gender-based violence, including forms of economic violence. This law officially recognises economic violence as a form of abuse that can manifest itself in various ways, including deprivation of access to financial resources, manipulation of family resources or economic coercion to prevent the victim's independence. Its strength lies in its integrated approach that combines legal protection with socio-economic support for victims. In addition, measures to provide rapid access to funds and aid for persons suffering economic violence are essential to enable victims to embark on a path of autonomy and emancipation.

Regionally, in some areas of Italy, there are also specific initiatives that focus on preventing economic violence in its most insidious manifestations. A significant example is the promotion of financial education projects in schools and communities to raise awareness from an early age of economic equality and the fight against all forms of gender inequality.

Social protection policies, such as citizenship income or other economic support measures, play a crucial role in giving victims a chance to move away from situations of economic violence, although further strengthening of these policies is needed to make them truly effective.

What advice would you give the following people to effectively combat economic violence?

a) **A bank/insurance company:** I recommend that banks and insurance companies implement internal policies that encourage the training and awareness-raising of their employees on the issues of economic violence so that they can recognise problematic situations and act as first responders to help victims. These institutions play a key role in monitoring financial flows and protecting privacy. They could work closely with law enforcement agencies and NGOs to create a support network for those affected by economic violence. In addition, it would be helpful for them to offer banking or insurance products specifically designed for victims of economic violence, such as separate accounts or policies

that the perpetrator cannot manipulate. We have dedicated one of our publications to this very purpose: <https://www.we4women.com/pubblicazioni/>.

b) **A politician/philanthropist:** I advise politicians not only to enact effective laws against economic violence but also to monitor the implementation of these laws, ensuring that resources for victims are sufficient and accessible, especially in cases of orphans of femicide and in financial abuse-related debt relief. Combating economic violence requires a multi-sectoral approach involving social, economic and legal policies. To civil and philanthropic societies that can significantly influence society, I suggest using their power to raise awareness, either through active philanthropy or by directly supporting initiatives that combat economic violence. They can fund financial and digital education programmes for women and vulnerable groups, thus helping to create an environment where people have the skills to defend themselves against economic violence.

What is the most efficient public policy initiative you would recommend to export to other countries?

Claudia Segre: The most effective public project that I recommend exporting to other countries is the creation of easily accessible multidisciplinary support centres for victims of economic violence. These centres should offer legal, psychological, economic and social assistance in one proximity, ideally in municipal services, allowing victims to receive all the support they need to rebuild their lives independently. It is essential that these centres are well rooted in the territory and easily accessible, with a referral system that allows victims to be directed to the exemplary service without having to go through complex pathways. Early intervention, combining legal assistance with psychological and practical support, is essential to break the cycle of economic violence. In addition, a system of legal protection must be created to protect victims from possible economic retaliation by the perpetrator, such as manipulation of family resources or control of communal property, which leads to dispossession and deprives victims of their livelihood, relegating them to economic isolation.

What is the most efficient project that you would recommend bringing to other countries?

Claudia Segre: Another project that I consider crucial is the implementation of financial education training plans for girls at university and vulnerable groups, which should be rolled out on a large scale. Projects offering financial literacy courses can contribute enormously to combating economic violence, as they teach people how to manage their financial resources independently and recognise signs of financial abuse. In this context, technology can play an important role: online platforms and mobile apps could offer free financial education courses and money management resources and raise awareness on how to recognise signs of financial violence. In addition, the creation of a network of women entrepreneurs or mutual support could help vulnerable people gain access to finance or resources that can help them get out of violent situations.

If you were given one billion euro to eradicate economic abuse, how would you do it?

Claudia Segre: It is based on the assumption that only a systemic and integrated approach can truly reduce the phenomenon of economic violence and the enormous financial and social cost to every country, which in Europe amounts to approximately EUR 289 billion for violence against women, including economic violence.

Investing EUR 1 billion to boost female labour participation requires an integrated approach that addresses structural, cultural and regulatory barriers. European governments seeking to increase female employment should reach at least commit to effective measures on:

1. Incentives for enterprises

- **Tax relief for hiring women:** Tax reductions or tax credits for companies that hire women, especially in sectors or roles where they are under-represented.
- **Support for female entrepreneurship:** Facilitated financing, mentoring programmes and training courses to help women who want to start a business.

- **Rewards for virtuous companies:** Gender certification and economic incentives for companies that respect pay equity, gender equality and inclusive policies.
- **Training support:** Grants for the retraining and training women in strategic areas such as STEM (Science, Technology, Engineering and Mathematics).

2. Corporate welfare measures

- **Work flexibility:** Incentives for companies offering flexible contracts, quality part-time work, teleworking and customised hours.
- **Family care services:** Grants for companies setting up company nurseries, breastfeeding spaces, or support services for child and elderly care
- **Work-life balance:** Support for work-life balance programmes, such as vouchers for care services or additional paid leave for family reasons offered to both parents and with attention to disability situations in the family
- **Inclusive career plans:** Monitoring and incentives for promotion and training plans dedicated to women, preventing the 'glass ceiling', and welfare plans for health, pension and insurance planning.

3. Social infrastructure

- **Expansion of childcare services:** Investment in accessible and affordable public daycare centres with flexible hours to support working mothers through public-private agreements/sector federations and professional associations
- **Economic support for families:** Vouchers for care expenses or direct incentives to support families where both parents work, especially for necessary care and health expenses
- **Home care and care facilities for older people:** Reducing the unpaid care burden disproportionately on women.

4. Monitoring and legislation

- **Pay equity:** Introduction of sanctions on the Icelandic model and strengthening of equal pay laws and transparent monitoring mechanisms.
- **Gender quotas:** Incentives or obligations to promote female representation on boards of directors or in top positions, not only for listed companies but all productive sectors.
- **Legislation for equal parental and parental leave,** on the Spanish model

These measures not only support women's employment but also have a positive impact on GDP, improving productivity and promoting social equity through the involvement of women, who in many countries such as Italy are not fully involved in the world of work or still see the persistence of many barriers

Would you like to add anything?

Claudia Segre: An often overlooked aspect of economic violence is the aspect of secondary victimisation, and thus, where there are children in the home who witness repeated economic violence, they will tend to replicate it as culturally acceptable behaviour precisely because of the invisibility of the marks it leaves on people. And furthermore, the fact that 90 percent of all femicides see a problem at the source that is linked to economic violence. Because it does not leave obvious scars like other forms of abuse, many people do not even recognise that they are victims of economic violence. It is crucial that society, institutions and professionals are more aware of this form of abuse and that victims can find immediate and adequate support. Collaboration between public institutions, the third sector, and civil society is crucial. Creating an integrated support network through educational and informational prevention that includes schools, hospitals, law enforcement, banks, and NGOs is crucial to building a society where all forms of violence are recognised and effectively combated. Economic violence is not just a private matter but a social problem that undermines the foundations of justice and equality.

The growing awareness of the importance of economic independence should not be associated with a reluctance to talk about money, but rather with sharing money-related dynamics and choices. Only in this way will girls and boys become familiar with the use of money and lose their reluctance to talk about it openly. The faster the change will take place, the more deeply rooted it will be for the family.

Interview 3 - Maria Rosaria Mattia, Dentist/Doctor, Leader of Cooperativa Sociale Namast, managing a Safe House for women who are victims of violence, Irpinia, Italy

By Elizabeth Djinis

Interviewed by phone on Jan. 18 and Jan. 20.

Bio: Maria Rosaria Mattia is a doctor and dentist, 66 years old, and after working in Naples, where she also conducted her studies, she went back to live and work in the small town of Calabritto in Irpinia. In the same province of Avellino, she opened a dental office and a diagnostic imaging center now accredited with the Region of Campania. After her lived experience of psychological and economic abuse, she opened the social cooperative Namast, which manages a Safe House for women who are victims of violence and two guardian centers for partially disabled elderly people. She also recently created an insurance policy that will chiefly handle economic and psychological abuse.



How would you define economic abuse?

Maria Rosaria Mattia:

Economic violence is a series of behaviors enacted by generally abusive partners, as it were, who limit the economic independence of the person who has to experience these behaviors and whose goal is to control them, to limit them in their freedom. And it is a terrible form of violence, as well, because yes, there is physical abuse, there is psychological abuse, but almost always when there are these two abuses, there is the third abuse, economic violence.

Here in Italy, we also have what is called the Convention of Istanbul. The Council of Europe Convention on the Prevention of Violence describes violence against women as violence—Article 3

describes it as violence that also causes economic harm. These are all acts of controlling, monitoring, of a person using money, because if we don't have economic resources, we can't be free.

I experienced it, but I obviously didn't realize it, because I was living off my work. I went 28 years without wondering. One would think, as I thought of myself, I was a fool, I was stupid. I'm not a strong, resourceful woman. But instead, I trusted a man—I didn't think he was a thief, I didn't think he could use that terrible weapon against me. I didn't even think he could turn it into a weapon—him having the control of our economic situation. Instead, I suppose he knew and had even prearranged this, so in case something happened, in case I realized what a cheater he was, he could corner me. I was 58 years old when I found out and I had a life to rebuild financially. I had my peace of mind to rebuild.

When the pain ends, you live quietly, but these things stay with you and anything is enough to bring them out. Just a little thing is enough to bring you back there—one word that reminds you of those words, one gesture that reminds you of the gestures you suffered, and it all resurfaces with incredible strength, as if it had happened the day before. One should have courses, some kind of preparation, just courses within schools, to counter psychological violence, because physical violence, you see it, but psychological violence, economic violence, you would have to teach it in the subject of study, because, otherwise, how do you recognize it?

Are there any existing figures on the matter in your country?

Maria Rosaria Mattia: This figure came out that 70 percent of women who have experienced psychological violence or economic violence remain in that state of annihilation, of devastation, for the rest of their lives. Only 30 percent are able to fight back. These are illuminating figures.

More than 70 percent of women affected by economic violence are in economic distress—50 percent of these from their husbands, 20 percent from their partners. They are “destroyed” in a more or less legal way by their partners.

And what tools do you use to oppose it? There are none. So you can see that the phenomenon exists and that it is huge. And if the laws don't change, you keep that phenomenon in place—what else can you do?

How would you describe your fight against economic abuse?

Maria Rosaria Mattia: For me, it is not only a fight, it is one of the motivations of my life. I am writing a book, which I've almost finished, and this book talks essentially about psychological violence and economic violence, because I have never experienced physical violence. But it was important for me to write it, and it's important for me to continue this battle for recognition of economic abuse, for the little that I can do. Because if we don't engage in all the ways that we can, with the association, with the Safe House, with the book, doing meetings, I've been a guest in high schools talking about the issue—if we don't talk about it and if we don't engage, then that violence doesn't exist. The hope is that other women could recognize the signs, maybe in less time than I did.

Nobody talks about it, and nobody recognizes it. I try to do what I can do, even though I don't get paid. I am planning to make a somewhat obvious demonstration, let's say, because I have decided I am going to chain myself in front of [my ex-partner's] office. For me, being a doctor, it is a strong gesture. But I'm going to do it. In my small way, I am not going to quit. If I had quit, I wouldn't even be here talking to you.

Could you name or describe the fight or one or two other associations or people who fight economic abuse in your country?

Maria Rosaria Mattia: There are so many different associations that fight violence against women, but the only violence that you can really fight, and we always come back like a cat chasing its tail, is [physical]. Because what do I fight violence with that is not punished, that is not even recognized by the legal system?

D.i.R.e is a big network, and there are so many associations, starting with the Telefono Rosa and anti-violence centers, Associazione Frida, Differenza Donna, Scarpetta Rossa. I've met many of these along my path, but even then, they don't have funds available, they have very few resources. There's also the Reddito di Libertà, but this is a phenomenon that they don't really reserve funds for. So there is the Reddito di Libertà, which is very difficult to get, but then when you finally get to keep it, it is really very small for a woman who has children. Going into the shelter is fine, but you have to come out of it with an income, otherwise the vicious cycle starts again. Where do you go?

What are the main obstacles you encounter in your fight against economic violence?

Maria Rosaria Mattia: The first obstacle is not having a law to protect me. Then the other obstacles are the real ones we always talk about when we talk about women. It's a cultural problem that we've been carrying around forever. Women are worth less than men, ergo, women are less responsible than men, as it were, for the economic resources of a family, because the preconception is that the head of the family is the one who manages. But that is a terrible cultural legacy—living in the South, in the small towns in the South, but still, even in the cities, the woman is always a step below. We are paid less than men, we have executive positions that are meager compared to the number of male executives. On the other hand, the level of schooling is higher in women, more women graduate than men, but they are the ones who earn less.

I was privileged from the point of view of the family. I had an open-minded leftist father, I had my grandparents, my great-uncles, who were all leftist ministers, even people of some importance. But within the family, the idea is: you play with dolls, I play with cannons. You cook, I am the doctor, the lawyer. If someone has to do the laundry, the woman does it. If one has to do more important things, in short, the male child does it, right? The sisters get to take care of the brothers, even when the brothers are older. It's our social and cultural containers that have to change. But how do you do it?

Do you think new generations have more access to information about economic abuse? Are they more informed than previous generations?

Maria Rosaria Mattia: No, I think exactly the opposite. I think that these new generations are getting further and further away from books, from real culture, from real information, and instead closer to social media, which disseminates everything. If I may offer a very personal interpretation, with the culture of social media, where anyone can dictate and proselytize, newer generations will be less and less informed. If a boy slaps you for wearing a short skirt, it's because he loves you, one little girl told me. He slapped me because he was jealous, in love. I say, Well, that's a good demonstration.

What is the best start-up, private or nonprofit initiative that has really improved the situation of economic abuse in Italy?

Maria Rosaria Mattia: I don't think there are any. I really don't know of any associations that are exclusively interested in this. It's not a question I can answer.

So far, what is the best public, local or national policy that has had a real positive impact on economic abuse, if you are aware of one?

Maria Rosaria Mattia: No, that's easy to answer, there aren't any. It's true—there are none. The Istanbul Convention defines it, but it doesn't sanction it. We said that this is abuse, that economic abuse is also abuse, but what do we do with it? Where is the law?

What advice would you give the following people to effectively combat economic violence?

Maria Rosaria Mattia:

(a) A bank/insurance company: As far as what advice I would give to banks, I would definitely recommend credit facilities for women victims of violence. Now there is some help that banks already give to female victims of violence, but that is few and far between.

There are small things like Monetine and the Italian Banking Association that does small credits, and other organizations, like AXA, together with WeWorld, created a project in favor of women, for

which they provided 100,000 euro. Meanwhile, access to credit from banks is always very difficult, even in absolute terms. But I understand that the bank asks for guarantees when it comes to credit—they don't invest in the projects of young people, let alone female victims of violence who already present themselves in a way that is not credible, unfortunately, for banks. But if they could review the credit policy a little bit and then focus on the projects that women would eventually submit and not require certain guarantees, as they do, at least in cases of this kind, it would certainly facilitate so many of these women to become entrepreneurs themselves.

And as far as insurance is concerned, certainly these small initiatives, like the ones at AXA, where you make money available for pathways towards job orientation, are helpful. But money is always too little for how big the phenomenon is, so focusing more on that is certainly something I would recommend.

(b) A politician/wealthy person: To the politician, it's easy: It takes laws.

What is the most efficient public policy initiative you would recommend to export to other countries?

Maria Rosaria Mattia: There have been several initiatives, starting from the Ministry of Equal Opportunities, Family and Birth Rate, like the 400 euros monthly for the [Reddito di Libertà]. But the report that INPS made shows that there is a huge gap in the number of requests and the number accepted. At the regional level, there is an increase in funds coming to about six million, but it's still completely insufficient.

Another government measure that has been talked about is the Microcredito di Libertà, and in this case, the funding would come to 50,000 euro. The problem is that there are no projects put in place that lead to these women actually working. There are some who are forced to return to the perpetrator, because there are no real measures.

What is the most efficient project that you would recommend bringing to other countries?

Maria Rosaria Mattia: There was this call for proposals to counter gender violence proposed by Banca Etica that would have provided 50,000 euro in a non-repayable grant. The call is interesting, as well as the fact that it was done for this bank. It's a monitoring action that they can do, because it's the bankers and the branch operators who really have access.

If you were given one billion euro to eradicate economic abuse, how would you do it?

Maria Rosaria Mattia: The money would be used for so many things. It would be interesting to grant loans that could then have deferred payments. Part of it would be given non-repayable or part of it would be given at a subsidized rate, or however you decide to organize it, but the focus would be on female victims of violence and would be decisive. The calls I have seen are reserved for all types, but these are really very meager.

Would you like to add anything?

Maria Rosaria Mattia: The most important thing is that, in the first place, the origin of the phenomenon is also just to be able to recognize it. My experience has been that so many of the women, including me, who have been victims of violence, until you said to them, Yes, this is what economic abuse is, they didn't really have a clear definition. From a cultural point of view, staying out of decisions that affect the family budget and the management of expenses is already in place. But once recognized, we don't have the tools for the women to then escape from that. By recognizing the phenomenon, we have the possibility to punish the perpetrator. But if laws are at the base of everything, then it becomes difficult to implement everything else. There are measures that the region and the state and the community can put in place.

Interview 4 - Aminata Gabriella Fall, Pecuniarmi, financial consultant,

By Elizabeth Djinis

Interview conducted via WhatsApp Jan. 22.

Aminata Gabriella Fall, on social as @pecuniami, had a high-powered career in the banking sector from 2001 to 2022, and in 2018, she started the project PecuniAmi, to popularize finance content, born from the fact that women and young people often encounter difficulty in accessing banking and financial services because of preconceptions and lack of understanding. From there, PecuniAmi has become a point of reference in financial education, with almost 50,000 followers on Instagram.

Ami is also an author and speaker, with two published books, “Mister, it’s time to count!” and “The trip of Mrs. Money,” and one coming out on January 31, 2025, “Investing in layman’s terms,” edited by Corbaccio. She has held conferences and teaching positions in prestigious Italian universities, like Bocconi, Cattolica and La Sapienza, and she has been a lecturer at events like the Saving Festival and the Festival of Economy in Trento.

Aside from managing PecuniAmi, Ami works as a financial consultant, continuing to promote financial awareness and inclusion.



How would you define economic abuse?

Aminata Gabriella Fall: In my opinion, there are two levels of economic violence. One is just the inability to make decisions about your own money or being hindered from doing so, or just not being able to have money available even if you maybe work. And the other one is more bourgeois perhaps, where one of the two partners, having more economic weight, nevertheless decides for the whole family or, in any case, has more weight or prevents the other from having savings. Trivially, by splitting expenses 50/50, if one has a smaller capacity than the other, they may not have their own savings. So economic violence is both of those situations, where either the use of one's own savings or one's own money is prevented or a freedom is prevented in the face of the decision by the one who is stronger economically. There is also the impediment of accumulating personal savings, again at the behest of the other party.

However, there must always be a weaker party and a stronger party, not necessarily economically, even just morally, who makes decisions about the use of money.

Are there any existing figures on the matter in your country?

Aminata Gabriella Fall: There are some data points regarding the topic in Italy, but they are minimal. They are really very few, because, basically, economic abuse is a type of “bourgeois violence,” and it is invisible, and, worse, “socially accepted.” It can happen even in the most well-off

families, and people still think of it as normal. Just think of the cases of separation or divorce, where the father says he is reduced to poverty because of his wife's alimony demands, and then the comment is always that she is a harpy, et cetera. So economic violence in Italy is socially accepted violence. And a woman who tries to impose herself to self-determine economically-financially in the domestic sphere is seen as a gold digger or, at any rate, someone who wants to profit off of her husband, so it's absolutely accepted violence. The data are minimal, and the serious mistake that is made both in Italy and abroad is to use the data on women who enter anti-violence centers.

I read recently, if I remember correctly, a data point that says 99 percent of American women in anti-violence centers claim to have also experienced economic violence. 100% of the women who are in an anti-violence center have experienced economic violence—otherwise, they would have also had the money to go somewhere else without having to go to an anti-violence center. So the big mistake that is being made is to correlate economic violence to physical violence or other types of domestic violence, because yes, it happens within the family, not necessarily within just marriage, and more importantly, it is discounted in 99% of the cases of physical violence. The problem is that there are hundreds and thousands of other cases that, precisely because it is accepted violence, are not recorded in surveys of women to explain what economic violence is and then check whether they have experienced it. In that case, in my opinion, the results would be astonishing.

How would you describe your fight against economic abuse?

Aminata Gabriella Fall: I think of fighting economic violence in a way that raises awareness free of charge every day on social media, but especially by giving economic-financial awareness tools, because very often, a very fertile ground for economic violence is precisely in situations where the woman thinks she is not able to manage her own money for X reasons and then delegates to her partner who then turns out to be a person to whom it was not appropriate to delegate this economic task or to her parents or the man of the house. So I think I work on economic violence. I call myself a worker, in the sense that I am not an economist, I do my work, I do it every day, daily, person by person, basically.

I also worked with the Monetine project and I had experiences in anti-violence centers, where obviously there you could touch, a) the unawareness at the economic-financial level of these women, also because they came from environments of accepted economic violence, and b) the need to make them aware of money management.

So yes, I see myself as a worker working daily in my own way to eradicate economic violence.

Could you name or describe the fight or one or two other associations or people who fight economic abuse in your country?

Aminata Gabriella Fall: Certainly, the Monetine project comes to mind, because it was a project that had the Banca Etica call for proposals. And it had two levels of intervention. And of course, it had been proposed by me and GIN Global Impact Network, which is an NGO, and it had won this Fondazione Etica project that funded it. The scope of work in the anti-violence centers was to create a digital product, digital lessons, that women victims of violence could access, also translated into multiple languages, and gain more financial economic awareness. But the part that, in my opinion, is of paramount importance, and I fervently hope that we continue to work on, is the second part of the project that has now been introjected by Banca Etica, which was just to involve the bank, because I have worked 20 years in the bank, in creating a kind of internal anti-economic violence protocol, that is, just to prevent situations of economic violence or intercept situations of economic violence within the bank. It happens very often—as I said, I worked more than 20 years in the bank and, in hindsight, I saw a lot of economic violence without realizing it.

What are the main obstacles you encounter in your fight against economic violence?

Aminata Gabriella Fall: In terms of the main obstacles, I seem to have already responded by saying that the problem is that it is an accepted type of violence. Socially, most of the time when people talk about cases of economic violence, they actually say, It's bad, she's the one who wanted the money, she

wanted to make the money, she wanted to keep the money, and so it's socially accepted. This is the most difficult thing, in my opinion. And it's just kind of dispersed in the common opinion, so the problem is really social.

Do you think new generations have more access to information about economic abuse? Are they more informed than previous generations?

Aminata Gabriella Fall: I hope so, but I'm afraid not, in the sense that I don't think new generations are more informed than previous generations about economic violence. Let's think about a very trivial case: living together. The new generation often decides to live together. Most people go to cohabit and they don't know legally what cohabitation means at the economic-financial level.

So, actually, I think that the new generation is so inclined to want to be equal that, in equality, they don't recognize disparities. That is where the gap then lies that can lead to economic violence within the couple.

What is the best start-up, private or nonprofit initiative that has really improved the situation of economic abuse in Italy?

Aminata Gabriella Fall: Look, I have a very partial view, in the sense that I am not an institution and I only know the projects that I have worked with. The project of the Global Impact Network, Monetine, where we worked in centers, we trained the female workers, we worked with the women and also carried on the project with the bank—that certainly is an extremely innovative project, unique and rare on the Italian scene, also because it was really objectively aimed at offering training in financial education for female victims of violence. In my opinion, this is a project that was really going to work in the sector, especially on the banking side, which is the maximum innovation that you can have at this moment in Italy. So, in my opinion, this is a project that, in a concrete way, has supported and is supporting the fight of economic violence.

So far, what is the best public, local or national policy that has had a real positive impact on economic abuse, if you are aware of one?

Aminata Gabriella Fall: I don't think there are laws that have helped economic violence, precisely because it is not recognized. In fact, it is not even particularly recognized by international bodies. You start to boil down a definition, but because it is the least spectacular one, it has always been left aside.

What advice would you give the following people to effectively combat economic violence?

Aminata Gabriella Fall:

A bank/insurance company: At Banca Etica, we worked on this precisely to intercept economic violence at the counter and not create situations of potential economic violence in credit access deliberations.

A politician/a wealthy person: At the end of the day, again, more than with laws, you fight this at the social level. We've seen it with other types of violence as well—you can make all the laws you want, but if a new mentality is not put forth at the social level, it's difficult.

So I honestly wouldn't know how to give advice to a politician other than to help us with the project that we are doing with Banca Etica, which involves exactly these banks to intercept and avoid scenarios of economic violence, and to make a national law.

What is the most efficient public policy initiative you would recommend to export to other countries?

Aminata Gabriella Fall: Unfortunately, I don't know of any public projects, so I couldn't say. At the moment, especially when it comes to institutional things, they don't always change things or, being very general, they have a very relative impact, or they are very complicated to activate, so I honestly don't know of any public projects that you could export to other countries.

What is the most efficient project that you would recommend bringing to other countries?

Aminata Gabriella Fall: In my opinion, the most concrete project right now, which could really make a difference, is the one that we are carrying out with Banca Etica. Because if banks, not just Italian banks but also European banks, were to get involved in the interception of economic happenstance at the counter, that is, husbands managing or setting up their wives' money, mortgages given to the husband's business where the wife is asked for the guarantee signature, with this project, if the regulations that have been enforced with anti-money laundering, for example, were enforced as strongly, it could really change things. So I am of the opinion that this could really be the project to carry out, precisely because my life experience in the bank, combined with my awareness about this issue, allowed me to come to this conclusion. It's hard to be able to connect the two, but it was actually very important.

If you were given one billion euro to eradicate economic abuse, how would you do it?

Aminata Gabriella Fall: So if somebody gave me a billion to eliminate economic violence, then I would definitely pursue the project on banking and then I would set up information centers and free “premarital classes,” meaning that all women who want to move in or otherwise live with their partners should do so, and not necessarily just women. If I had money, I would make this subject compulsory, not only in school, although schools would be important, but also later in life. And so, for example, you want to move in together, you get the little letter when, I don't know, I have to figure out, I should figure out how, because there is so much misinformation about cohabitations. So many people cohabit but they don't register their cohabitation, and it's a de facto cohabitation that doesn't protect anyone. It doesn't exist for the state.

So I would have to find a way to intercept, even trivially, the de facto cohabitations, and then I would send the invitation to these courses. Then, of course, I would intensify the work in the anti-violence centers to train the women workers as well, because I realized that, when I went to do classes in the anti-violence centers, the trainers are specialized about physical violence and all the repercussions it can have, but they were following my classes with interest because they had no personal basis with personal finance either.

So I would also introduce social workers as those who work in anti-violence centers. I would probably run out of money halfway through, however, it doesn't cost anything to dream.

Would you like to add anything?

Aminata Gabriella Fall: When I say that economic violence is the grossest violence there is, people are always stunned, but in fact, it's because it's socially accepted. So until a few years ago, it was also accepted to kill one's wife in case of alleged infidelity. It is socially accepted economic violence, absolutely. I am of the idea that it is really a phenomenon, that as long as it is precisely very much related to patriarchy—because maybe socially, we have come to the point of saying no, dear patriarchy, we don't agree if you kill us. No, dear patriarchy, we don't agree if my husband or my partner or the male member of my family—there was a case in a violence center with a Pakistani family in which the mother-in-law was in charge. She had to submit to the diktat of the mother-in-law, who was followed by all the rest of the family.

In my opinion, economic violence is so diffuse, and it is very convenient for the patriarchy that it exists, because even in middle-class families, the woman who has to bring all the receipts to her husband happens every day.

This, in my opinion, is the most important issue related to economic violence. The tools to eradicate it are there to combat it, starting precisely from a point of view that has never been explored, which, in my opinion, is the banking sector, which is where the money is. Where do you go to intercept the money if not from where it primarily flows.

Economic Abuse - Study Gloria Media for BNP Paribas

Focus on Portugal

This study on Economic abuse was commissioned to Gloria Media by BNP Paribas. It includes 6-country perimeter (Portugal, Spain, Italy, Germany, France, Belgium) on economic abuse with state of the art in each country, figures on the matter, legislative advances and qualitative analysis through interviews.

For Portugal, Joana Ramiro is the expert who worked on the report. This part was edited by Rebecca Amsellem for Gloria Media.

Portugal, the interviews

Interview 1 - Interview of Leonor Caldeira, lawyer and columnist, Portugal

By Joana Ramiro

Via email, 17 January 2025



Leonor Caldeira is a feminist, environmentalist and a qualified lawyer in Portugal with an LLB from the University of Lisbon and an LLM from Queen Mary University of London. In 2022, she received the Mandela Award from the ProPblica Association — Law and Citizenship. Since 2023, she has written the weekly column "No pas emerso" in Sbado magazine. Currently Leonor has her own practice in Lisbon, focusing mainly on human rights issues.

How would you define economic abuse?

Leonor Caldeira Economic abuse is a form of control where one individual manipulates or restricts another's access to finances and economic resources, often within intimate or familial relationships. It encompasses actions designed to undermine a person's financial independence and autonomy, reinforcing the abuser's power and control. Economic abuse can profoundly impact a victim's well-being and severely limit their ability to leave the abusive situation.

How would you describe your fight against economic abuse?

Leonor Caldeira As a feminist and human rights lawyer, I insert my fight against economic abuse mainly through feminist strategic litigation. This involves using the legal system to challenge and transform structures that enable or perpetuate economic abuse, while advancing gender equality and the rights of survivors. This approach goes beyond addressing individual cases, aiming to create systemic change and raise public awareness. Below are some key strategies for pursuing this goal:

- Select strategic cases: Identify cases with strong potential to set legal precedents, especially where economic abuse intersects with systemic issues such as gender discrimination, poverty, or inequality.
- Focus on rights violations: Use cases to demonstrate how economic abuse violates fundamental rights, such as the right to equality, dignity, and freedom from violence.
- Financial restitution: Seek compensation for victims, including repayment of stolen assets, restoration of credit, and reparations for economic harm caused.

By combining legal action with feminist advocacy, strategic litigation can challenge the societal norms and institutional systems that perpetuate economic abuse, ensuring better protection and empowerment for survivors.

Would you name/describe the fight or one or two other organisations/people who fight economic abuse in your country?

Leonor Caldeira UMAR (União de Mulheres Alternativa e Resposta) and APAV (Associação de Apoio Vítima)

What are the main obstacles you encounter in your fight against economic abuse?

Leonor Caldeira One major obstacle in fighting economic abuse is the difficulty of proving economic abuse in court. The tactics used by the abuser —such as financial control or sabotaging employment—are often covert, and courts may undervalue its non-physical impacts, like financial instability and emotional harm.

Another significant barrier is the systemic and societal conditions that enable economic abuse. Economic dependency, poverty, and limited access to housing or childcare trap survivors in abusive relationships, while cultural norms often normalise financial control. Marginalised groups, such as women of colour or immigrants, face even greater challenges due to systemic discrimination and exclusion, compounding the difficulty of seeking justice.

Do you think that younger generations have more access to information about economic abuse? Are they more informed?

Leonor Caldeira Younger generations in Portugal likely have better access to information about economic abuse compared to older generations, thanks to greater public awareness, social media campaigns, and educational initiatives. Topics like domestic violence, including economic abuse, are increasingly addressed in schools and public discourse, making it easier for younger people to recognise abusive behaviours. Feminist organisations and digital platforms have also played a key role in disseminating information to a wider audience.

However, while access to information has improved, understanding of economic abuse remains limited. It is often overshadowed by more visible forms of abuse, such as physical or emotional violence, and cultural norms may still downplay financial control in relationships. To ensure younger generations are fully informed, it is crucial to integrate discussions about economic abuse into education, awareness campaigns, and public policy efforts.

What is the best start up / private / non profit initiative that has a real positive impact on economic abuse?

Leonor Caldeira UMAR and APAV

So far, what is the best public, local and/or national policy that has a real positive impact on economic abuse if you are aware of one?

Leonor Caldeira In Portugal, the reclassification of domestic violence from a semi-public crime to a public crime in 2000 marked a significant step forward in combating abuse, including economic abuse. Under the previous semi-public framework, prosecution required the victim to file a formal complaint and actively participate in the process. This placed an undue burden on victims, many of whom were deterred by fear, economic dependency, or coercion from their abusers. By making domestic violence a public crime, authorities can now initiate investigations and prosecutions independently, even without a formal complaint from the victim.

This shift has had several positive impacts. It sends a strong message that domestic violence is a matter of public concern, reflecting society's commitment to addressing it as a human rights violation. It has also led to greater accountability, with increased intervention from law enforcement and public institutions. The change has empowered victims, knowing they are not solely responsible for pursuing justice, and has contributed to raising awareness and reducing stigma around domestic violence.

Overall, this legal reform has been instrumental in improving protection for survivors and reinforcing the state's role in combating abuse.

What advice would you give to the following people / organisations to effectively fight economic abuse? A bank/insurance company And A politician/A very wealthy individual?

Leonor Caldeira

To a Bank/Insurance Company:

Banks and insurance companies can combat economic abuse by implementing systems to monitor unusual financial activity and training employees to recognise abuse. They should also offer financial education and partner with organisations to provide victims with secure services, such as accounts with restricted access, to protect them from their abusers.

To a Politician/Very Wealthy Individual:

Politicians should push for stronger laws against economic abuse and support policies that assist survivors, such as financial aid and job training programs. Wealthy individuals can fund initiatives that empower survivors, raise awareness, and use their influence to advocate for legal and societal changes that address economic abuse.

What is the most efficient public policy initiative you would recommend to export in other countries?

Leonor Caldeira A highly efficient public policy initiative to combat financial abuse, which could be adopted by other countries, is the recognition of economic abuse within domestic violence laws explicitly. This would strengthen legal protection to the victims and support for financial control or manipulation.

What is the most efficient initiative you would recommend to export in other countries?

Leonor Caldeira See above (So far, what is the best public, local and/or national policy...)

If you were given one billion euros to eradicate economic abuse - how would you do it?

Leonor Caldeira If I had one billion euros to eradicate economic abuse, I would focus on two main strategies: education and poverty eradication.

I would invest in education by funding awareness campaigns and integrating financial literacy, healthy relationship dynamics, and the signs of economic abuse into school curricula. Additionally, I would provide training for professionals, such as law enforcement and social workers, to better identify and address economic abuse.

To eradicate poverty, I would focus on expanding access to affordable housing, financial support for survivors, and creating job opportunities, particularly for women and marginalised groups. Addressing economic vulnerability would empower individuals to escape abusive situations and reduce the factors that enable economic abuse. These combined efforts would offer both immediate support and long-term prevention.

Interview 2 - Interview of Alexandra Silva, Vice-President of women's charity AMCV, Portugal

By Joana Ramiro

Via email, 16 January 2025

Alexandra Silva is a feminist activist and researcher in the area of women's human rights and preventing and combating male violence against women and girls; having trained in equality between women and men. Alexandra graduated in sociology and has a postgraduate in Women's Studies. She is project coordinator at the Portuguese Platform for Women's Rights (PpDM) and a substitute advisor at the Economic and Social Council (CES). She is a member of the European Women's Lobby Observatory on Violence against Women on behalf of PpDM. She was a co-founder and is the current Vice-President of EOS – Association for Studies, Cooperation and Development. She is Vice-President of the General Assembly and was a member of the Board of Directors of AMCV – Association of Women Against Violence. She was co-founder and director of the Portuguese Youth Network for Equal Opportunities between Women and Men and a member of research teams in European and national projects, namely at CESIS – Centro de Estudos para a Intervenção Social (2002-2016) where she was a member of the Board, and is co-author of European and national publications and research reports.



How would you define economic abuse?

Alexandra Silva According to the European Gender Equality Index, economic abuse corresponds to acts of control and surveillance of a person's behaviour in terms of the use and distribution of money, and the constant threat of denial of economic resources.

Economic abuse refers to behaviours that limit or control a person's access to financial or material resources, such as preventing access to a bank account, restricting the use of money and personal income, controlling assets or forcing financial dependence. It is often associated with violent dynamics in intimate relationships.

Given the magnitude of the problem, in the amendment to the 2021 (Portuguese) Penal Code, economic abuse was considered as one of the forms of violence that form part of the crime of domestic violence, provided for and punished in article 152 of the Penal Code.

This is a very recurrent form of violence, which results in the impediment of access to or enjoyment of victims' and aggressors' own or common economic and patrimonial resources, which, in itself and due to the implications it has, deserves the prediction and censure of the law.

Economic violence can also result from the omission or inaction of a State, that is, it can be a consequence of institutional violence. For example, the persistent wage inequality in Portugal,

the feminisation of poverty, femicides and violence in intimate relationships, the devaluation of the care economy, economic and sexual exploitation in the prostitution system, etc.

Are there any existing figures on the matter in your country?

Alexandra Silva In Portugal, data on economic abuse in cases of violence in intimate relationships is practically non-existent.

Regarding income:

- The pension pay gap between women and men is 27.6% (2021)
- Salary pay gap is 16% (2023), with the highest qualified professions (workers with higher education) being the highest – 26.5% (2023)
- The at-risk-of-poverty rate after social transfers is 17.7% for women and 16.2% for men (2022)
- Material and social deprivation rate is 13.2% for women and 10.5% for men (2023)
- Professions linked to the care economy are the most undervalued – for example, the hourly rate stipulated by Social Security for a domestic worker is €2.94, lower than the national minimum wage, which is €5.12.

How would you describe your fight against economic abuse?

Alexandra Silva The fight against economic abuse in intimate relationships involves:

- Awareness of how it occurs.
- Guaranteed access to independent financial resources for victims.
- Implementation of legal measures that effectively recognise and punish economic abuse as a form of domestic violence.
- Creation of specific support for the financial autonomy of victims.

The fight against economic violence more broadly has to involve changing the current economic model – we advocate the adoption of the Purple Pact ([Pacto Púrpura](#)), which challenges the current macroeconomic model, based on unsustainable growth founded on the exploitation of people, especially women, and the environment, of which resources are finite. The way we collect taxes and measure growth and productivity (i.e. through GDP) completely ignores the invaluable contributions of women's invisible and unpaid labour. This work is usually performed in a context of deeply ingrained, stereotypical gender roles, where men provide the family breadwinner and women are the caregivers.

The Purple Pact proposes, in particular, a Care Pact for Europe, which would make it possible to respond to many of the current challenges, notably that of defining care as a collective need and responsibility, for women and men, throughout the life cycle.

Furthermore, it is essential to end income inequality between women and men, value professions related to the care economy, end the economic and sexual exploitation of women by abolishing the prostitution system and ending demand.

Would you name/describe the fight or one or two other organisations/people who fight economic abuse in your country ?

Alexandra Silva Association of Women Against Violence (AMCV): Offers support to women and children who are victims of violence, including economic abuse, with psychosocial and legal support services and shelter.

CooLabora: also offers support to women who are victims of violence in intimate relationships and advocates for the solidarity economy and degrowth.

What are the main obstacles you encounter in your fight against economic abuse?

Alexandra Silva

- Lack of social and criminal recognition of this form of violence in the context of violence in intimate relationships.
- Low income of victims prevents reporting.

- Difficulty in accessing economic resources for victims, particularly when victims are responsible for children whose fathers do not comply with child support or shared custody.
- Low incomes for women and high cost of living, particularly housing.
- Insufficiency of specific fair public policies aimed at women's financial autonomy on an equal footing with men.
- Sexual exploitation of women and girls.

Do you think that younger generations have more access to information about economic abuse? Are they more informed?

Alexandra Silva Yes, younger generations, due to greater access to social media, educational and awareness campaigns, have greater exposure to information about economic abuse. However, this awareness is not yet universal and most women are unaware of the direct impacts of the wage gap on their lives, although they feel them.

What is the best start up / private / non profit initiative that has a real positive impact on economic abuse?

Alexandra Silva The Portuguese Platform for Women's Rights (PpDM) has developed several initiatives to combat economic violence against women. While the specific term "economic abuse" is not often highlighted, PpDM addresses related issues through several fronts:

Feminist Economics: PpDM is dedicated to promoting feminist economics, addressing issues such as work-life balance, pay and pension disparities, labour market participation and gender-responsive budgets. These areas are fundamental to combating economic inequalities that affect women.

Projects and Training: Through projects such as "bE_SAFE", PpDM offers training for teachers on citizenship and online safety, aiming to prevent cyber violence, including economic cyber violence. These initiatives train professionals to identify and combat forms of violence that can have economic implications for women.

Lobbying and Advocacy: PpDM lobbies to influence public policies that promote equality between women and men and protect women's economic rights. Participates in parliamentary debates and collaborates with international organisations to ensure that economic issues affecting women are addressed effectively.

These and other initiatives reflect PpDM's commitment to combating economic violence against women, promoting equality between women and men, and ensuring that women's economic rights are respected and protected.

So far, what is the best public, local and/or national policy that has a real positive impact on economic abuse if you are aware of one?

Alexandra Silva The law that integrates economic abuse as part of domestic violence and facilitates victims' access to social protection: Decree-Law No. 113/2023, which extends social protection to workers with the status of victims of domestic violence, in situations of unemployment.

For those who are victims of domestic violence, the termination of their employment contract is considered to be a situation of involuntary unemployment. This status grants you access to unemployment benefits, determined by the contributory career of the person with the status of victim of domestic violence, even if the termination is on their initiative.

Furthermore, the implementation of the State Budget with a gender perspective can have a positive impact on achieving equality between women and men.

What advice would you give to the following people / organisations to effectively fight economic abuse? A bank/insurance company And A politician/A very wealthy individual?

Alexandra Silva Politician or wealthy individual: Fund financial support initiatives for victims and women's associations and promote financial literacy among women. End income inequality.

Bank/insurance company: Create free accounts for victims of economic violence and create programs that facilitate credit in vulnerable situations.

What is the most efficient public policy initiative you would recommend to export in other countries?

Alexandra Silva The implementation of an immediate financial support fund for victims of violence in intimate and economic relationships, similar to the mechanisms existing in Portugal, and the implementation of gender-sensitive state budgets would be recommendable practices for other countries.

Provide a caring credit to low-income, older women, for their role in caring for their families.

What is the most efficient initiative you would recommend to export in other countries?

Alexandra Silva End wage inequality, equalising the earnings of working women to the earnings of working men.

Financial literacy programs led by companies or nonprofits, focused on financial independence for at-risk women and youth, would be highly effective.

If you were given one billion euros to eradicate economic abuse - how would you do it?

Alexandra Silva I would create a national fund for immediate financial support of women in vulnerable situations (victims of violence in intimate relationships, homeless women, single-parent families, women in prostitution, etc.). I would create a national fund to support women's associations. Would fund financial education programs for children and women. I would launch a "name and shame" campaign on employers who practice pay inequality. I would invest in training for police and judicial forces.

Would you like to add anything?

Alexandra Silva Economic abuse is an insidious form of abuse that requires specific and integrated attention. The combination of efficient public policies, effective and transformative private initiatives and social awareness can transform the fight against this injustice.

Interview 3 - Interview of Isabel Mendes Lopes, Member of Parliament, LIVRE, Portugal

By *Joana Ramiro*

Via email, 20 January 2025

Isabel Mendes Lopes is a member of Portuguese parliament and the parliamentary leader of progressive party LIVRE since 2024. She has also been a member of Lisbon's City Council since 2017. Following her civil engineering degree, Isabel specialised in transportation and mobility. She is driven by the issues of deepening democracy, sharing and collaboration to build a more just and dignified society, where the distribution of wealth, time and opportunities is equitable. She argues that common goods must be cherished and safeguarded for the Common Good.



How would you define economic abuse?

Isabel Mendes Lopes Economic abuse can take many different forms, such as property damage or illegal access/restriction to financial resources. But given the specificities of economic abuse against women I would focus on situations that can constitute domestic violence - regardless if the victim is a partner, ex-partner or parent for example. In such cases the economic abuse is a form of violence within the cycle of domestic violence and may include restricting one's access to their/shared financial

resources or not complying with economic responsibilities, like child maintenance pension for instance.

Are there any existing figures on the matter in your country?

Isabel Mendes Lopes Unfortunately there are no official statistics on financial/economic violence and abuse in Portugal.

How would you describe your fight against economic abuse?

Isabel Mendes Lopes LIVRE has been very vocal and active on this topic by regularly promoting legal initiatives in Parliament that aim to empower domestic violence victims. One of the most visible, and already in force, is the access to the unemployment benefit to victims of domestic violence who have been granted the victim's statute. According to the latest available data, and since the entry into force of this measure, 41 victims benefitted from this economic support. We believe that access to this type of specific measures is key to breaking the cycle of domestic violence and to enable victims to ask for help.

More recently we also submitted a draft proposal to enlarge the granting period and to alter the calculation method of the family restructuring allowance - which helps victims who have been forced to leave their home. This enlargement is still being negotiated at parliament but again the focus is to promote specific measures that will enable victims to break the cycle and to have more autonomy to ask for help and to leave these relationships.

And, as economic abuse is easier to occur when the income is low and living costs are high, all the initiatives that raise income - such as more balanced wages and pensions or a more secure state support - and that lower living costs are essential to fight economic abuse. As such, working for an affordable housing market is key.

Would you name / describe the fight or one or two other organizations / people who fight economic abuse in your country?

Isabel Mendes Lopes I would refer two: APAV (Portuguese Association for Victim Support) and UMAR (Alternative and Answer Women's Union).

Both are well established non-governmental organisations in Portugal that collect data and provide specific victim support services. UMAR is focused only on women victims whereas APAV has a wider intervention with all victims of crimes.

What are the main obstacles you encounter in your fight against economic abuse?

Isabel Mendes Lopes If speaking generally about economic abuse - so, not only when in domestic violence situations - I would stress the constraints of society to acknowledge power dynamics, and its consequences, which unfortunately severely impact those who are more vulnerable. 50 years after the Carnation Revolution in Portugal and we are again exposed and experiencing vile discourses that target specific communities, which only reinforce power dynamics and its abuses - many of which take form in economic abuse. Persisting wage gaps are a clear example of the power imbalance women still face in the labour market - and this is even more true when breaking down women from different ethnicities or with disabilities or from the LGBTIQ+ communities, just to name a few.

And this is also true for domestic violence situations, where the cycle of violence is so complex that victims take time to recognise themselves as victims and to ask for help. Society still also takes time to recognise situations of domestic violence and other forms of abuse.

We need more preventative measures and we need to invest more in education and civic participation. Only when everyone is directly involved in all matters, regardless if they are the victim, if the victim is someone they know or if they witness/suspect of something, will change actually come.

Do you think that younger generations have more access to information about economic abuse? Are they more informed?

Isabel Mendes Lopes On the one hand, yes indeed, younger generations have more access to information generally speaking, but on the other hand, to find such information you have to be aware

of the concept of economic abuse and you have to know where to search and where find adequate information - which I'm not sure it happens as much as needed.

Sadly, even if they have access to information, recent data seems to point that the youth tends to ignore and legitimise some forms of violence. According to the [latest report](#) on Dating Violence in Portugal more than two thirds (68,1%) of young students who attend between the 7th and 12th school years, legitimise at least one form of dating violence. The most legitimised form of violence is control (54,6%), especially when it involves "using the other person's mobile phone without their permission to check on their social media profiles". Psychological violence comes next (33,5%), with 27,9% of young people considering normal to be insulted during an argument and 14,7% legitimising being insulted through social media. There are still 9,7% of young people who legitimise physical violence. Despite not covering economic abuse/violence, it is clear that we are failing younger generations as many of the above described forms of violence were perceived as a past issue, when it is clear that there is some sort of setback. Social media may be playing an influence here, not only with incel forums but also with the resurgence of more conservative views of gender roles and the place of women in society.

What is the best start up / private / non profit initiative that has a real positive impact on economic abuse?

Isabel Mendes Lopes I would tend to refer to Housing First (Casas Primeiro) entities who are tackling many different forms of economic abuse, power dynamics, social discrimination and it is all done by securing a basic fundamental right which is access to adequate housing. Many people who are in very fragile conditions, such as when in an homelessness situation, tend to be more vulnerable to experience other forms of abuse - for example, domestic violence. The rising cost of living in the majority of cities in Portugal, the housing crisis that we are currently experiencing, has only exacerbated the impact of this form of violence. Thus, providing victims with secure and adequate housing is in itself a life-changing moment and strategy and which should be made available all over the country

So far, what is the best public, local and/or national policy that has a real positive impact on economic abuse if you are aware of one?

Isabel Mendes Lopes Accessing the unemployment benefit is truly a positive measure that enables victims of domestic violence to catch their breath while navigating the support system.

What advice would you give to the following people / organisations to effectively fight economic abuse? A bank / Insurance company And A politician / A very wealthy individual?

Isabel Mendes Lopes Regardless of who the person is or what they do, to tackle economic abuse you must have both internal (at one's company for example) and public (as in official) reporting mechanisms and ethical guidelines. As mentioned before, economic abuse may assume many different forms, and for victims' to come forward it needs to be very clear what the rules and standards are. This also applies to laws and rights' recognition, the information needs to be clear, understandable and easy to access.

What is the most efficient public policy initiative you would recommend to export in other countries?

Isabel Mendes Lopes Citizenship Education classes are a very good example that could be applicable in other countries, and which transforms society. In Portugal, we should also reinforce and update the importance and the content of such classes. Education is always key, but in sectors such as non-discrimination and victim support advocating for equality, deconstructing prejudices and shaping young people's minds to a more inclusive and empathic society seems to be the best way to continue moving forward.

What is the most efficient initiative you would recommend to export in other countries?

Isabel Mendes Lopes Access to unemployment benefit for victims of domestic violence.

If you were given one billion euros to eradicate economic abuse - how would you do it?

Isabel Mendes Lopes One billion euros is not enough to eradicate any form of violence. But again, I would invest in specific programmes that allow victims of violence to break the cycle, including the enlargement of the financial support and the access to affordable housing, as well as in formal and informal education programmes that cover different generations and communities.

Economic Abuse - Study Gloria Media for BNP Paribas

Focus on Spain

This study on Economic abuse was commissioned to Gloria Media by BNP Paribas. It includes 6-country perimeter (Portugal, Spain, Italy, Germany, France, Belgium) on economic abuse with state of the art in each country, figures on the matter, legislative advances and qualitative analysis through interviews.

For Spain, Cecilia Butini is the expert who worked on the report. This part was edited by Rebecca Amsellem for Gloria Media.

Spain, the interviews

Interview 1 - Interview with Tania Yugueros, Social Educator in charge of national program for the prevention of gender violence, Isadora Duncan Foundation, Spain

By *Cecilia Butini* Video call, Barcelona, Jan 14, 2025

Tania Yugueros has ten years of work experience in the Third Sector of Social Action, always linked to recovery projects and intervention with women and children. In recent years, she has been in charge of a national program for prevention and awareness of violence against women. In addition, she maintains a professional interest in activism and the vindication of women's rights, in political advocacy work on gender violence at the national level and in collaboration with other activist organizations in the sector.



How would you define economic abuse ?

Tania Yugueros Economic violence, and specifically economic violence against women, from my point of view, is one of the manifestations of male violence that is applied in women's lives. It restricts the resources necessary to survive, specifically economic resources. It is one of the most invisible and hidden manifestations, because it does not generate visual impact at first, nor does it generate consequences that can be, let's say, worked on in the short term when a woman comes out of a situation of violence, when she needs psychological recovery or physical and emotional recovery. The economic aspect remains a little bit more hidden, it is something that is not detected. It doesn't get studied in what economic situation a woman is left after a relationship of abuse and, therefore, she is not given the necessary resources or the necessary responses to initiate that recovery. It is true that it is a violence that can affect women who suffer other types of violence, which sometimes go hand in hand with psychological violence as well. But it is also important for us to know that it can happen, it is possible for a victim to suffer situations of economic violence—from financial abuse, deception or attempted fraud, etc.—without receiving any other type of violence, without receiving physical violence, psychological violence or sexual violence.

Are there any existing figures on the matter in your country ?

Tania Yugueros Yes, the last macro survey on violence against women, which was carried out by the Ministry of Equality, collected data from 2019, and they are about to release the next one, which is already updated. And in this macro survey, economic violence is reflected and it says that 11.5% of the women surveyed, over 16 years of age, living in Spain, have been in situations of economic violence in their lives. This is something that is very striking, because it is true that economic violence as such is not recognized as a situation of gender-based violence, however in the questions of the macro-survey we see that data is reflected and 11.5% is a powerful figure.

These figures are quite high. And the professionals who work in this area say that it is often complicated to recognize oneself as a victim of economic violence. So, to answer the simple question: are you or have you been a victim of economic violence? There are many women who have been or are being a victim of economic violence and because they do not use the term, they do not define themselves as such. So, we believe that this 11.5% is a figure that remains a little above the sea foam, so to speak. It is something that makes us see that it does indeed exist in reality, but it is not a sufficiently concrete figure to allow us to really know how economic violence permeates the lives of women.

How would you describe your fight against economic abuse ?

Tania Yugueros From my professional point of view and from the point of view of what I am currently working on, what we are pursuing—and this is one of the main objectives of the program—is training and information. We are doing that with women who may be suffering from situations of economic violence, and with the professionals and agents who work with these women and in general in contexts of gender-based violence. The idea is to inform professionals and agents who work with these women and who also work with women in a situation or in a context of gender-based violence, of the telling signs, so that they know what economic violence is, they know how to define it, how to detect it, how to prevent it and how to act, how to respond to it. So, from the professional point of view and the objective that I personally also pursue, is above all to offer information to detect situations of economic violence.

Would you name / describe the fight or one or two other organizations / people who fight economic abuse in your country?

Tania Yugueros Yes, for example, the Anticium Foundation has recently carried out a legal study on how economic violence is dealt with in Spanish legislation. And I think it is a study that supports prevention, especially because, well, it is by detecting the legal shortcomings that we can really demand the inclusion of the concept of economic violence within the concept of violence against women.

So, I think it is a good way of doing it. It goes parallel to the work we have here at the foundation, because it is a much more academic line, they compile data, collect written documents and carry out more empirical studies. We work more, let's say, on the street, raising awareness and training both professionals and the population in general.

There are other initiatives as well. Right now I cannot give you any names, but city councils, organizations and social entities are asking us for these training actions that I mentioned at the beginning, because they do consider that there is a lack of information regarding economic violence, how it manifests itself, how it is studied and what resources are available for women who may be suffering from this situation.

So, there are quite a few, especially social organizations, that have contacted us in order to receive this training, to talk about economic violence and to know where to go if any of those present suffer or know someone who may suffer from this situation.

What are the main obstacles you encounter in your fight against economic abuse ?

Tania Yugueros The main obstacle is the lack of knowledge of the term “financial abuse”. And then also, all the legal obstacles, all the legal ignorance means that when a woman identifies herself or other professionals identify that she is suffering financial abuse, she cannot report it because it is difficult to prove and because there is very little jurisprudence on the subject.

In legal terms, I do not like to get involved because it is not my area of expertise, but I do know that there are only two rulings here in Spain, two rulings that include the term economic violence and both of them refer only to the non-payment of alimony. They do not include any other type of manifestation of economic violence in everyday situations. So it is a step forward, because it is,

because we are talking about a term that was very unknown, however, it leaves out or leaves aside other situations that are not included in legal complaints.

So, at the legal and juridical level, which is the last step to respond and offer recovery to these women, there are many obstacles, many impediments that do not allow us to recognize this manifestation of male violence for what it really is.

There is no specific law on economic violence or financial abuse. Of course, economic violence is not included in the law on gender violence, in the national law. However, the Istanbul Convention does mention the term economic violence when it covers the manifestations or types of violence against women. And then in the autonomous legislations, for example, here in Castilla y León, economic violence is defined as a type of violence that does not allow access to economic resources, etc., but that is all that is named, defined, let us say. There are neither prevention measures nor intervention measures. So, it is mentioned in legal texts, but then it is not applied.

Do you think that younger generations have more access to information about economic abuse ? Are they more informed?

Tania Yugueros Yes, well, I think that in fact the younger generations have more access to information and they also receive information of a different kind. That is why we also focus on audiovisuals when we want to make the term known and raise awareness about it. In this era of communication, right now, what works, the tool or methodology that works is precisely that, the audiovisual of short videos, where information is given and then if you want to expand it or if you are curious about the term, you can find more extensive and more detailed things. As for the knowledge of what economic violence is as such, I have not detected differences between generations. Because it is true that when you say economic violence, none of the people who listen to you, more or less, know what it is.

However, when you give examples, both the older generations and the younger generations detect or some name comes to their heads from those examples. But it has to be always starting from examples of everyday situations in which you say: “In a marriage, the wife did not have access to the bank accounts, for example. That is economic violence.” “Okay, I know what it is.” So, personally, and in the work I have been doing in this time, I do not detect a generational difference in terms of the response.

What is the best start up / private / non profit initiative that has a real positive impact on economic abuse ?

Tania Yugueros We found that in Spain, at present, it is very difficult to look for information and find information on economic violence or financial abuse. Almost all the texts on which we have been relying, also to train ourselves in this term, belong to Latin America. It is true that in Latin America economic violence is much better known, there is legislation on it and the population in general is quite aware of it. Something that really strikes me, I don't know if it is useful for you, but I will tell you the anecdote, is that I use the Twitter platform a lot, now X. And when I search for the concept of economic violence, the vast majority of tweets and comments that use this concept come from Latin America. In Spain it is very difficult to find something that refers to the concept of economic violence. So, we find that there is a lot of misinformation and that there are no reference texts. Only really, as I was saying before, we found two court rulings that refer to economic violence, one by Judge Lucía Avilés and the other by Judge Vicente Magro.

We took these two sentences as a reference, since they have put the term economic violence in a text, in this case, a legal text. So, if you ask me: Where did you start? Which could be something interesting. Well, by picking up those two court rulings and starting to pull the thread. As for prevention and awareness-raising, which is what we work on, we have nothing. There is no way to find something like a project that has already been raising awareness about economic violence. We did not find it.

So far, what is the best public, local and/or national policy that has a real positive impact on economic abuse if you are aware of one?

Tania Yugueros The two rulings I mentioned before belong to the public sphere, since they are legal rulings and relate to the Supreme Court. In the private sphere, I have not found many references. Again in the public sphere, as I mentioned before, there are city councils and also private entities or alliances that do contact us to receive information on economic violence. So, it is not that there is no precedent for us, but having set up this awareness-raising project, we do receive requests for collaboration in which certain city councils or certain organizations contact us to receive information. Therefore, we believe that they are interested in preventing and raising awareness against economic violence. But there is no initiative, or at least we did not find any initiative, shall we say, public, that has really had an impact so far, either in terms of prevention or change of legislation, in recognizing this situation.

What advice would you give to the following people / organisations to effectively fight economic abuse?

Tania Yugueros

A bank: Mainly, I would advise that they get to know the term, that they understand what economic abuse and economic violence against women are. I would advise that they include a gender perspective in their work, both in customer support and in closer work with users. What we find many times is that a woman does not have access to bank accounts simply because when they went to open the bank account, the person who was attending them did not address her, they addressed the man. So, including the gender perspective to break these stereotypes is very important.

I also believe that once you know the concept, if you work on equality and are a respectful person, you will prevent these situations of economic violence and you will also be able to detect them. When a woman is frequently accompanied to the bank to withdraw money, it is a symptom that this woman is suffering from manipulation, blackmail or a communication problem. So, knowing the concept and wanting to apply it, it is easier to prevent and detect situations of violence.

An insurance company: When we talk about insurance, many times in couples, one of the people in the couple is the one who is in charge of all the documentation, the information, taking out insurance, knowing what the conditions are, etcetera. So, being an insurance company, well, I would personally make sure that both people who sign that insurance know the conditions, for example. That would be very important.

A politician: It is from politics that one can really push to change or to introduce this term into the legal framework in order to change the law. So, claiming economic violence as one of the manifestations of violence against women in political speeches is a step forward. It will allow us to take into account requests to include economic violence in the law on gender violence, and also to include laws or specific sections on how to condemn these economic abuses.

A very wealthy individual: Same, that he or she be trained in economic violence, and that he or she apply the gender perspective in decisions and invest their money well.

What is the most efficient public policy initiative you would recommend to export in other countries ?

Tania Yugueros I do not know if Spain as such could teach or serve as an example, but it is true that I consider that social movements are created from the need for information. So, when information is offered about an unknown term, as in this case economic violence, it is when the population is made to think about what the problem is, what we are facing, why this phenomenon has to be included as a case of gender violence. So, this is what also prompts more and more people to know the term, more and more people become aware of it, especially more professionals, to detect these situations, and this leads to the modification of the laws. This can serve as an example to other countries that are going through this right now, such as Spain, which does not have legislation that protects women who are suffering this type of situation. So, I do not know if as a country, as such, we could serve as an example, but how these social movements are built can be something to look at.

Within the definition of public policy, right now I don't think we can export much.

If you were given one billion euros to eradicate economic abuse - how would you do it ?

Tania Yugueros I believe that the first and most important thing would be to invest in training. To invest in training, especially and mainly for professionals, for any type of professional who is involved in the process of recovery from gender-based violence. Starting from the first detection of violence, either by educators or social workers, all the way to psychological interventions, recovery, interventions in preparation for legal complaints, professionals need to ask and be interested in the financial aspects of the situation. And then, mainly, I would invest in training for legal professionals, from the lawyers who have to defend these women or these situations in the courts, to judges, prosecutors, etcetera.

I think it is important that training permeates all levels of professionals, which of course entails money. And then I would insist a lot on awareness-raising materials. I think that in a parallel way we have to train both professionals in their professional fields and the population, so that education is put into operation and through the generations we manage to eradicate violence.

It is true that it is also important not to divert from the women who already suffer from economic violence. So, it is also necessary to invest in their recovery, including financial recovery. And that also takes money. So, I would sort of parcel out a little bit of all that money for training, awareness raising and also recovery.

Would you like to add anything ?

Tania Yugueros Working on prevention and awareness raising I think is starting from the beginning. So, in order to obtain those public policy transformations, I think it is important to focus on the term [economic violence], on the ways in which it's displayed, and that we give response to women who are right now suffering from this type of situation. Talking many times about economic violence, reminds me a little bit of how the National Law of protection measures for gender violence against women was generated, which is 1/2004. When that law was established, talking about psychological violence, for example, was something very unknown. It was not very well known or it was only referenced as insults that occur in couples, same as with physical violence. Until there is a blow, it is not physical violence. And over the years we have been recognizing that there are many situations that fall into these boxes, let's say, of this physical violence, this psychological violence and sexual violence, which took years to be recognized as a type of gender violence. So, I think that with economic violence the same thing is going to happen or is happening. At the beginning it was defined as something very specific, based on the jurisprudence that exists, which is the non-payment of alimony.

But then it's being expanded, the range is being opened a little bit to acknowledge that there are many more situations that are defined as economic violence and that for the moment are not included and that will have to be included.

We work within the framework of this violence prevention project, which I don't know if you have had the opportunity to visit the website, where we have all these initiatives listed. We continue working in this year, 2025, thanks to the grant from the Ministry of Equality. But it is true that the Isadora Duncan Foundation has been working against economic violence for many years, as many years as we have been working on intervention with women who suffered other types of violence. We have always been interested in economic recovery as well.

Interview 2 - Interview with Inmaculada Dominguez Fabian, Principal investigator in the ECOVIO project on economic violence, University of Extremadura, Spain

By *Cecilia Butini* Video call, Barcelona, Jan 15, 2025

Inmaculada Domínguez Fabián, PhD in Economics and Business Administration and professor at the Department of Financial Economics and Accounting of the University of Extremadura. She is a member of the Pensions and Social Protection research group at the University of Valencia and directs the Associated Unit in Extremadura of the Polibienestar Institute. Expert in public and private pension systems. Her lines of research include the study of gender discrimination in pension systems and the gap that occurs in retirement pensions, as well as studies on economic violence against women and their children. She is the author of several articles and has participated in several national and international research projects in the field of social welfare.



How would you define economic abuse ?

Inmaculada Dominguez Fabian Before defining abuse, I have to put it in two points on a timeline. There are tactics of economic abuse when two people are in a relationship, and there are tactics for when the relationship is over. This is also a very different element from other gender-based violence, because most of them, physical, psychological and sexual forms of violence, occur when there is a relationship, when there is cohabitation with a partner. When this relationship ends, it can occur, but it is no longer normal because I do not have that cohabitation. What's the issue? That economic violence can also occur when the relationship is over. Because we will have an economic link even when the relationship has ended, when there is a partner and especially when there are children. So, there is economic violence before and after the separation. What tactics are defined and known? There are three. One is economic control, another is economic exploitation and another is labor sabotage. All the literature that we find defines them in this way. In Spain, we also have a macro-survey on violence against women and it includes these three tactics. It asks a question about each one of them and questions about cohabitation relationships.

Except for our empirical work, there is no information on what happens after cohabitation. What can we say about economic control? Well, economic control is controlling the woman through money. You also have to understand that economic violence has always been very closely related to psychological violence, until we gave it its own name. Why do we talk about economic control? When it is motivated to control the woman. It is not because I have fewer resources or because I have a controlled economy in my house, we are not talking about that, we are talking about the fact that even with economic capacity there is a control of the money given to the woman, even for the domestic sphere, for daily life, for expenses, without the need for that control to be exercised for

financial reasons. It's not "I have a budget of 1000 and the budget we have is 1000 and we have to work with 1000, we have no more". This is family financial management. What we are talking about is a situation in which of the budgeted 1000, the woman is only given money in 100-increments. We are talking about a situation in which everything that gets spent is absolutely verified and where the man demands to be asked for money.

There is a control through money of the activity of what that woman does, where the man can say "Yes to this and no to that." Even in the case in which the two people contribute income.

Because one thing we see here about economic violence is that it occurs in families with few resources as well as in families with many resources. It does not have to be associated with the fact that there are few resources. The point is that there is a control over those resources.

And that is control that wants to control the activity and the life of that woman.

We are talking about control situations down to the smallest expenses. Something like "What have you spent today, why did you buy this bread, today I'm only giving you 100, manage with that, because that is what I give you, even if I have 200 to give you."

Are there any existing figures on the matter in your country?

Inmaculada Dominguez Fabian Yes, we can look at the macro-survey carried out by the Ministry itself, the macro-survey on violence against women. It talks about these three tactics we are talking about, when couples cohabit, and it talks about women and women with disabilities. In women with disabilities there is greater control, greater exploitation and greater labor sabotage. We are talking about figures ranging between 7 and 12% of women during cohabitation, which is where there is data. We have also made a survey of 400 women and there we also have information. But the official one is the macro-survey on violence against women.

How would you describe your fight against economic abuse ?

Inmaculada Dominguez Fabian Apart from having researched and having achieved all this background, we have obtained projects from the ministry [of equality], because for us two things are fundamental.

First, the training of professionals. When I give a talk I always ask people: Do you know what physical violence is? And they say yes. Then I ask, do you know what economic violence is? And they say no. When I finish the talk I ask them: Well, how many people do you know who have suffered physical violence? And almost nobody answers. How many do you know with economic violence? And many answer.

So, what do we see there? That there is a lack of visibility. It is something that is very normalized. Many behaviors of economic control are very normalized, with a gender wage gap that is narrowing, but that has been existing, has led to money being an element of power and control, and when we start asking people who have suffered physical violence, it's rare for them not to have not suffered economic violence as well. So, for us it was very important and so we have done it, they give training to social workers.

They have to know the figures and what this violence is in order to be able to detect it.

Secondly, forensic psychology is also very important, because when a woman enters a court she will find a forensic worker, a forensic social worker and a forensic psychologist. The legal profession is very important. They have to understand very well what legal support they can give her and what the way is to denounce. This is a subject that can be seen as ethereal and that perhaps, socially, is not very well seen, because if you talk a lot about money, there is also a taboo with money. And it happens a little bit like it used to happen here with physical violence, when there was a physical aggression, in the time of my grandparents or even my parents, that was something that had to be kept inside the family.

If someone talks to you a lot about money, about not getting alimony, etc., you say, well, those are accounts and family matters. Nobody asks how much you earn, nobody asks how you manage. This creates a kind of invisibility about situations that when you are told about them you find yourself

asking “Really? I mean, you, who are a professional woman, really you are telling me you had no control over money? Or was everything controlled by your partner?”

So, for us it was very important, it has been very important to have carried out several projects of visibility and awareness in the professional field. I repeat, social workers, psychologists, forensic experts, State Security Forces and Corps. We have worked all last year with all the police, Civil Guard, Local Police and National Police. The specific ones at the regional level as well. We have worked with Mossos de Escudra, and this has been very important because we have outlined protocols of questions and actions that can help them to detect [economic violence].

And the other one that has been very important for us has been education. We have had projects to provide training and talk about economic violence, educating so that certain roles within the financial sphere are not repeated.

We have made specific materials that we have generated through pilot projects with students. We have worked by meeting with students of adolescents between 15 and 18 years old, because if not before they do not handle money. So, we have been working with them, explaining to them what economic violence is when you are an adult in a couple, and we have made comics and very funny material and very much of their style to avoid [economic violence] or to educate and give visibility to that violence.

Would you name / describe the fight or one or two other organizations / people who fight economic abuse in your country?

Inmaculada Dominguez Fabian Yes, there is another association that also works very well, which is the Isadora Duncan Association. They have some videos, they have made some very, very, very interesting materials.

Then also, from one of the judges, who also if you have the opportunity to talk to her, who is now in the General Council of the Judicial Power and works a lot with us, who is Lucía Avilés, she has made a normative proposal, a legislative proposal, so that economic violence is typified as gender violence. Why? That law can come from the Government itself that promotes it, it can come from Acción Popular, that a series of signatures are collected and that law is proposed and debated, or a judge can say: “Hey, from what I find in my day to day work, I see that there is a lack of legislation on this.” And that is what she has pushed for.

This is still going slowly, but that’s a reference point, Lucia Aviles.

Visibilization and denormalization is the first circumstance against which we have to fight, because when you explain to people, to anyone, in your environment, what economic violence is, it is rare that someone does not have a family member who has a problem after a separation, non-payment of alimony, a continuous struggle for money... Because in the end when you separate, the only link is in the children you have in common and in the money you have for these children to continue their lives. Then, of course, we always comment that even in inheritances families get angry when there is an inheritance, that there are always problems about money and families break up because of that. What will not happen? What conflict will you be surprised to find when you are talking to a couple that has broken up? So what greater control can you exert over someone who has broken up with you? Maybe the alimony doesn’t go fully unpaid, but instead of paying it until the 5th of the month, you are paying it on the seventh. But of course, you have to pay rent until the fifth of the month. So you do not receive it until the 7th and then, of course, if this month they did it to you and you have not received it until the 7th, you are already afraid of what is going to happen the following month. And that is a tremendous psychological blow. If you have a higher salary and you have to take care of that expense that he does not pay, we are not talking about control, but also about economic exploitation, because you are paying with your resources a part that corresponds to the other person.

If for example you are separated and he doesn't have custody, and you are working in the afternoon and that afternoon the children have to be with their father, there is a labor sabotage, because either he is not allowing you to go to work, or you have to look for someone or another activity [for the children], which in the end implies more money.

What are the main obstacles you encounter in your fight against economic abuse ?

Inmaculada Dominguez Fabian The first is the taboo on the economic sphere. We don't talk about money, it is frowned upon to talk about money. It is something that very much belongs to the home, which makes it very difficult to make visible if there are certain abuses. Sometimes when we have talked to women who have already separated and you do a little analysis of their trajectory to see how we got here, they tell you certain things that they have never told anyone. No-one has been able to say to them: "Hey, you don't see that this is not very normal. You don't understand that this behavior is.... That is not the norm," because it is not talked about. There is a very taboo subject with money. That barrier is very clear.

Then there is another barrier that is also social, which is that there is a gender gap and a change in resources, the difference in resources between men and women.

If we had equality and total economic independence, many of these problems would not occur. Why? The problem lies in the economic dependence and in the difficulty for women to have that independence, because the abuser is also going to put up barriers against your promotion in the labor market. For example, If I give lectures I have to travel. If I am controlled to the point that my travel isn't supported or allowed, there is a labor sabotage because I will earn less money if I give two lectures than if I give five.

So there's the not talking about money, there's economic dependence, and the other big barrier is the legal part, the fact that this economic violence is not typified as gender violence in our legal system as such. We, all the legal training we have given, that we have worked with members of the judiciary, has been to give it a place and to give a way to say that when you want to make a defense on this violence you have to do it this way, because many times the lawyers themselves are the ones who tell you: "No, wait [to report] until you have a larger debt."

So, we say: No, no, report it from the first failure to pay. Do not wait until the non-payment is 5000 Euros. Why? Because if the non-payment is 5000 euros, even if you win legally, he will not be able to ask for 5000 euros, because even if you garnish his salary he will not have 5000 euros.

And your complaint has to be there from the beginning. So, all the legal ignorance and the fact that there is no clear regulation that typifies it, is a barrier that is very important.

Do you think that younger generations have more access to information about economic abuse ? Are they more informed?

Inmaculada Dominguez Fabian No, I don't think so. We have worked with them, we have done pilot projects and the roles are pretty much the same, maybe just a bit different.

But in the end it is educational and the issue of money is the same as, for example, the issue of boys paying for girls [on dates]. Well, no, it has to be split equally.

We have asked: "When it comes to living together, how do you think this distribution of money should be done?" It is true that, for example, in marriage we are seeing more separation of property than community property. But there is no change in these role barriers. It is still difficult. That is why we have made all those materials that are focused on their situations.

So, well, there is still a gender gap also in young people, there is a lot of ignorance and many things are normalized. So, this also happens in the younger generations. There is no change as there may have been with physical violence. Before it could be admitted that in a couple there was a physical aggression and it was considered "things of marriage". Now that is unfeasible. There are certain behaviors that are very much related to education that can lead to economic violence later on. Because in the end it is what I tell you, what happens with inheritances and if people get angry with their siblings because of the economic issue, how much more will it be at the time of separation? It is that it is the only element that you have left when you separate. If I want to continue exercising violence against my ex-partner, the economic sphere is the instrument I have. Because I won't see

physical violence, I can't physically assault him. Psychologically, I can have no relationship, I can even go to a meeting point with the children and I don't even have to see her.

Therefore, economic violence remains, and it remains for the rest of your life.

What is the best start up / private / non profit initiative that has a real positive impact on economic abuse?

Inmaculada Dominguez Fabian There is something called the guarantee fund, that when there are no resources and there is a non-payment of alimony, the State will pay that amount for one year. We value this initiative as very positive. What happens is that we consider that it has to have more financing, a greater amount and to provide more information and reach more people. We also believe that the funding provided by the Ministry of Equality so that we can analyze and disseminate these issues is also very, very important. And there is one, not at the national level, but at the European level. We found a bank in England that gave attention to the issue of economic violence. So, it established a series of protocols from when someone went and asked for a mortgage, to when there was a separation, there was even a line of financing specifically for women. In the private sphere in Spain, I could not say that this exists. I would say more in the public sphere because of the financing from the Ministry and I would say as a good practice, that guarantee fund.

Another positive thing, but also with room for improvement, is the tables that judges use when setting the amounts for alimony to try to guarantee the best possible protection for minors and for couples when they separate. If this is not violated, there will be less risk of economic violence. When there is a non-payment, well, logically you already have it. But there are a series of guarantee control measures with these tables that judges use to ensure that a child e.g. in Barcelona with this income and so on, that his or her pension is as adequate as possible and this will reduce the risk of abuse. So, yes, very important.

And also a good practice, an agreement was signed in Valencia with the College of Detectives, the Association of Private Investigators Detectives, that when they were in demand for this type of cases, they helped, they offered that service free of charge or in collaboration with the police to have evidence and help these victims.

So far, what is the best public, local and/or national policy that has a real positive impact on economic abuse if you are aware of one?

Inmaculada Dominguez Fabian Laws in autonomous communities define economic violence. Some define it more, they talk about non-payment, they talk about control in couple situations. But even though they define them, but there is no legal support, because even if you have it in your law as a declaration of intent, so to speak, the law that is above, the one that arbitrates you to make it a crime, which is the national law, doesn't include economic violence as such.

But the regional laws, except for Extremadura and the Balearic Islands, all of them include it in their regional regulations. And, for example, Catalonia has it very well explained.

So, these are marked in regional laws, so that you have the spirit of your fight against gender violence, including taking into account the very existence of these forms of violence. Afterwards, how you implement measures remains to be seen. But, of course, first, the first step is always to have some recognition.

Then, in these laws you are marking the normative spirit that you understand gender violence to be. So, just as before, as I said, we talked about physical violence and little else, we did not interpret sexual violence, we did not talk about psychological violence, all these have been included and economic violence has also been included. Right now you can find the law of violence against women on the Internet, as in Catalonia, and download the PDF with economic violence and you will see it perfectly defined. Of course. If you go to the 2004 law, which is the national law on violence against women, you will not find it.

That is the main barrier, because if you have a non-payment of pensions being recognized in the Penal Code, if it is recognized as gender violence, it has an aggravating factor. If I kill you, it is a homicide, but if you are killed by your partner, it is gender violence first.

If I have a physical aggression and I go and I know that there is something about economic violence, then I can try to put it in the complaint and I am giving instruments to the judge to make it an aggravating factor. But I am not going to go to a gender violence judge for non-payment of pensions. I am going to go in front of a gender violence judge when I have a physical aggression or when I have a sexual aggression. And then I will comment on the others.

What advice would you give to the following people / organisations to effectively fight economic abuse?

Inmaculada Dominguez Fabian

A bank: A bank, if it could have a line of financing that would support this type of women, because the economic issue is fundamental for them. Even in Spain, the guarantee fund is not agile and people need to pay their bills.

In other words, in the example I have given you, I need the money to pay my bills and the electricity in my house so that my children have heating and I need it on the 5th. And even if I make a legal claim and win it, it's going to take a lot of time. So, financing is very, very important. So, a financial entity has a great scope of action, with reimbursement, that is, it can be a loan, it doesn't have to be a grant. But the agility that a financial entity can have is fundamental.

And then, on the issue of awareness, just as we are working with financial education, this education against economic violence, well, I believe that it is also fundamental. And then, in their action protocols, just as there are protocols for more financial information when you go to negotiate or sign any type of product, I believe that when it is done at the level of spouses, it must be guaranteed that both of them are perfectly aware of the financial implications, because this will avoid many problems of economic control and economic education.

You come across things that you don't know that you have signed, that you are not aware of. As a financial entity, I would support direct financing for this type of victims, trying to help them, to support in financial education, and I would make sure that the information that is given out reaches both sides of a couple.

An Insurance company: Well, I would do the same to an insurance company, because in fact there is a role that is also very difficult to change, which is that the most domestic economy in a couple, that is to say, the shopping list, some things for the children and so on, we have realized that women are in charge of it. But what is already perhaps a loan, home insurance, when buying a car, all that, the female side is less informed about it. These are roles that fit more into the male sphere. Therefore, all those financial products that have a great relevance can have it at the time of a separation. I would make sure that the information reaches both people. When it is a family matter, I would make an effort to make sure that both of them are aware of all those conditions and all those products.

A politician: Well, I would tell a politician to listen to our proposals. It is true that the macro-survey of violence against women only asked about what happens when you are in a couple, but I would say that in 80% of the separations there are problems and economic violence. Therefore, they should be very aware of that in order to work on regulating and listening, as the judge of Lucia Aviles does, because I think that is fundamental.

A very wealthy individual: And someone very rich should try to help to raise awareness. As the Ministry of Equality has done, in projects that have been financed by us and that have been very, very successful indeed. And people have participated a lot and have understood it very well because it is something very, very, very close, something they see.

I mean, in the end, who doesn't have a friend, a relative, a sister, a cousin, who has had economic problems? And let's not talk about when you start asking the children, right? To the children or to those who were children at one time, and are adults now. Many times we go to many conferences and afterwards someone comes to you and starts crying and tells you: This happened to me when I was a child. I have seen how my mother didn't have the resources because my father didn't give it to her on

purpose. We are always talking about something intentional and something to exercise control and violence.

What is the most efficient public policy initiative you would recommend to export in other countries ?

Inmaculada Dominguez Fabian The Guarantees Fund, I think that is a very, very good practice. And the table used by the judges to make it as homogeneous and fair as possible [to calculate alimony]. The fact that there is a scale and that there is something already typified about how these pensions are or how they should be and how the extraordinary expenses and others should be, will facilitate and avoid this economic violence.

And this is already happening in Spain. And this Guarantees Fund, whereby the State can be there when there are these non-payments and can also take care of them. The fund is already in place; for me that would be something to be exported from Spain to other countries.

If you were given one billion euros to eradicate economic abuse - how would you do it ?

Inmaculada Dominguez Fabian I would establish a financing facility for these women, because what we do see is that it may take two or three years from the time the non-payment occurs until the sentence comes out, going through the normal court. So, I would try to use that money to make it as fast and as agile as possible so that these people would not have to suffer that problem of non-payment and that anguish that this often gives you, as anyone can understand, because it can happen to anyone. How can I sleep peacefully if I know that I have this income that doesn't get through to me and I have to make these payments? So, I would make this line of financing very fluid and very helpful immediately. And then, training and education would be the best way to train professionals so that they can help these women.

Would you like to add anything ?

Inmaculada Dominguez Fabian No, well, thank you very much for your concern and for disseminating this content And I'm convinced that by educating and talking about it, it will be denormalized and that surely my children will talk about these things that have happened, as a little bit barbaric. As we talk about how someone could normalize the husband hitting the wife and seeing it as just another thing in the relationship. So to understand all this control and all this difficulty in the economic sphere, this is something that can really be said and can be seen as negative. Because it is also true that if you have friends who separate and there is a non-payment, you do not really value that person who does not pay as someone who is exercising violence. If your friend said to you, for example: "My husband hit me, "you would never speak to that person again. That is to say, for you, that person would be dead. But if she says to you: "He is late with the payment," you can say: What a pain, she's always going on about the same thing and well, they'll deal with it."

Working against this barrier is very, very important. But it would help, if I had that money, I would establish a line of financing that would help when there are these non-payments for those women to continue. Because what they all want is to be calm. And there is a very big uneasiness when you have economic difficulties occasioned by those who want to control you.

Interview 3 - Interview with Carmen Miquel, International lawyer, gender consultant and associate professor, (Independent, tbc if we can publish it. Spain)

By *Cecilia Butini* Video call, Barcelona, Jan 22 2025

Carmen Miquel Acosta is an international human rights lawyer, gender consultant and adjunct professor. With a Master's degree in Interdisciplinary Gender Studies, she has extensive experience in Spain, Mexico, Guatemala and Bangladesh working on women's rights and gender justice. She has held key roles at Amnesty International, leading research and advocacy strategies on human rights and gender. She is an expert on violence against women for the UN Trust Fund and UN Women. She currently works as an independent consultant.

Photography of the interviewee: N/A

How would you define economic abuse ?

Carmen Miquel Well, to begin with, there is not really a clear definition and we have to be careful, because it is true that the word violence, the word maltreatment, the word abuse, are used in a similar way. But well, for those of us who are more in legal environments, we do have to be careful because each definition or each term can give rise to different legal consequences or not, if there is a lot of confusion.

So, well, if we are talking about economic violence or economic abuse, I would center it around power and control over the person and over economic dependence, which comes in many forms. One is the issue of non-payment of alimony, which mostly occurs once people are in an ex-partner relationship, because of course, that is when you have already divorced. But then you have financial controls, which we can also refer to as barriers to getting work, or a push to stop working, labor sabotage, you can say. And also everything that has to do with the financial control of the family or the partner, for example, in the decisions of what to buy, how to buy it, if [a woman] can decide what to do with the money.

Also, more in relation to credit and banking issues, [economic violence often relates to] women ignoring what is happening, which can then affects them, or to the power of making decisions on a daily basis without the other person using it as a tool of control and power.

So, in the end it is manipulation, it is control, it is power, it is the use of economic dependence, it is also the invisibilization of care roles, since it often happens that women do not receive economic compensation for being in care roles and everything that is around that. Because in the end that is not isolated from other types of violence, such as psychological violence.

And also, on many occasions, it is now called vicarious violence, I do not like the name very much, but using the children, which is violence towards the children, but also towards the mother. There is no agreed definition, but well, it would be around control, power, manipulation, around financial ways to perpetuate that dependence and promote the vulnerability of the person. Many times this economic violence does not occur in isolation. I would tell you, in my experience, and from what I know, it is rare that economic violence happens as an isolated incident.

Are there any existing figures on the matter in your country ?

Carmen Miquel Well, the best known of late that I have in my head would be the macro-survey, which is.... I do see here something about the pre-pandemic era and post-pandemic era. This was done just before the pandemic and now we are waiting for a new macro-survey. The macro-survey of 2019 gave data that, if I remember correctly, showed that more than two million women had suffered economic violence at some point in their lives, older than 16 years old.

But it is true that precisely because there is no definition of economic violence, and you also know that we have this semi-federal state, that is, this state of autonomies, each autonomous community also has its definition. How the items have been incorporated in the survey, we would also have to see.

If I remember correctly, [it incorporated] decisions in relation to the family, to buy or to work, but there is not much more. In other words, we would have to see exactly what we are referring to. I believe that one of the issues is precisely this lack of data and even harmonization with respect to what items we consider economic violence.

How would you describe your fight against economic abuse ?

Carmen Miquel The way I see it, is that since there is a structural system of injustice that involves discrimination against women and women with an intersectional approach, because I have worked on issues around elderly or migrant women, and in the end it is to highlight that all this is discrimination against women, it is a manifestation of discrimination against women.

And if the system or the structure doesn't recognize care work, for example, or there's no equal pay, or there's no explanation of rights or what financial control or your economic empowerment means, well I would say it goes around that.

I see it as part of a whole and in my case it's been about always questioning myths around certain things like for example, if there is economic independence, then there is no violence. That is one of the myths that exist, or when women have a job they can leave the relationship and everything seems to come down to financial issues. Also in relation to the issue of children, to put in the center that, as I said before, many times childhood is affected, but it is affected by itself, not only as a tool to hurt the mother. So, I believe that it is important to emphasize that this is part of a continuum, a structure of discrimination and violence against women, and that the different manifestations of this violence must be made visible.

Fortunately, Spain is a country where progress has been made in establishing different forms of violence and making progress. But in relation to economic violence, as I said, I do not consider myself an expert specifically in economic violence. I consider myself a person who has specialized in gender issues and women's rights and this is an issue that concerns me.

And above all, as I tell you, for example, in the issue of elderly women, the whole issue around their savings, their pensions, the fact that they end up in care homes and that there are other people who have been left with their homes. In relation to migrant women, everything that means not being able to have access to certain jobs, to certain education, to certain resources. In relation to women with disabilities, who are in a much more vulnerable situation.

And also single mothers, because they also seem to me to be a group that... In Spain there is also a very strong struggle on the part of single-parent families, to claim the visibility of the economic violence that they suffer, especially because they have to take care of the family and the father totally ignores his obligations. That is also very important. Or also to differentiate, here there is not a model of a woman who is subjected to violence.

Would you name / describe the fight or one or two other organizations / people who fight economic abuse in your country?

Carmen Miquel There's a judge named Lucia Aviles. When it comes to people, I would say that she has been the one who has put on the table the need to change the law by a sentence she issued in 2021, I believe. Yes, in 2021, just post-pandemic, as I was telling you, where she makes use of a resource that is the Judicial Legislative Initiative, where if she sees that in order to dictate a fair sentence, the current legal framework is not enough, she can propose to the Government to change the law. Even so, it is a sentence of non-payment of pensions, but it is within the framework of a divorce proceeding and of violence and mistreatment against the mother. So, she puts on the table that the law has to be changed, that the notion of economic violence has to be incorporated into the law of gender violence and the criminal code.

Her name is Lucía Avilés and she has written things and now she is one of the people who are practicing the law with a gender perspective. So, I encourage you to read the sentence because it has a whole argument very much in line with international standards as to why the law in Spain should be changed.

As for organizations, there are more and more, both from academia and from different feminist organizations. There are more studies, more demands to make this type of violence more visible. For example there's this organization called Isadora Duncan, which carried out a study. So did different universities. At the time, I don't know if an observatory on economic violence was created, but I don't know what happened to it. And well, it is something that is beginning since, I would say just post-pandemic, to take more relevance and be more in the center.

But I also want to say, I think we are a little bit in this shock doctrine right now. I mean, we are dealing with so many things, we are dealing with the issue of having changed public policies and the law around sexual violence. That has been on the agenda in recent years in Spain. So, we are reacting to the post-pandemic effects, but I do believe that the issue of the pandemic and economic injustice, with a gender perspective, is an issue that is being put on the table.

Also in Spain there is a lot related to access to housing, mortgage evictions, that also has a lot to do with economic violence, because there are men who suddenly stop paying, and women find themselves in these situations. That is one of the few things that are mentioned in the State Pact, against gender violence, for example.

What are the main obstacles you encounter in your fight against economic abuse ?

Carmen Miquel As I said, I do not consider myself an activist in these matters, so it would be very pretentious to say that I have had obstacles.

What I can tell you is that, in general, when it comes to barriers... The first one is, as I said at the beginning, the lack of data.

So, the lack of definition, the lack of data, makes it very difficult to know what we are talking about. Then there is always an idea of economic empowerment, meaning the idea that if there are tools for economic aid or to empower women economically, then the issue is somewhat resolved. It is not very well understood, sometimes it is difficult to explain or even the women themselves are not 100% aware if, for example, they stopped working for example because of a conversation or they were coerced, or what else happened.

Many times it is something that is diluted in other forms of violence. And then, at a social level, if it is not made visible and there is no science, it is very complicated.

And then there is the issue of criminalization. There are certain feminist currents that propose to criminalize everything. And I am not saying that I am not against criminalizing what are serious violations of human rights, but sometimes I think there is a lack of reflection and time to assess whether, for example, what we have done with the law on gender violence has worked, to what extent certain things need more structural reforms. There is an issue in Spain, at least, that worries me, which is the lack of evaluation of public policies and laws in general, and when it is done, it is done in a way, I would say, to go through the motions, and this is something that prevents us from making good public policies or having time to reflect on where we are going.

But, well, another barrier has been what I was telling you before, which is that we have so many things on the agenda, so many issues.

And well, you know that the gender and women's rights discourse has its political roller coasters. But the lack of data, I would say that for me is key.

What recommendations can you give to overcome these obstacles?

Carmen Miquel Well, as I was saying before, right now, I believe that the macro survey is already being carried out or is about to be launched. I think we should see what items are incorporated, how they are made visible. Well, obviously, what I was telling you about reforming the legislation to better define [economic violence], aligning ourselves with international and regional standards, that would be important.

And the awareness of social action, but also bringing more men into the conversation, because it seems that the burden of solving everything always seems to be on women.

Economic control is a very important part of masculinity, being the provider of the family, controlling what happens at the economic level. Well, of a type of masculinity.... You've understood me. And,

well, I mean, I think that we should also evaluate public policies, which we often do not know how to do. We do not know when we make reforms or when we make public policies, also in this decentralized state, sometimes it is very confusing to know what is working, what is not working. The same with the State Pact, to know which measures have been fulfilled and if they are already working. So, legal reform is one of them, but I think that gathering more data to understand what is happening... I don't know if you know now that the VioGen system has also been rethought, do you know the VioGen system? No. The VioGen system is the one that evaluates the risk of the victims of gender violence to ask for a protection order and it's like a database, but it also has an algorithm to evaluate the risk when you ask for a protection order. And well, I was talking about problems, because maybe it was assessing the risk wrongly for certain people. I invite you to look into it a little bit, because just now they have thought of making a new VioGen, like an update. But, for example, now I was thinking and saying: Well, will they have included economic violence items? And I can't tell you. I mean, on the one hand it would make sense, but on the other hand, if it's not in the law, if it's not part of the crime, if it's not part of.... There is a puzzle of many measures. And I, without being an expert, I suggest these and also to put more in the center the value of care, for example. I think it is very important.

Do you think that younger generations have more access to information about economic abuse ? Are they more informed?

Carmen Miquel Well, I think it's a good question and I don't know how to answer it. I do think it depends a lot on that, it depends on who you talk to and the range of youth is also a bit wide, but access to educational and employment opportunities, but especially educational, I think it can influence how you answer that question. But definitely social networks, internet, that is, there is much more information, let's say, in general, if you want to know how to inform yourself. But I'm not sure either, because there are many other things that are not much better right now in the youth. So I wouldn't dare say either because I am not specialized in young people or in knowing how they approach certain information.

What is the best start up / private / non profit initiative that has a real positive impact on economic abuse ?

Carmen Miquel I really couldn't tell you. I would like to know, but I wouldn't know. I would have to think or research more, but I don't know right now.

So far, what is the best public, local and/or national policy that has a real positive impact on economic abuse if you are aware of one?

Carmen Miquel Well, let's see, what I do know is that the state strategy on male violence does incorporate economic violence, it defines it, that is, it is something quite recent and it has a whole part around the definition of economic violence, which is surprising because it is not defined at the state level, there is no law.

So, there is a public policy, which is great. And then, at the level of autonomous communities, what you have is that there are different legislations that in one way or another have recognized it. Now, I do not know to what extent this translates into... Because of course, I mean, if you put yourself in a woman's shoes, in the end, many times the big problem of gender violence, as you know, is the reporting. The feeling that the system is going to respond or that it is not going to put you at more risk. So, if these legislations are not criminalizing because they cannot criminalize it, the reporting route is closed, in other words. The open route is you going to social services and telling them about your problem, hoping that in one way or another your situation gets recognized.

But depending on the autonomous community, this may give you access to more or less services, in some cases giving you preference for social housing. So, there are differences between each autonomous community. I told you at the beginning, this is one of the problems in Spain, the lack of coordination or harmonization of legislation or public policies in this sense. So, what I can tell you is

that, for example, the Catalan law has been quite forceful, and it was recently reformed. There are other autonomous legislations, but I cannot tell you if they are working. I wouldn't go as far.

What advice would you give to the following people / organisations to effectively fight economic abuse ?

Carmen Miquel

A bank: Let's see, there is a part of banks that has to do with access to credit... And for example, there are registers of defaulters. The issue here is making sure that people who are in a delinquent registry or who are not paying alimony or who are not complying with their obligations do not have other hidden credit lines or access to money to defraud and conceal their assets.

The issue is when people conceal their assets, or hide assets from their wife or family.

So [I would recommend] measures such as keeping both people who have access to an account up to date, to understand certain dynamics. And well, and sometimes maybe giving information about rights, and on how to manage accounts.

Now, this should also be done with care, because depending on your context, of course, as I was saying, economic violence is part of a larger violence. So, giving certain information or encouraging the person to make certain decisions without her being aware of the impact it could have on the rest of her life is also complicated.

I think there are many initiatives that can be taken when you are aware of the problem.

And above all, [I would recommend] a fight against gender prejudices, the stereotypes that women do not handle money well, that women do not know how much money there is, or that the credit is always requested by the man, or that the mortgage is always requested by the man, or that if the man has already said that he is a guarantor, that's it. So many things. Nowadays there are many people who are not married, who live in unmarried couples, who are in situations that are not, perhaps, that are not registered in the civil registry.

But well, I do not work in a bank either, I do not know exactly what mechanisms can be adopted, but I believe that interesting things can be done and I am sure that there are some banks that are doing interesting things and I imagine that is why they are also asking for the study, right?

Insurance company Well, insurance companies are a big issue. Let's see, insurance companies often have many of these gender prejudices or stereotypes that I was telling you about. Well, even in health issues, you can see that, can't you?

I would say that it would be interesting to study the gender stereotypes that exist in these types of decisions when taking out insurance, when analyzing policies or risks. Because the paradigm in general, but especially in this type of decision, is very much the man, the heterosexual man, and the other is a risk, everything else is a risk.

And then, as I was saying, I see that there is an issue here.... I don't know how to articulate it because I'm not an economist, but it's about valuing care, because in the end if you value care.... I mean, imagine if women who are at home were paid a certain amount of money, with insurance for when they get sick. It would change a lot, there would be many more men perhaps doing care work.

I don't work in an insurance company, I don't know, but I do see a lot of gender stereotyping in insurers' approach to financial independence for women, but also to risk-related decisions.

A politician The person who is interested in public policy should see [economic violence] as part of a structure. In other words, discrimination, violence, power and control dynamics are all part of a larger picture, so they should not see it as just a part of: "Here I put a patch, I make aid or I make a legal reform and forget about it." Rather they have to see it as part of a cycle, both of the lives of people, of men, women and children, as well as of the moments that can be the cause or the consequence, because many times we look at something as if it were the cause or the consequence, and many times it is both. The name of the United Nations rapporteur is: Violence against women, its causes and consequences. In other words, sometimes we think of economic violence... I see it as a tool, as a form of violence, but it is also a cause and a consequence.

Well, that would be like having a more structural view of the problem and a rights-based approach and an intersectional approach. Because the problems of women with disabilities or migrant women are going to be different many times from a woman, maybe like me, who is situated in certain privileges. **A very wealthy individual** And to a rich person, man, it depends. If you talk to me about Melinda Gates, it is different than if you talk to me about Elon Musk. So, let's see, women's economic empowerment and their independence is important for society and for us to grow as a society and to generate more wealth, more opportunities. In places where women have more financial control over themselves, over families, families thrive, communities thrive. And that fighting violence against women is a matter of human rights, but also of being a better society, and that is prosperity for everyone and for all, and for everyone.

What is the most efficient public policy initiative you would recommend to export in other countries ?

Carmen Miquel Surely there is something. Let's see, the issue of the crime of non-payment of alimony itself, which is a very classic form of abandonment of the family. Someone might say okay, it's something very extreme that the father or the ex-husband has stopped paying alimony. But well, eventually it is something that exists, and when it is reported and.... I mean, it does work, in quotation marks, I mean, because there ends up being a legal sentence and there begins to be a gender perspective with respect to this. It is a very classic basic form, but at the same time it is something that women can resort to. It is true that they have to go to the judicial system and that has a psychological and economic cost, and from an energy and patience point of view as well. But well, I think that eventually it works.

In other countries I don't know how it is, in some I know that it doesn't work very much to go to the courts to seek redress in this regard. There is beginning to be a gender focus in general, with respect to the measures that are taken. There is an awareness that the professionals who deal with different situations or moments of caring for women and children should have a gender perspective.

I do believe that Spain is evolving and becoming more visible. Moreover, it is part of being a good professional to have an adequate gender perspective. I could not tell you about any more specific initiative, but well, the fact that, for example, this judge has made this sentence, which is a legal gem, and that it has also been decided to make a legislative initiative tells you that there are things that are being done well. But I cannot give one... Besides, it seems to me very difficult to extrapolate experiences, because experiences often come from a context. And the context is what cannot be extrapolated. And if you are not very aware of why this has worked or has worked well in this context, sometimes it can even be counterproductive.

If you were given one billion euros to eradicate economic abuse - how would you do it ?

Carmen Miquel The first thing for me is prevention. Prevention is always more the typical thing that is said about education. But as I was saying, not only for women, who have to know how to control their finances or know that this is economic violence or abuse, but also for men, creating co-responsibility in the system by making it visible, involving different entities or relevant actors. And then, if some public policies could be changed, [I would] give much more training to all these operators that I mentioned. I was telling you that there is a trend, that there should be more adequate gender training, because the inadequate one is the sexist one.

If there is adequate gender training, then inject much more money there. And then, perhaps we could create micro-credit or aid programs for women's enterprises, funds dedicated to identifying women's initiatives who are doing things well, or men's initiatives as well, anything that's sharing wealth or that's presenting a more egalitarian and equitable perspective of the resources.

There is also the issue of highlighting the value of care work. Maybe I would make a program to professionalize care and to pay for that care, to ensure care, and put money there.

And then, so much more data, having much more data, now, also, with artificial intelligence, which is much more... If you have good data, it's much easier to identify where the problems are with something or even look for solutions.

And yes, well, maybe I would do some campaigns to demystify, to work on the issue of awareness and visibility that.... Because now you know that there is a lot of awareness. For example, if you see a situation of physical or even psychological violence, you are able to talk about it with the person or even report it. But what if you see a situation of control or economic abuse. That is why it is not so clear. If you suddenly see that someone says: No, you don't use the credit card or not, I don't know what. Or if you don't, then I don't pay the rent. Maybe there is not so much awareness there.



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