

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](#).

TERESA

At the beginning, when we first met, Paul was working a part time job and he was earning about fifteen thousand a year. I was working full time and I was earning a lot more than that. But he stayed in his house and would come over and visit and when we went out, for example, to the movies, to dinner, whatever, we'd pay fifty-fifty, we'd split it. And then I noticed that, when we started making commitments together, he didn't have the money, I'd say "it's okay, I'll pay," so I would pay. I'd pay for this and I'd pay for that and I'd pay for whatever. My mother said to me "can't you see what he's doing?" I didn't listen because he used to speak so beautifully and, and he'd praise me so much, and he gave me a chance at a relationship that I never had before.

When I was working full time I also had a tutoring business and he'd say "when we move in together, you can stop the lessons. You're going to stop working in the city 'cause we're going to have a baby," he said. And "you're going to help me be a writer; we'll set up the writing business and you can do the research for me." So he drew up a contract saying "you will research and we will live together and we will laugh our guts out every day." So I stopped working full time. And probably if I had been in a relationship before, seriously, maybe I would have seen signs, thinking "this is not right", but I was just so blinded.

"Can't you see what he's doing?"

He was the first person I've ever lived with in my life. It was almost like a way out of home, not that I was unhappy at home, but I was bloody 30-something. I wanted to have a life with somebody, I wanted a relationship, I wanted to live with somebody. So I took it, I took that opportunity. Once we moved in together we lived together in the same house for nine years. We have two kids, a girl and a boy.

But after we moved in together, it was just like living with a different person. He was like "this is my domain now and everybody else can go to hell." When our son was born, my mother wanted to come and visit us a week after I came home from hospital and he said, "no I'd rather not have anybody come and visit please." And I said "why? She would only stay for half an hour or something and it's an hour drive and she would make the effort to come and see" and he said "no, this is my home. I am the boss here. I'm like the sniper on the hill, I look at the driveway and I say who comes in and who comes out, if they don't want to come in, I can you know, I'll get rid of them, make sure they don't come in anymore." I'm thinking "that's ridiculous," like a fantasy world. It's not normal.

When we first met he was all compliments and it was "oh you are wonderful," and "honestly my life Teresa, I felt my goose was cooked, I thought 'cancer, heart attack, come and get me, I have nothing to live for any more', and then I met you... and you were like an angel from heaven," and all this rubbish; over the top complimenting. And when you fall off that pedestal nothing puts you back up there. Because once he's had enough and the shine has gone off (there's) nothing you do. I used to say to him later on, I said "look, I don't want compliments, but I don't want abuse either."

There was name calling. You know, "Catholics are this and Catholics are that and Catholics are the other," because I'm Catholic. Even though I never mentioned my religion; it didn't worry me what he

was and what I was. And he would say “wogs are this and wogs are that” because of my background; because my parents were migrants. Words that I have not heard since I was in kindergarten because they don't use words like that in society.

My little girl, at eight years old, she asked me, “Mumma, what does wog and dago mean?” 'Cause she doesn't know, and I said “look they're ugly words that people don't use any more,” and she says “but daddy said it.” And I said “well, Daddy was angry, so don't worry about it, but you don't say it, I don't say it, we forget about words like that.”

Often I just went quiet. I just went into a shell. You just sort of say to yourself, “it's okay, you can take this, you can take this, it's okay. It's not as bad as...” and I'm trying to compare it to other things that were bad. Or I'm thinking “the children are watching, it's not fair on them” or, you know, “don't say anything 'cause it's worse, don't make eye contact, don't cry in front of him.”

Once you've cried oh my god! It's like he gets this enormous amount of power. It made him nastier. Nastier like “you're crying 'cause you feel sorry for yourself, I'm the victim here, I'm the one that should be crying, you're the one that's abusing me. Look at the way you keep this house, you don't

“I don't want compliments, but I don't want abuse either.”

clean this, you don't clean that.” And so I'd run around and I'd clean and I'd you know, put everything in order in the pantry and I'd make sure that the bloody toilet roll was that way and not that way, otherwise there'd be hell, and I'd go to bed at night and I'd check the kitchen and I'd scan the room like that thinking... “what have I forgotten,

what have I forgotten, because something is going to happen.” The mental games. He'd make you feel like you're were rubbish and you're so silly and you can't even think for yourself and, and the put downs, the name calling. Well he can get stuffed. No more!

After I had my son, there was no money. We'd go shopping and he'd put about \$300, \$350 worth of groceries in the trolley and we'd go to the checkouts, and I'd pay. So he would just spend, he's got no problem spending money as long as he doesn't earn it. He'd buy all this rubbish that we just didn't need online shopping, on the computer. And he'd say “we really need this and that, it's a good idea.” Just to shut him up, I would pay for it and then he'd be nice for a few days and then he'd start on something else.

He went and bought this house at Healesville, a nice house on a few acres of land; \$800,000 he paid for it and he mortgaged two of his blocks of land. Didn't listen to anybody's advice and mortgaged them. He said “no, no, no what I'll do is they're good blocks, beautiful farm land, they will sell within one year” and he told the bank “they will sell within one year, I'll mortgage them and I'll pay you back. I'll pay you back for this house in Healesville.” Well, the bloody things didn't sell and they stayed on the market 'cause the market went down.

He bought the house, the land, everything in his name - nothing went in my name. Fair enough, he kept his accounts, I kept my accounts, I just paid bills and groceries and whatever the kids needed.

“I'm not going to give you any more money, mate.”

And then the bank said they were going to foreclose. He said, “What are we going to do?”

When he recognised there were problems; big financial problems, he'd say “I don't know how I'm going to manage, I don't know this, I don't know that.” I would step in and I would do it, because if I didn't, he'd be even angrier. So I sold a unit;

my brother and I had a unit, fifty-fifty, on the coast. We sold it and I gave Paul \$10,000, that kept the bank quiet for two months maybe. Then he wanted more money, more money, "come on." Then I sold a block of land I had. I sold it for \$130,000 something like that - I bought it for \$30,000 when I left school when I was 20. And I thought to myself "I'm not going to give you any more money, mate."

He was still, "oh, we need a new excavator for this new place, we need a new water pump, we need solar panels, we need this," and da, da, da, da. But I got a bit smarter; any money I gave him, I put from my account into his account. Whereas before I would just give him money and there's no record of that.

He blamed me because he'd be a writer and if I would've helped him, we wouldn't be in this mess, because his business failed. Mind you, when I did try and research some stuff for whatever the hell he was writing. He'd say "this is all rubbish, you don't know what you're doing."

I added up the cheque books and my accounts for the last few years, and I added up only the ones I could find, and I only found three years worth, and it had already come up to \$36,000 that I had given him. And on top of that he didn't work. He was becoming a writer. The only thing he did was work one day at this store and he earned \$90 a week. He has to put petrol in his car, he smokes, so that \$90 went on that. I kept the family going. With the tutoring I had to pay a mortgage every month, and I paid a thousand dollars every month on the mortgage which is in his name. Everything's still in his name. Luckily I did it through my account into his account and then he paid the mortgage. Plus house insurance and all that kind of stuff - and that's not included in that \$36,000.

So I managed with the money I got from selling my block of land - managed to stretch it out; because I couldn't earn that much just from the tutoring.

Then he sold one block of land he had to do a quick auction and, they reckon it was worth about \$500,000 and he got \$360,000 for it and he had to sell and give that big chunk to the bank. That shut them up for a while. And then the second block of land, because it was a terrible market, sold for probably \$400,000, but well below what it was supposed to have been and he blamed me that he lost that property. Anyway, the mortgage was paid off at Healesville, and food and that kind of stuff, I had to pay for.

"I want money from you ... for living here."

So we lived there in the house and the mortgage had finished and the house was still in his name and he said to me "you never pay for anything, you live off me, you're a barnacle on my back." One month after my mum died, he said to me, "you don't pay anything here, you owe me money, you owe me my career," he said, "I want money from you. I want \$500 a week board for living here." And I thought "my god".

When I did leave, after my daughter disclosed what was happening to her - the sexual abuse from her step-brother, Paul's son from a previous marriage - he'd say "how could you leave me? What kind of a person are you? You leave me here without paying for anything; you leave me alone without an income and now I've got to pay for everything myself." And I'd say "you just said I never used to pay for anything, you contradict yourself."

A big bombshell has been the child support. Centrelink said to me, "if you don't apply for child support, we have to cut your Family Tax Benefit A and B" that everyone gets. She said "because you

make no effort for child support.” I said “I don't want to upset him.” I spoke to a case worker there and she said “Teresa, I can't push you to get child support if you think you'll be in danger from him. We can give you an exemption in these circumstances.” I spoke with a friend about it and, I said “no, you know what? I don't think he should get off the hook like that because they are his children and it's good for them to know he is contributing something.” So now he's going to get a phone call from Centrelink saying “child support” and he's going to go off his nut.

“If you don't apply for child support, we have to cut your Family Tax Benefit.”

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.

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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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