

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](#).

JESSICA

The financial burden of the domestic violence affected me in every way. It went as far as not being able to purchase things that the babies needed like nappies or formula. All the little things that you take for granted, I couldn't afford; if I needed to go to the dentist, or get a haircut, or the kids needed a haircut.

I didn't make the connection between the domestic violence and the economic abuse at the time. I saw a counsellor and did a course and they had a chart up about the seven forms of abuse and I just went, "wow," and I connected all the dots and became really aware. At the time I was just thinking "oh my god, I don't have any money," now, I could pick it a mile off.

It got to the point where my partner had been drinking and taking drugs and he had taken my car and wrote it off, and I couldn't even apply for a loan to get another car. Without a car, my independence was gone. I was stuck at home with the kids because there was no money to pay for child care, and I didn't have my own income. I struggled so much for so long that when I finally left him, I was left with credit card debt, and car loan repayments.

The same night that I brought our second daughter home from hospital I found him smoking what I thought was pot, and it turned out later it was ice. So we had a really big fight that night about that. And the next morning things were quite cold between us - which I sort of expect after a big argument. Then he said he was going to take the money to go and do some grocery shopping and I didn't see him for another 48 hours.

I had no money. I was too stressed to even breastfeed, so I couldn't feed my daughter. I had no money for maternity pads for myself, or nappies. My older daughter had a friend who lived up the road and her mum went and brought me some groceries. I had to put the baby on formula because I

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was too stressed to be able to breastfeed her; she was three days old, and I also had the 10-month-old walking around. So the finances affected everything, and emotionally it was tough.

He lied a lot about money. He was working as a tradie and claiming that the boss wasn't paying him. He would claim that there were a lot of cash jobs, or he would claim that customers weren't paying, so therefore his pay would be delayed by a week. I would say to him, "well this isn't good enough, we need to ring your boss. Doesn't he know we have children?" It was causing a lot of frustration, a lot of tension. The more I threatened to call the boss and sort the boss out, the more he would panic, because in fact customers were paying him for the jobs and he was intercepting it.

He'd go on benders and I wouldn't see him for three days at a time, and he wouldn't have the phone on. One weekend I contacted his boss to see if he knew where he was and that's when I found out he was intercepting money from the customers and the boss wasn't even getting his money because he was just stealing it. I'd only met his boss one time, but he said, "you need to get out. You need to look after these kids and yourself and this guy's not worth it."

It went from affecting every day necessities to having a long-term impact which I'm still dealing with eight years down the track. I eventually left because of the domestic violence but I went back to him

What am I going to do for money?

a few times first, because I panicked, "what am I going to do for money?" I was frightened because I had our two children, who were just 10 months apart.

When we separated, I had to apply for the single mother's pension and then we tried to work things out, but I didn't want him to move back into the house because I wasn't prepared to give up the pension. It was only the single mother's pension, but I needed that to feed the kids; they were more of a priority than having him back in the house.

He came back to the house and there was an incident and I had to basically run, leave the house and leave the babies there and report him to the police. Then, because police are mandatory reporters, they reported me to child protection. Which turned out to be a blessing because they got me help with one of their programs and they helped get both the little ones into day care for one day a week, so it was a bit of a relief. And it enabled me to go and do a TAFE course for women who hadn't worked because they'd been raising children.

In the end money became so tight that rent was becoming a struggle and I had to leave the house. As wonderful as the landlord was, she had to put up her rent to keep her mortgage repayments up and I then had to move out to my mother's and live in a little caravan in the driveway in the backyard. I was just hiring the caravan, you know, paying \$65 every week. That's where I had to sleep with my children. We'd only had the two children together, but I had two other kids from a previous relationship. So I would have my eldest daughter in the caravan with the two babies and myself, and then my son came every second weekend.

I was also going to TAFE and trying desperately to find accommodation, but nobody wants to touch a single parent, male or female, with children. I tried to apply for accommodation in a refuge with the

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kids because the weather was getting cooler and, in the caravan, to use the bathroom in the middle of the night, I had to come out of the caravan and go into the house, so it was not ideal. I couldn't get a place in a

refuge, I had one too many children so there wasn't enough room. As a result, they put me into 'emergency accommodation' which was a motel an hour away from our suburb, where our lives were.

I'd be up at five in the morning to be ready to leave at seven, come down, drop my eldest at school, the little ones at day care, go off to TAFE and then pick them all back up on the way home, and then drive all the way back up to the motel and still try and fit in looking at rental properties.

I remember the day they sent me there, I had about \$10 in my wallet and about that much petrol and I asked Centrelink if I was entitled to a crisis payment. They said I was entitled to \$20 which they paid and then took straight back out of my pension in the following fortnight, to pay them back. So, it was a constant struggle, it was a very stressful time.

Every seven days you had to pack everything up and then walk back into the Housing department to let them know whether you had found anything or not. If you hadn't, they would ring the motel back up and go "okay we're going to book in for another seven days," so then you had to drive all the way back up there, unpack everything again.

I was so desperate to have a roof over our heads. My track record was immaculate, I was dressing the way I've been encouraged to dress, you know, as smart as you can and what not, so much so

that half the time I would turn up to these rental properties and people thought that I was the agent. I'm trying to be a good citizen and attend TAFE and learn some skills to be able to interact with the workforce again and being careful with money. So I followed every bit of advice, but it was still getting me nowhere.

I tried desperately to apply for other rental places and save bond and everything at the same time and it took me 11 attempts. They don't see the pension as income. I don't know why; it's more certain income than even a job, a job you could lose tomorrow. At least when you're on a single parent pension, you're going to get it for however many years I guess until circumstances change.

I was an emotional wreck. I went and saw the TAFE counsellor. I basically just fell into her office and was an absolute mess. She couldn't get me into a rental property any quicker, but she had some people she knew that worked in real estate, so she said, "we can try and see if there's anything available, but you'll have to go along like everybody else and turn up for an inspection." Which I did; with the two crying babies and my eldest daughter, tired after school, so we did that and then drove all the way back to the motel.

"You'll have to go along like everybody else and turn up for an inspection."

I applied for this place and I landed back in the real estate office the following morning with all my paperwork and she just said, "can I help you?" And I said, "I've looked at a property, I have paperwork to return," and that was it, I just fell to pieces again, and I said, "I don't even know why I'm bothering, I've been rejected 10 times, and you won't get a better tenant." She said to me, "look, leave it with me." She was a lovely lady who was going through her own divorce, who was having to leave her two kids to fend for themselves to get to and from school and going to work to put food on the table herself, so she understood from a female's perspective exactly where I was at. She said, "I'll get back to you this afternoon," and three hours later they rang me and told me I'd been approved, and you may as well have told me I'd won the keys to my own home because it was that exciting. All the women I was in the TAFE course with, they were all crying and hugging me when I got the house too because they'd kind of come on this journey with me.

What the estate agent did was basically offered the owner additional insurance, so if I had damaged anything intentionally or unintentionally – or the kids were to damage anything, throughout that rental period, then they'd be covered – which we never did, and we were there for five years.

But it was difficult. We moved in with nothing. I had nothing. I had my kids' beds and that was it; no dining table, no lounge, no chairs, no bean bags, cushions, nothing. Anything we had prior to separating, had been purchases he'd made through finance and I didn't want any connection. I just left with the basics because I know he would've held that over me and used it as an excuse to come back and beat me up to get his things back. Nothing we'd had together was in my name except for the kids' beds, so that's what I moved with.

I continued the struggle with money after that: I was still having to make the car repayments from the car he'd written off before I'd moved out; I was struggling to put food on the table; I barely left the vicinity of where I lived because I couldn't afford the petrol. If I had to go somewhere then I would make sure that I had half a dozen things to do that week, so I could do them in one trip so I didn't have to go back and forth. I couldn't afford clothing and I'd try to feed the kids. I would have maybe a cup of tea and a piece of toast for breakfast, lunch or dinner, because I wasn't a priority. I just needed to feed them.

My middle daughter became anaemic because it wasn't enough food, although I didn't know that at the time. I'd be thinking, "all right, I'll give them noodles," and I'd be counting how many packets of noodles I would have to get to do two meals that week and then try and mix it up a bit with a spaghetti bolognese, but what I was giving her, it wasn't enough. She'd be like, "that's not dinner, I

want meat, I want meat, I want meat,” and later she had blood tests and she was anaemic, so she needed the meat that I couldn't afford to give her.

When my son was also coming every second weekend, that used to frighten me because I would think, “that's another mouth to feed.” I would have a list of exactly the ingredients that I needed, I knew I wouldn't be able to spend a dollar more. I had to count everything; how many Weetbix, how much toothpaste was left, if I needed another soap. And my son would become quite angry because

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he might have seen a chocolate at the checkout or something that he wanted and I just said, “mate, I can't afford it,” and he couldn't understand what the big deal was because he was living with the Dad and his Dad and his Dad's wife were loaded. We'd get back home from the

shops, and he'd say “I can't believe that you couldn't even buy me a chocolate,” or whatever small thing it was. “You've never got the money, you always tell me you haven't got the money when I come here,” so that was difficult. It was exhausting.

It got to the point where I'd go to one of the charities and they'd give me some vouchers. A voucher towards the electricity bill or a \$50 food voucher for the supermarket down the road. I finished paying off the car, but I still had the credit card debt and was struggling with all the utility bills. I was feeling sick all the time. I started having debt collectors ring up and say, “you know, you've missed your payment” and so on, and I was getting thinner and thinner, because I was just stressed all the time.

The people from the charity came around and I said to them, “I'm still struggling financially. I'm budgeting every way I can think, but I'm not even paying off the interest.” It was just ridiculous. And they put me onto a financial counsellor at the Church. When I saw him, he said, “I've been doing this for a long time and you don't have an option, you need to go bankrupt.” I was like, “that's not what I walked in here for. I walked in here to find help; there must be another way.” And he said, “you need to swallow your pride because, do you want to feed your children, or do you want to continue to struggle the way you're struggling? It's not about you anymore.” That kind of put it into perspective.

So, I filed for bankruptcy which took me a couple of months to really get my head around. Emotionally, I just sort of couldn't believe it; I never envisioned it. I mean some people have said, “oh, people do it every day, it's no big deal.” I said, “it's a big deal for me because that's not what I planned for my future and I don't want to be renting for the rest of my life.” I'd like to get my own home one day and give the girls something. But we suck it up for the kids.

“Oh, people do it every day, it's no big deal.”

After I got over the initial shock, it became a bit more of relief. The more I thought about it, the more I looked at the kids and I thought “yeah, it's not about me, and it's not their fault.”

I'm still very angry that I was left in that position. To this day, I get \$46 a month for the two kids; for the children we had together. I just think, “you couldn't do the right thing then and you still don't.” Financially, it's still a smack in the face. He hasn't even seen the kids for over 12 months now and hasn't had them for access for years anyway.

I've had to take them out of the dance school they were at because of the cost. They weren't happy about it, but it was a matter of living within my means. I found a little community centre behind the school and they now do activities there a few afternoons a week, including a little dance class that's

\$4 for each of them. Any other drop-in activities they have for them is free and they give them a little bit of afternoon tea.

I still don't really have money now. I'm not rich by any means, and the kids still don't necessarily have all the furniture I'd like to have it in for their rooms, but I'm just like, "you know what, they've got a bed to sleep in and drawers to put their clothes in." I take pride in the fact they're not the type to demand things. They're very understanding. Even my little one, I said to her the other week, "do you have any ideas for Christmas?" and she said, "I'm happy with whatever you give me Mum."

"I'm happy with whatever you give me Mum."

I budget to every cent. I still look at the petrol gauge, I don't ever take any of it for granted. Even now, if I've got \$20 in my wallet and I'm thinking "what's for dinner tonight?" I don't like the idea of buying take away, because that \$20 could've bought A, B, C and D and that would last me 3 days.

It took me a really long time to even allow myself a coffee if I was out. It was really hard to get past that guilt. I'd think, "oh, I wouldn't mind a coffee, but no no no, that's not right, I can't do that." And then if I would indulge myself that one coffee, once in a blue moon, I just felt guilty for the rest of the day, the next day. I'd think, if I hadn't 've bought that one coffee that would've been a loaf of bread. Even to allow the kids to have a lunch order, by the time they did get into school, if they asked for things, I just would say, "no I don't have the money."

Looking back I was so naïve and just so blind to it, and it didn't help when I tried to bring his mother's attention to it. All she did was just make these constant excuses as to why he might have been out on that bender, or saying "how do you know he's actually out doing that Jessica?" I expected support from her. I said, "I have better things to do than to be making this stuff up. I couldn't make this stuff up if I tried. I'm on my own, he's just deserting me."

"How do you know he's actually out doing that Jessica?"

That sense of abandonment, constantly. We have two babies under one that I'm trying to deal with and I don't need the stress, I don't need the drama. This shouldn't even be happening, we shouldn't be having this conversation, this is not where I'm meant to be at." I was thirty years old at the time.

I don't know whether she wanted to acknowledge what was going on. Sometimes she would want the kids for the night for a visit and in the end, I had to say to her, "I can't bring them to you. I can't drop them because I don't have enough fuel. If you want them, you'll have to come and get them." Or I couldn't leave the house because I'd made contact with the charity and they'd be dropping around food vouchers and I just had to basically sit and wait for them because they didn't allocate you a time; you just sat there and waited. And you didn't want them to come to your door while you're picking the kids up from school. I would sit there thinking, "I hope they come today because if they don't come today, I've got no milk for breakfast tomorrow morning."

I don't know whether she just didn't want to believe it. I've got every bill that was ever paid with a voucher, you know, it's all there. I had nothing to lie about. I was exhausted, it went on for too long.

"I struggle to feed these kids because your son couldn't be present."

She must have been realising that things were not good. I said to her, "you know, I'm bankrupt because of your son. I struggle to feed these kids because your son couldn't be present and do the right thing, it's not fair." Once she offered to buy their school shoes and I happily let her, because I thought "well this is a relief on my part." Another

time, my daughter had issues with her feet and my son's father paid for her to see a foot doctor and we ordered orthotics. It wasn't ongoing support, it was the one off, which I appreciated.

My husband now will say to me, “you're so good with money, you just budget, budget, budget,” and I said, “yeah, because I know what it's like to have nothing and I had nothing for so long.” And by nothing I don't mean luxuries, I mean the necessities; I didn't have necessities for so long. Now I can let the kids order their lunch on a Friday, which is very exciting to do.

I put little bits aside in a little bucket, like “that's their lunch money for Friday,” and then I'll put away their \$4 each for dance class, and that goes into the bucket and nobody's allowed to touch it.

“I earnt that and nobody can take that from me.”

It's nice. I still think, “I'm so lucky I can give them that.”

I'm starting to do some casual work from home which is good because I don't have to spend the fuel. I can earn \$50 in an afternoon and I'm like,

“oh wow, I earnt that and nobody can take that from me.” It's nice to be able to say to the girls, “I've got to work this afternoon,” and they think it's very exciting too.

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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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