

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](#).

LIZ

When I met Travis, I was financially independent, I had a business. I was paying off a car, but I had no other debts to speak of. I think now I'm in debt to the tune of about \$65,000. Travis and I were together for about 18 months before the physical violence started, although the financial problems started before that. Part of the issue was drugs. He was using for about nine months before I found out, and in that time, he wasn't contributing to the household bills and rent and things like that.

But for 18 months, we had an amazing life. My kids, from my previous relationship, loved him. He would come to doctor's appointments and therapists and group things with my little boy who had a chronic condition. He would come and sit with me during school stuff for my daughter. But our amazing life turned into a nightmare.

We had a credit card in my name. It was all in my name when we met because he moved into my house. And then when we rented a place it was my responsibility. That's just the way it was. He always had trouble managing money, because he was spending his money on other things and didn't want me to know about them. He didn't talk about it and I didn't ask where the money was going.

It was all in my name when we met, because he moved into my house.

The first time he became physically violent was when I told him I knew that all the money was going on drugs and that he was using all the time. That was the first night it turned physical and that was two years ago. In that two years, I also started using drugs. I lost two homes and lost my children. And from where it started, to where it escalated to, they were very different places. The first time he attacked me, he just grabbed me and shook me really hard and left a few bruises on my arm. The last time he attacked me I ended up with cracked ribs and my face was cut and bleeding and I was covered in bruises. Every time, he got more violent.

He wouldn't tell me how much he got paid or what it went on, but I knew it went on drugs. He would borrow against his pay and get into further debt. He sold everything I had.

My car was repossessed because I couldn't make the car payments. I couldn't work because I was pregnant at the time, with our daughter, Isla. I borrowed money from everyone, everywhere. I borrowed money from my Dad to try and pay rent, electricity and things like that, but we got evicted from our home because we couldn't pay the rent. That was the first time we lost our home. I went to the Tribunal and made an arrangement that I'd pay off back rent. But all of my money was already going on bills and rent, so we ended up homeless for a few months.

After a while we got a new, private rental and we were there for about 12 months. The money I had was from the parenting payment and I had to pay rent out of that and buy food. But he used to take money out of my account; I didn't know at the time but that's how I got behind in the rent for the last house we lost. He'd go to the bank when the money went in and he'd take money out. My rent was set up to be paid automatically, so I didn't know my rent hadn't been paid until the real estate agent informed that I was \$1,400 behind in rent.

I made an arrangement that we'd pay of \$200 a fortnight off the back rent out of his Centrelink money, but when it came to pay it, there was never any money. He started out the day with \$200 for the back rent, and then by the end of the day there was nothing. By that stage I was using [drugs] with him anyway, so it just kept going.

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I used to try and open the bills and I'd leave them there and hope that we would talk about it, but he'd just leave it sitting on the table - it was my problem. As it got more violent, I didn't want to start the conversations anyway. There didn't seem a point to it.

I started stealing things from the shop so he'd have stuff to go and swap for drugs and so I'd have a bit of extra cash for just doing simple things. Things like having a haircut just didn't happen - I didn't have the money. There were times I'd go without my medication just because I didn't have a spare \$6.50 for the prescription, which doesn't sound like much, but it was.

There was always a struggle to put food on the table for Isla. I had to borrow money off people all the time. Even \$20, to buy milk for her. I remember I took her off formula because I couldn't afford it. A couple of times I made makeshift nappies because I didn't have a nappy for her.

I made an arrangement with the electricity company, so they took money out of my account every week, so I didn't have to worry about the electricity being cut off. It was hard. And because I got paid every week it was hard for me to get help from services because it would be like "well, you just got paid yesterday," or "you get paid tomorrow." So I didn't have that option most of the time. When I did, I found it was a waste of my time. I'd go into one of the big charities and they'd give me a \$15 voucher. My daughter was lactose intolerant so her formula used to be like \$25 or something. I figured it was cheaper to buy lactose-free milk.

"You just got paid yesterday."

Pay day was a crappy day because I knew by that night, I'd have no money anyway, so it didn't matter. I didn't plan to do anything because there'd be no money. I mean when I met him, I used to go and have my nails done every fortnight, and have my hair done and take my kids out at least once a week, even if we just went to Maccas. I did things with them. My daughter did gymnastics, I could pay for that, I could pay for day care, I was financially independent. I had money in the bank, I had a car that I loved, that I was paying off. I lost all that and with everybody I owe money to, I'll never be able to pay it back. But it's the loss of friends and the loss of trust and all those other things that come into it as well.

The financial abuse kept me there because I didn't have the money to move and I lost all those things, so there was nowhere to turn. Every week I thought, maybe this week it'll get better, but it didn't, so you just learn to live off coffee and toast.

Travis wouldn't take accountability for anything that was happening in our lives, whether it was our daughter or the electricity. He hid the eviction notice. I was going through the drawer with plastic bags from the groceries in it and there's the eviction notice. I didn't say anything to him. I took it out, I left it on the table, and it sat on the table for two days, so I put it away. I figured alright, well we're not having that conversation.

I had my dog. My dog kept me company. He used to like vegemite on toast, so that was pretty good. He lived off vegemite on toast too. But I reached a point where I didn't care anymore. I actually

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stopped paying rent on the house myself. I was desperate, and I wanted a way out, and I just didn't know how to find it. I figured if they evicted me, that'd give me a way out. And they did [evict me], eventually.

Fortunately, my real estate agent's in the city, so it took them a really long time to get around to locking me out.

The day they came to lock me out, they were bashing on my back door and I ran out the front door. It was like the last bit of humiliation or something; I just couldn't do it. I knew they were there with the sheriffs and a locksmith and I just didn't have it in me [to face them]. So I left them a note with contact details and told them I would make arrangements to pay off what I owed. And I left.

He smashed up our home. I'm still waiting for the cost of that. Last time I spoke to my real estate agent, I think I owed them about \$5,000, but that wasn't taking into consideration the damage that was done to the house. He broke everything that I owned. And during an argument, he would turn violent and smash up the house, and attack me. Most of the walls in the house had holes in them from him throwing me into the wall.

He was never charged by the police. Even though every incident is listed as a domestic violence incident, they never charged him; so that was on me to do that. And I couldn't. It's a struggle to believe that it's real and that it happened. And when he would attack me, it would be so quick, and I was just so glad when it was over, and I was still alive. You don't want anyone to know anyway. You don't want people to know that there's no food in your house, that you live on toast and coffee, and that you forge bus tickets and steal stuff so that he's got stuff to swap for drugs. You don't want people to know that, so you just put up with it. That's why I didn't talk about finances because he would get violent.

Travis also broke into my ex-husband's house and stole \$3,000, so my ex-husband cut off my access to my kids for a while. I'm trying to fix things with him. He stopped me seeing my kids for about seven months. He didn't know about the violence at that point. My ex-husband figured that if I was part of stealing \$3,000, then I was pretty messed up. So, he cut off all contact. I didn't take it through the courts because I knew I couldn't fight it then.

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When the physical violence first started, I reached out for help. First to Travis' family, but they didn't believe me. His Dad hates me because his son couldn't possibly be like I described. To him, it's my fault. His son just needed to find "a good woman". When I reached out to my family, they took my daughter. So, when I got my daughter back, I

just put up with the violence. It even reached a point where I had Child Protection knocking on my front door and I'd be hiding in the bedroom with my daughter because I didn't want to lose her. When you learn that reaching out doesn't help you, it just makes you even more resolved to put up with it. Although when it was happening, I had moments where I almost hoped he'd kill me, so it'd be over. And then you're glad that he didn't because it's survival.

In the end, I made the decision to put her in a safe place. He never hurt her, but she saw things and she heard things. I was sitting at a neighbour's house one day and her son threw a toy and it just banged into the cupboard, but the look on my daughter's face. I knew in that minute that she was being affected by the violence. Anyway, it was about a week later, he threw a shoe at me and I called my best friend and I said, "just come and get her, please come and take her." And she did. I said, "I need you to keep her for now, even if I ring you and beg you to bring her home, you can't." I eventually made the decision to get in contact with Child Protection with our caseworker and that's when I put my daughter officially into care. I had a protection order made so she couldn't be taken out of the state by anybody, including myself.

Most weeks I wouldn't have credit on my phone, so I used to ring my friend reverse charges and she'd call me back. That's how I kept in contact with her for a couple of months, so I could find out how my daughter was doing.

Child Protection originally said they'd pay my bus fare to go and see her but they give you a transport card and so you've got to put a minimum of \$10 on it and then take the receipt to them. I don't always have \$10. I'd have \$2.50 most of the time, or an old bus ticket. There were times I'd just walk to see her. I hitched a few times, it didn't bother me. My friend would put a couple of dollars in my bag so I could buy cigarettes and buy Isla a drink. She's paid for everything. I haven't had any money to give her for Isla. Travis wouldn't come to visits. He just shut off from all of it.

He ended up going to jail for break and enters. The day he went to jail was the day I quit using drugs. I've been doing a whole heap of courses, so I can bring my daughter home.

The parenting course they're making me do is horrible. It's a stupid course. It's all so simple and basic and the women that are running it don't seem to have that much of an idea anyway. They just read out of a book. They give you all these stupid questionnaires to fill out on stuff that's basic, and if you answer the wrong answer, well you're not getting the kids back anyway.

I've been a parent for 20 years, I don't have a single mark against my name. I find it frustrating. I made it perfectly clear to Child Protection when they took my daughter that they were removing her from my care because I was in a relationship that had domestic violence, and they made out that therefore I was an irresponsible person and they wanted to put her into care till she was 18.

I just refused to comply with them after that. I just thought "it doesn't matter," if they can sit there and tell somebody who is a victim of domestic violence that they're irresponsible, take their daughter, take the last of their life and offer to pay your costs to go and see her but you have to come up with the first \$10 to put on your card and by the way, "you've got four weeks to fix your life." I'd like to see them fix their life in four weeks.

"You've got four weeks to fix your life."

I've got a friend who lives just around the corner who has been a tower of strength over the last little while. I've known her for a long-time, but she didn't know what was happening and I rang her one day because I was looking for a home for my dog; and said "can you take the dog?" And she couldn't take the dog, but she met me for coffee and I just told her everything that was going on and so she just kept ringing me every day; took me to look at places and let me sleep on her lounge for a week and she didn't ask for money for food or anything, and she was just 'there'.

One thing I've heard again and again is "you just leave." It's funny because I used to think like that too. I remember meeting this lady when I was 17 and her husband had been abusing her for about

35 years. I remember telling her I thought she was basically an idiot. And I've looked back on that conversation so many times, and just thought "wow." It does seem simple. But when you have nowhere to go and when you have no money, when the services are geared towards punishing you, what do you do?

All these stupid posters they put up all over the place, "we will stop the violence." Yeah, I've had the police at my house, they removed me from my home and because I couldn't get into a refuge that night, I had to go back home or sit in the police station. That's the whole thing; it's all on you. The financial burden, the financial strain, the worry about the money, the worry about the kids, leaving the home, it's all on you.

Acknowledgement and thanks

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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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