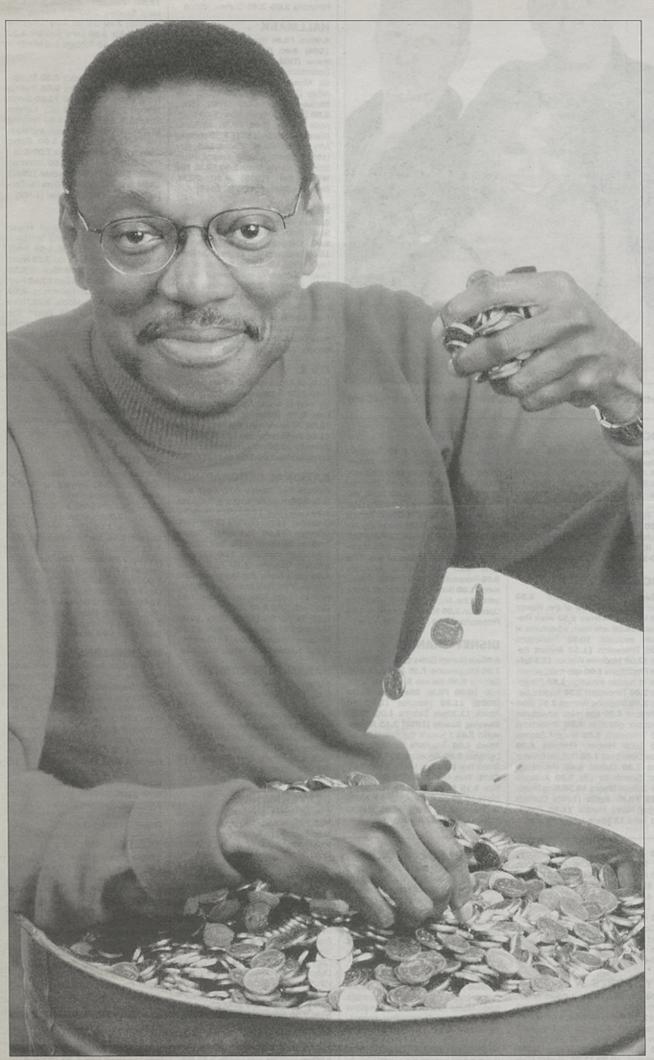
television& radio



The amiable Alvin Hall teased out domestic secrets while solving personal financial problems: Your Money or Your Life



Yesterday's viewingDavid Chater

t was an evening of sex and money — the abuse of one and the mismanagement of the other.

Rachel Coughlan's documentary Raped (BBCl) provided an invaluable public service. It allowed five rape victims to describe what they had been through, and their stories were interspersed with alarming statistics. The combination of the two was properly horrifying.

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It is estimated that at least three-quarters of all rapes go unreported. The programme doesn't say exactly who did the estimating, but we're not in a court of law and it is reasonable to assume that it isn't a figure conjured up out of thin air. As one victim said: "There was no way I would have gone to the police if my friends hadn't taken me, because I just wanted to make myself try and believe it hadn't happened."

This is where the statistics get particularly nasty. Ninety per cent of women are able to identify their attackers but, despite all the police and judicial reforms over the way rape victims are treated, less than 10 per cent result in a conviction. As the programme points out, that means either that 90 per cent of women are lying, or else they are being failed by the criminal justice system.

Since most women are raped by men they know, the chances of gaining a conviction are slim. Consent is the most common defence. One rapist behaved as though what he was doing was routine and acceptable. Another said: "You'll enjoy it when you come back next time." A quarter of all reported rapes involve people who have previously had sex with each other. They are the least likely to get a conviction.

In a typical instance, the Crown Prosecution Service was forced to drop the charges against a man because (I) his victim had walked out of the pub with him of her own free will; (2) she had slept with him a few weeks beforehand; and (3) they felt unable to prove a lack of consent. It was his word against hers. What made it so monumentally depressing is that, in those bald terms, the CPS was probably right

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Each of the victims described what these statistics mean when translated into personal terms. One of them says you simply can't understand what it feels like unless you have been through it. Before she was raped, an 18-year-old described how she used to be happy-go-lucky, carefree — out for a laugh and a good time. That simplicity has been vapourised. Victims talk of feelings of anxiety, dirtiness, violation

and depression. One started cutting herself. When she reached the point where she could bear it no longer, she attempted suicide. Another said simply: "I hate myself. I really do hate myself. For something that he did." It is easy to say that a pro-

It is easy to say that a programme like this oversimplifies a complicated problem without offering any specific solutions. But what it did do, both valuably and effectively, was, once again, to ring a loud alarm bell through the law courts and shed light on a particular circle of private hell.

And so, with a violent shift of gear, from sex to money. Curious stuff, money. In different ways, most of us are useless at it. Some people try not to think about money unless they have to. Others pretend to know more about it than they do. Financial analysts are better at telling a plausible story than predicting the future. Financiers who manage billions would be lost without their PAs to pay the phone bill. That's the secret of Alvin Hall's success on Your Money or Your Life (BBC2). He's got us all sussed.

He may be handing out financial advice to Wendy, who has just separated from Andy, but he's speaking to the financial incompetent in everyone. He uses short words. He moves his mouth up and down so you can lip-read. Cheerful music keeps it upbeat. When the maths threatens to get too complex, up comes the writing on the screen. ("Wendy and Andy's joint income was £35,000. Wendy's income, including benefits and child maintenance, is now £19,000.")

Very gently, he teases out secrets. How many times would you say you go to the supermarket? A couple of times a week? Only a couple? I think when you say a couple, it's probably a leeetle bit more. Is it just a teensyweensy, leeetle bit more? And before she knows it, Wendy has confided to Alvin that, not only is she spending too much now, but during her marriage she became comfortable, fat and smug, and that: "If I'd been married to me, I'd have left too."

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That's the thing about Alvin — you can tell him anything. He's like a kind uncle, a mixture of Sammy Davis Jr and Joyce Grenfell. He'll never do more than wag his finger, say "Naughty! Naughty!" and give a little giggle. He would never dream of violating someone's trust with talk of withprofit bonus endowment saving schemes. He's not that sort of person. If he has to talk about shares in house equity, he gets out a Lego model of a house. "What is it we've got to do? That's right, children. We've all got to stick to our budgets." He's a nice man.