

The insight component of [Insight Exchange](#) shares a person's **lived experience** of violence and abuse, highlighting a person's responses and resistance to violence and where '**social responses**' were helpful, unhelpful or harmful. This reveals the roles that individuals, organisations and communities play in people's experience of violence.

The following insights are from a person with lived experience of domestic and family violence.

SOPHIE

Domestic abuse, in my mind, was always physical. I didn't even know what financial abuse was. I'd come from a family with domestic violence. Violence was normal. Mum copped it every day or at least every week. And I'm talking, dad would throw her through the wall, smash the fibre walls. And then masking tape them up and paint over it. Just about everything was broken in our house because he'd smashed it with bricks and all sorts of things. He'd break doors down.

Anyway, to me, I was lucky. I was with this man that never did that stuff. Well, he hit me once, but that was once. Little did I know there were very similar similarities. The emotional and the financial control. I didn't realise the emotional abuse was happening: The whole silent treatment. I didn't even know.

Domestic abuse, in my mind, was always physical. I didn't even know what financial abuse was.

Just before my firstborn was due, my husband applied for a job in a country town three and half hours away from where I'd lived all my life. He had relatives there so it was familiar to him. I had no one. Knew nobody, no family. He got the job that he applied for. And with a two-week-old baby, uprooted from my entire family and moved to this new town. But I went because that's what you do. I should be that supporting wife; I'm going to have a baby.

When I reflect on that that was the beginning of the control taking me away from my family, taking me away from my comfort zone and anybody that could protect me. I went on to have three children in total.

He would travel a lot ... he'd be gone for three weeks. And he would come home and the children wouldn't have seen him for three weeks and they'd be so excited. And he would just say, "take them away. I can't deal with it. I need some quiet time". And I'm like, "my God". And then he wouldn't speak. So it was this not speaking. It was horrible. It was probably one of the hardest things that I ever had to adjust and accept. It was like, well, that's the way he is. Just, he doesn't want to speak. But he was like that all the time.

When I fell pregnant with my third child, he didn't speak to me for six months because it was my fault that I was pregnant. In his eyes, "you shouldn't have got pregnant". And so for six months, he didn't speak. That was a pattern. If he wasn't happy with something, he just wouldn't speak to me. But it was pretty horrendous for months and months and months and months. Just would ignore me, wouldn't speak.

He was an accountant. My pay went into my account, but he had a card. So he had access to my account and he would then, I think they called it direct debit, he could organise a sweep where the money would just (transfer) so that we can pay the bills. And then he would have it set up through his banking that [money] just went wherever it went. He always had accounts set up in family trusts or whatever. So it was always very technical. Nothing was ever straightforward. He was a very creative accountant, very creative. And that was just the catalyst of everything that happened. He would have everything hidden because he was very smart at doing that, at hiding things.

I recall one time – we were three weeks from moving into our brand new home that we've just spent eight months building – and he said, “when you get home from work tonight, we need to have a chat”. I'm like, “okay”. And I came home from work and he said “I'm looking at a job in the city.” I'm like, “what?” He said, “I'm looking at a job in the city. I've applied for a job and I've been successful and I'm moving to the city.” And I'm like, “hang on a minute. We're about three weeks away from settling our property. We're moving into this property.”

He would come home whenever he wanted to because he had a key. I never knew when he was going to walk through the door.

He said, “you'll be moving into that. I'm going to the city”.

So we got into the house and then he just disappeared. He would come home whenever he wanted to because he had a key. I never knew when he was going to walk through the door. I didn't understand it and I couldn't get any answers. And so it was just weird. And in the end, he said ‘look, let's put the house on the market and you come to the city’. And that's how I ended up in the city. I went back to him. I couldn't survive financially. He didn't pay any

child support or anything. He just paid part of the mortgage and then I had to try and make ends meet with what was left over. But I did. I did that.

I was working throughout all of this time, by the way. I think it would have been probably about 12 months I had where I didn't work in my entire working career since I left school. Because I would have my babies and straight back to work. And I used to work nightshift at a restaurant. During the day, I would clean the house and make sure the children were looked after and have everything cooked, ready. So when I walked out the door, he just had to feed them and bath them, because he'd been working all day.

The excuse he used when he had the first affair was “I never see you. You're always at work.” “Well, that's because I have to work so we can make ends meet because we never had any money.” I could never understand why we never had any money, but we never had any money because he controlled all of the money. And we just never had any money. We'd be breaking open the children's money boxes to pay the electricity bill and stuff like that. And I was like, why have we never got any money?

We'd been married seven years when I contracted a sexually transmitted disease (STD). And that's when I knew there were some extramarital stuff happening. There was even parts of our sexual relationship that were not normal. I felt sometimes like - am I a human or am I an animal? That's how I felt. He was always wanting to watch porn and I felt degraded as a woman. It was just I felt like I had no choice; I

“You're getting a bit fat”

have to do this. If I don't let him do what he wants to do, then I'm going to lose him. This is why he keeps having affairs because I'm not good enough. I'm not pretty enough because it was always, "you're getting a bit fat."

I wasn't aware something wasn't quite right in the way that our finances were until well and truly down the path. He controlled the finances. He was an accountant, so that's what he did. 'I'm the accountant. I control the finances.' Made sense. He controls everybody else's finances, of course, he's going to control ours. So to me, that was just a normal thing.

"I'm the accountant. I control the finances."

I started my job in [financial services], which he was always very threatened by. I didn't realise at the time. But he would say to me, "you're too good for that". He tried to control that as well. He would make me resumes and he would apply for jobs on my behalf. I still have the resume that he made for me. And he would apply for jobs and he'd say, "you've got an interview". And I'd say "But I like doing what I'm doing in [financial services]".

Once again, he controlled all the money. I just went to work. I was earning money but had no access to it. Not that I needed too much, but he wouldn't allow me to go shopping for myself, because I'd have to justify... If I wanted to buy the kids something, he would go with me, and it was just those little things that you think... I didn't even have the freedom... If I needed a new dress ... The only time he would ever allow me to buy something was usually when I was going somewhere with him, because he would want me to look like a trophy wife, is what I figured in the end.

I was earning money but had no access to it.

When my youngest started school, we moved to a bigger home and we went on a holiday, a family holiday and he didn't speak to me. He just refused to speak to me on this holiday and just totally would go off and do his own thing.

And we came home and then he disappeared again.

I remember I had no money and he didn't come home and he wasn't answering his telephone. I'm like, "my God", I had no money to feed my children. And I remember having to ring my parents and saying to my parents, "I've got no money and I don't know where he is. It's like he's just taken off." So they transferred \$100 into my account so I could feed my kids. That was like, "my God, I'm so ashamed". And dad would say to me, "well, we'll give you the money, but you're working, why haven't you got any money?" "Because dad, he's the accountant. He controls the money". And dad would say, "well, that's not right".

Turns out he was having an affair with someone from Melbourne. When he came home, he moved me out of the house. He moved her into the house. It's what he did. But I took him back again or I went back again. He took me back, is the way I saw it, but all I could think of was I've got three kids. I can't survive. I can't look after these children. So I went back again and he bought a house. And he'd bought me a car for my birthday, a brand new, beautiful, nice, little car so that I could drive the children around. "This time", he said "I'm going to buy you a house and that house is going to be in your name so that nobody can touch that. It's your house. I'll pay the mortgage. It's your house". And of course, history repeated itself.

He had another affair in another city and he stopped paying the mortgage and the car payments. I still remember; I was at work and a gentleman came in asked to speak to me

and he said "I'm here to repossess your car". And I'm like, "repossess my car?" He said, "yes, the payments haven't been made. I'm here to repossess your car". So I remember talking to the manager and saying... I was so embarrassed... "I need to go and I need to hand my car over." So I remember taking a plastic bag from the kitchen of my workplace over to the car and emptying the contents of my car into the plastic bag and handing the keys over. And thinking, "my God, how am I going to get home? How am I going to get my children to school?"

He'd put the house in my name so that no one could touch the house. Because he was an accountant, if anybody sued him... I should have picked up on why people would sue him because he was doing some other stuff, for which he could have been sued, but I didn't know at the time.

But the bank repossessed the house anyway. The car was the first thing that happened. Then within a matter of a very short timeframe, the kids rang me and said, 'Mum, there's a man here and he wants to take our television'. So they were at home. It's after school, because they were older. And there's a man here and he's here to take our television. And I'm like, 'shit'. So basically, they repossessed everything in the house that was on high purchase or rent or however that all worked out.

**"You've got to pay
100 per cent."**

He just moved city and stopped paying for everything. Didn't pay child support, didn't pay anything. So they repossessed, all the furniture was repossessed, the car, the house – a mortgagee sale - everything.

You know what was really hard? What I tried to do was I tried to make arrangements with the debt collectors that I could pay 50 per cent, but that wouldn't do. "No, you've got to pay 100 per cent". And I remember thinking, I can't pay 100 per cent. I could probably, at a stretch, make my share of this so that we can just at least keep things afloat. So I could at least keep a roof over my children's head and food on the table, but they wouldn't hear of it. "We can't accept 50 per cent. It's all or nothing". And I couldn't pay all or nothing. So I just had to go... Because I didn't want to get a bad credit rating and I was working in [financial services], so it was really hard.

It was at this point I got a phone call at work and it was one of [my husband's] clients. And this gentleman said to me, "I don't know if you know who I am? My name's so and so." But he said, "I understand you've got your house on the market and you're probably wondering why I'm calling you." And I'm like, "yes, I am." And he said, "well, the reason I'm calling you is because your husband owes me some money. You may not also know that he's one-third share in a business in the city and he owes us some money. And I understand the house is on the market."

And so I kept quite calm and I'm like, "right". And he said, "well, obviously when the house sells, you need to be aware that the money that he owes, we're expecting that that will be paid from the proceeds of the sale." And I said, "well, the house is in my name and the way I see it is that if there's anything to get from the sale of the house that would be mine. And I have nothing to do with the business that you're talking about. So I think you need to go back and talk to him." So while he was working and travelling, he actually wasn't. He actually had a business.

But it was just a pretty awful time and that's when the physical abuse started. He came to pick the children up for a visit and I didn't have their clothes ready or something. And so he grabbed me by the throat, threw me on the floor and tried to choke me and my son was standing there and basically said, "Dad, if you don't let her go, I'm calling the police." And he had the phone in his hand. So I couldn't talk. I couldn't breathe.

"Dad, if you don't let her go, I'm calling the police."

So if it wasn't for my son, who was 16 at the time, he probably would have killed me. So it ended up being physical. But it didn't stop there. After we split and settled I then got sued.

What had happened, when we purchased that home that he put in my name, he was working in cahoots with the solicitor, which I didn't know. You trust your solicitor ... I still remember being in the office with the solicitor and seeing, "you need to sign here, sign here, sign here, sign here, sign here" and you've got all the contracts. And you're with your solicitor, so you're signing and signing and signing. And little did I know that after I left the office, they stamped a common seal over the top of my name. That was a common seal for one of my ex-husband's clients.

Suddenly, I'm the director of a company that I knew nothing about... being sued for tens of thousands of dollars.

Suddenly, I'm the director of a company that I knew nothing about. And then I'm being sued for tens of thousands of dollars. I don't even know what that was representing, but I was like, "I didn't do that. That's my signature, but I did not sign as a director of a company." That common seal was not there when I signed that. The handwriting specialist was also able to prove that my signature was on

that document before the common seal was placed on that document. And with a common seal, it's got to go on first and you sign over the top of that. And they were able to prove that that was done in the wrong way. So I was free to go.

The thing that just really blows my mind is when I look back on all of that, I didn't realise I was being financially abused. I never heard of it. Physical abuse, I was accustomed to because I grew up in a house where my father was abusive. I knew my husband had this emotional hold over me, is what I called it. He's just got this, it was almost like this spell. I'm under the spell of this man. What is it about him that draws me to him?

And it was just the emotional abuse. I didn't have a label. It never had a label. None of these [forms of abuse] had labels until after I'd lived through this. So I just kept getting up and dusting myself off and going, "you're strong. You can do this." And "you've got to do this for the children." And you kept going.

Acknowledgement and thanks

Domestic Violence Service Management (DVSM) would like to thank the person with lived experience of Domestic and Family Violence who has generously shared their insights for the benefit of others.

We acknowledge that despite our best efforts to assemble with a person a more accurate representation of some of their experiences of violence, we can never fully understand all that their experiences mean to them now or through their life. We understand that no one's life experience can ever be fully represented in language or any other form.

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