



## **Saying no to financial abuse**

Withholding finances from a relationship partner as a form of control is another common form of abuse. This includes: not having a bank account in your name, being only given small amounts of cash at a time, being interrogated about how you spend that money, being belittled about your ability to handle money as a justification for not allowing you to handle your financial affairs, and that of your children. This is often associated with verbal and physical abuse, and is another way to disempower you.

Financial abuse can also include irresponsible spending such as gambling or shopping addictions. The financial difficulties that can be caused by drug and alcohol addictions can also be included here. Often ongoing dishonesty is associated with all of these examples.

It is the responsibility of all parties in a relationship to be aware of the financial situation. Having control of your finances and having the right to have financial freedom is essential in any relationship. At the first sign of trouble, the situation needs to be addressed. Financial anomalies are often the tell-tale sign of deeper problems in a relationship. Seeking informed advice as to how to protect yourself financially is always a good idea. Your bank manager can be a person to start with.

The consequences for not doing so can be devastating to the wellbeing of a family. A gambling addiction, for example, can wreak havoc on the entire family, leaving them out on the street with mounting debts. Long-term rehabilitation for the one with the problem is often needed. Addictions can be very hard to break.