

The following insights are from a person with lived experience of domestic and family violence focused on the financial abuse they experienced. The narrative highlights the **lived experience of violence and abuse** including their responses and resistance to violence, and where **social responses** were helpful, unhelpful or harmful. It has been assembled by the Insight Exchange team from the transcript of an interview conducted by [Rosie's Place](#).

Rochelle

I was a very independent person before I met this guy; never had to rely on anyone for anything, always had my own money.

It started quite quickly, the control. We were probably only together about two months when the control started. There'd be a push and a shove here and there and things that I didn't understand till later that were part of domestic violence; withholding money from me or taking my money and having my key card. He used to drop me off at work and pick me up, but he'd be half an hour late, so I'd be standing around waiting for him. Little things like that, that when I started to read a lot of books and articles on domestic violence, started to realise "Wow!" - all of this stuff was a part of domestic violence.

To start, Damon never really had any money so I would be paying for everything. He had a drug habit that I paid for. The rent didn't get paid because he had to have his drugs. The car payment didn't get paid because if he didn't have his drugs, then the abuse would escalate. I lost the house that I was renting at the time and ended up in a little granny flat out the back of nowhere. Then I fell pregnant, so then I was even more controlled by him.

I had to go to Vinnies to get through the week.

He actually started to work at this point. And once I had the baby, I wasn't working and I was reliant on him for money - and that's when everything really spiralled out of control. I would say to him you know "car payment's come up, we've got to pay it," and he'd say "well that's your car payment, not mine... not my drama... it's not my problem." And my car was repossessed. I had a Visa card that he wouldn't help me pay that off even though everything that was on there was paying for our lifestyle. So, I ended up in bankruptcy and I'd have to ask him for money and he'd say, "what do you need money for?"

He'd still buy his drugs. He'd buy whatever clothes he wanted, whatever food he wanted. If he gave me a little bit of money to go shopping and I didn't buy exactly what he wanted then, 'watch out', you know what I mean? I'd make sure that all his stuff, his razors were bought and all that, meanwhile, I'm skimping on everything. I had two boys with him; you've got school - stuff to buy for kids for lunch. I'd have to go to Vinnies and places like that to get through the week because you're not going to make it through the week, and you know you've got this dickhead living with you who's working and not paying.

My son plays football and the football registration would come up, which is expensive - plus the boots and all the stuff you've got to buy that goes with it; the \$5 a week that you pay the coach, Damon would never, ever, ever help me with any of that. Straight after Christmas I've got to start putting money away each week to pay that registration because otherwise I have to go to the club and ask them "is it okay if I pay it off?" And that's embarrassing - it really is.

That happened for the whole time, and we were together off and on for 10 years.

Sometimes the mums and dads at footy will organise something on the weekend and you don't want to go, because you've got no money. Once they had this deal with a theme park for a year, where we got tickets and everything was free. My kids were stoked. They were just like, "yeah!"

"Trust me – I get more interest off my account ... we'll save it in there."

I ended up in a refuge and then got my own place through Department of Housing and he came and lived there for a few months, and it would be my government payment that would be paying for everything. We lived off my money and saved his. We saved eleven grand and then he left; he took all that eleven grand. I wanted to open a joint account for the savings but he didn't want to open it, "no it's okay, I've got my bank," you know, "trust me, trust me - I get more interest off my account, we'll just put it in there, we'll save it in there," and I was "oh okay," you know. So all my money paid all the bills, paid for everything. And then, yeah when he left, he left me nothing. Not a cent.

I remember during that time I said to Damon that the kids needed socks, and he said to me, "well just cut the bottoms of the socks," where the toes were, and I'm like "no, I'm not going to do it," and he goes, "no, we're saving, you're not going to go out and buy them, he can just wait" and I was like... "oh my god". I remember getting to the end of the week and counting out the last few dollars, so I could buy my son socks.

I had family that, if I was lucky, I could borrow from; a few dollars to get me through the rest of the week. My dad is fantastic, but he's on the pension, so he can't really afford to. I have a younger brother who's my hero. He's financially struggling now but he's been my rock through the years of what I've been through. There's been times when he's put \$200 in an envelope and put it in my handbag, and I haven't known until I've gone home to get something out of my bag, and I'm like "oh, what's this?" And then I'm like "oh my god! \$200! Holy crap!" I could shop for two weeks on that, that's massive.

Even when Damon and I weren't living together, he wasn't paying child support and I remember I rang him once for nappies for my youngest child and he just laughed and said "Pfft... yeah

I was just sitting there, counting every penny.

whatever." He was working as a truck driver, earning extremely good money so I just learnt to rely on myself. I was pretty annoyed. He hasn't done tax for 3 years, so he doesn't have to pay child support. He owes me over \$5,000 in child support. And you ring child support and you tell them that, and they're like "oh well, what do you want us to do; we can't really do anything about it," you know? It's crazy. It's crazy for him to owe that much

money. I could go and buy a decent car for that.

I was just sitting there counting every penny. After your rent comes out and you buy your food and you pay your electricity, your car payment, if you've got a car payment, it just doesn't stop; it's one bill after another and there's always either a birthday you've got to save for, or Christmas, or Easter. It's constant.

Christmas, the week of Christmas, and the week after is a real struggle. I mean, I understand that Christmas is a privilege but, you want to be able to give your kids a nice Christmas. I'd put things on layby in June and try to start buying little bits and pieces to put in their stockings and stuff like that. And food on Christmas day, that's a struggle. You've got your family saying "oh, why don't you bring this and this" and you're too embarrassed to say "oh, well I can't afford to bring that."

He's never bought presents for the kids until the first Christmas I was with my new partner. For the first time ever, he went out and bought them a Christmas present, he bought them an \$800 BMX bike for my eldest, which I think is ridiculous, and for the youngest, he was four at the time, he bought a \$400 BMX bike.

Before that it would always be left up to me and I'd always have to put "love mum and dad" on the presents. And I wouldn't dare not do that, you know? But one year, again he wouldn't give me a cent for presents, and I was struggling so hard, and I thought "screw you" and I took all the Christmas tags off with 'mum and dad' on them and I ripped them up and I threw them in the bin. And then I thought, 'Oh no, I can't do that to my kids,' so I rewrote them all out again and they were from mum and dad and from Santa.

Near the end, we were still off and on, but I was getting more support and so I was getting stronger and stronger and I'd be like, "hang on, I'm not taking this shit." I started to become that more independent girl again. I went back to work and tried to get my life in order. He never really liked the fact that I was independent enough to work. He would put me down, "oh, you're just a shop assistant" and... blah, blah, blah, blah and... you know, he'd get a new girlfriend and he'd ring up, "oh, you know, I'm dating a receptionist, and she does this, and she earns that," and... blah, blah, blah. At first I used to get really down about it, and then I thought, "no, hang on a minute... no, I'm damn proud of what I do." I'm only working three days a week because I have children, but I was becoming very successful.

When I met my new partner, Damon didn't like that because he had no control over me anymore. So he came to my house with a knife and tried to stab me. He was charged and found guilty over that. He's had no contact with the kids since then and I'm hoping to keep it that way for a very long time. His family are atrocious. They have not tried to have any contact with my children – at all.

It's still hard today ... you just think "when's this ever going to stop?"

Sometimes, you feel like there's no light at the end of the tunnel. It's still hard today. With all the court stuff, I just keep thinking I want it to be over with, so he goes back to work and I can get child support again. Some days you just think "when's this ever going to stop?" It's really hard. And if the kids get

nits, oh my god, that throws a spanner in the works, because that's \$20 for the bloody nit solution. I mean, that's like the end of the world, "oh my god, you've got nits... nooo!" If they've got to go to the doctor's and get medication, you just think "oh shit," where am I going to get this from; it's all the extras. We can't afford swimming lessons that's just not going to happen.

I was a very independent person before I met this guy; never had to rely on anyone for anything, always had my own money, always did everything myself. Then I met him and ended up bankrupt.

Acknowledgement and thanks

Domestic Violence Service Management (DVSM) would like to thank [Rosie's Place](#) for conducting these interviews and providing these transcripts to Insight Exchange to ensure the voices of lived experience are able to help inform and strengthen social, service and systemic responses to Domestic and Family Violence.

The initiative to conduct the interviews was from an informal pro-bono collaboration by [Rosie's Place](#), [WASH House](#), and the [Mt Druitt Family Violence Team](#). The narratives were

provided by the individuals for the benefit of others. The narratives were obtained through interviews with Rosie's Place and assembled by the Insight Exchange team.

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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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