

What's happening behind the shutters?

Financial abuse, one of the many forms of domestic abuse, is rarely talked about. However, it's not uncommon even here in Surrey. It's often linked with other forms of domestic abuse and usually it's hidden from family and friends.

What is financial abuse?

Research from Citizens Advice shows that financial abuse can take many forms:

- Direct financial harm,
- Excessive financial control,
- Exploitation of joint resources.

The impact of economic abuse makes rebuilding lives challenging. Lack of access to money can result in victims staying with an abusive partner and experiencing more harm as a result. Many victims leave with nothing – having no money even for essentials. They must start again from scratch.

Gemma and her husband lived in Surrey. At first, Gemma worked to support her husband's education and to build his career. When their children arrived, she stayed at home to look after the family. Her husband earned a good salary but over the years all access to the household's money moved away from Gemma. Apart from a minimal monthly allowance, Gemma had no access to funds and little say in deciding how the money was spent or saved for the future. Her husband imposed more control by insisting that all purchases needed to be justified. In Gemma's words *"I didn't realise it at the time but control was insidious... a drip, drip, drip of constant checking, questioning and criticism across many years that simply wore me down. He took the view that the money was his alone. He was in complete control and I could do very little about it."*

As their relationship deteriorated, Gemma felt so isolated, cut off from her family and her friends.

Gemma's story*

**Name changed to protect client confidentiality.*



She began to suffer from depression which at one point included some time in hospital.

Gemma could take no more and asked to end the marriage. The immediate response from her husband came as a massive surprise... *"We can't do that because we can't afford it."* However, refusing to fund the legal ending of a marriage is a common way for the perpetrator to keep abusing the victim, long after the relationship has ended.

How CA helped Gemma

Gemma needed help and in desperation she turned to her local Domestic Abuse Service for support. By talking to one of the team Gemma received assistance and support. She attended a course for survivors of domestic abuse which helps individuals to make sense of what has happened to them. The programme examines the roles played by attitudes and beliefs on the actions of the perpetrator and the responses of victims and survivors. Gemma also received help with legal and financial issues and after many months she was able to make a fresh start. As a survivor she has been able to turn her life around.

More about our service

It is not easy to accept that a loved one can behave so aggressively and because you cannot explain the behaviour, you assume that it is your fault. You are not to blame for your partner's behaviour. Everyone has the right to live life free from threats, violence and abuse and help is available.

We can help you. Please don't hesitate to contact us. Details below.

<p>East Surrey Domestic Abuse Services (ESDAS) Call 01737 771350 or email: support@esdas.org.uk</p> <p>Surrey Domestic Abuse 9am – 9pm Helpline – 01483 776822</p> <p>In an emergency always dial 999</p>	<p>Visit our website for advice & information: www.citizensadvice.org.uk</p> <p>Email us: dorking@camv.org.uk</p>
<p>ADVICELINE telephone: 03 444 111 444 Monday – Friday 09.00 – 17.00</p>	<p>Telephone our local numbers 01306 732 302 (Dorking) Mon. – Thurs. 10.00 – 16.00 Friday 10.00 – 13.00</p>
<p>CONSUMER HELPLINE 0808 223 1133 or chat online to an advisor on our website.</p>	<p>UNIVERSAL CREDIT – making a new claim 0800 144 8 444 or chat online to an advisor on our website.</p>

