

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 from an interview conducted by [Rosie's Place](#).

## RENEE

Over seventeen years we've had a lot of break ups. We'd get back together, break up, back together.

I was working when we met and I had a bit more control then, but once I gave up the work, once we had kids, financial things came into it and I didn't have a say.

I gave up work because it was going to cost too much for childcare. I went on family tax benefit and from then on, that's where my control went. I didn't know anything about his earnings, I don't have access to his accounts. He knew everything about mine; like anytime anything was coming in from the government, for school and things. A lot of the time as the kids got older, I'd be begging him for money just to get clothes for the kids and shoes. It's been like that most of the way along.

### What I spent, I had to account for.

I have a special needs son who has autism, so I also made the choice to stay with him. I'm still currently his carer until he's sixteen when he'll get his disability payment but up until then I chose to give up work. And my partner just took over

everything, he controlled every single solitary thing, and what I spent, I had to account for. I had to go through a whole process of explaining to him that I need money for this and that and show him the receipts. Or he wants to see the letter from the school saying how much the kids need for an excursion. And then he complains, "oh well, you got uniforms and things like that, how come they cost so much money?" Well uniforms are expensive.

He had control over my government payment and if I would ask him for money, if I needed shoes or something, he'd give me a bit of trouble about it, yelling and carrying on, so I'd show him the shoes that have holes in them.

Most of the rent and bills was paid out of my money. Even to this day, he's working and getting money every week and I'm still continuing to pay everything with the little bit I get. He pays for the internet for the kids, Foxtel, and he gives the two older ones, ten dollars a week to buy lunch. But even that he complains about; he begrudges giving it to them. Everything else I try and get myself.

A lot of times I've had to go and ask my parents for money to help pay for food when the bills have got too much. And I go to services to get vouchers and food hampers and things. When I complain to him and say, "well the kids need this or we're out of bread for the lunches" and things, he goes off and yells, "why didn't you prepare," and it's like, "well kids eat a lot, they're teenagers." He says that's 'my problem'. But I'm not going to begrudge them from having food. And when I haven't been able to afford food, I've asked my mum and she's says, "you don't do that. Your kids need to eat no matter what."

### "Why didn't you prepare?"

In the process, he still gets to pay all his loans, he still gets to pay all his things with his money and we have to struggle. I don't know what he spends his money on. Anytime I've asked, when we're running short of bread or whatever he says, "I've got no money," and I say, "well where's your

money going? You're getting money every week, you're working. If I'm paying the bills and all that from my money, what are you doing with yours?" He thinks, "well it's my money," so he's got the right to do whatever he wants, and he doesn't have to participate and that's basically how it's been all along.

He owns a car; owns it himself in his name. I'm not allowed to drive it. Every time I tried to get my learner's permit he'd do something to the car so I couldn't drive - something would be wrong with the wheels or like a glass that's smashed and there's always something that's wrong so I never got the opportunity. Then I can't afford to go to an instructor, so now my permit has expired and I've got to go back and try and get it again somehow. When I did start with my learner's, I managed to get a car off my mum, he got his hands on it and trashed it. He brought it back and it was a write off. But even with the car stuff he still expects me to pay out of the money I'm getting for anything wrong with the car, because he feels if he's driving the kids here there and everywhere and me to go shopping and things like that then I'm obliged to pay for the petrol and any repairs.

He's very selfish. He doesn't bother to help and I am too scared to push it because I don't want to end up how I was before, when things got quite physical and bad. I try and keep the peace so I won't end up in hospital. He'll still yell and carry on though. I've been asked before, "why haven't you done anything yet?" And it's because it's too much of a risk while we're still at the same property. Not until I can move out. Then I'll feel safer to be able to start fighting for my share in things. To have that control back.

**“Why haven't you done anything yet?”**

We've always had separate bank accounts. We haven't had a joint one, ever. But he's had access to both of my accounts and he knows what I'm getting and when. And then he comes and he says, "put it on this, that and the other" and I'm kinda walking on egg shells so I don't say, "no."

The older boy has said, "why can't Dad help pay?" I can't say, "well Dad doesn't want to." The kids find it hard to understand and they're used to Mum trying to do whatever to make sure that they get what they need. If we're running low on food, they know that Mum will ring Nanna and get support, or a service will come and help. But they've had to learn to not ask for things, and when they have gotten money from their birthdays and things like that, if they see things are tight they go and offer me their money. So they haven't inherited their father's meanness. I feel bad taking their birthday money and Christmas money. I find it hard to accept help even though I'm with the services. I find it hard because then I feel bad that I can't provide.

**“Why can't Dad help pay?”**

My son said when he turns sixteen and starts getting the money himself, he says, "I'll help with things." If a sixteen-year-old understands that you're supposed to participate and help, why can't the grown up? My son wants to look at going into law because he's got a big justice thing. He's in year 10 and he's learning about the law and finances and he says, "it's not right."

My mum tries to help as much as she can, she said she won't see us go without; especially the kids, they're the most important. But she doesn't understand how I 'put up with it' even though she's seen the violence. She doesn't understand that I can't just stand up and say, "I want this, I want bank statements, I want receipts myself," because I'll probably end up with broken teeth. I try to not push to that point anymore. Especially because now, with my older boy, he stands up to protect his mum and his sisters and then I have to kind of, referee and try and stop him putting himself at risk.

I'm not scared as much as before. Because I've showed him: I called the police last time and I took him to court. But I ended up being homeless and had to go to a refuge. I had an AVO on him, but he had to take the kids because there were no refuge places where I could have my kids. I had to drop the AVO on him so I could have visits when he was with the children. The kids did get to come up to the refuge with me for a little while, but the refuge was a hard place. There were mothers threatening to hurt their kids and there were no workers there on weekends. It was a scary thing for them. But I had no choice.

Now I got this place to live in and I've been here almost six years. We had a few years before he moved back in. And we had the baby. He's still living with us, but we're living quite separately. He

**“I'm not going to be homeless again.”**

pays no rent, no food. But I'm not going to let my kids go without. I said to them, “I'm not going to be homeless again.” If worst comes to worst, they will go with my mother, not him this time. And they won't have to go through that - they've been through enough.

That's why I'm trying to get out. I'm trying to move away. I'm trying to find a place to move now, but unfortunately being a sole parent, a lot of real estate agents don't seem to like it. I'm feeling bad I can't get my kids into a house, all because the real estate keeps saying, “no, no, no”. I think it's a discrimination thing, even though I've got a letter from 'housing' to help with the rent. But that's the way I'm trying to get back my independence.

The only thing we do together is soccer; when the kids are playing soccer, we both attend. But apart from that we try and keep separate. He's drawn me back before by promising to change. He starts spending time with the kids and he wants to pay for things and then I think, “oh maybe he's changed,” then we go back. A few months later, bang, he's back to his old ways. I keep being sucked in and this time I have to remember that's his true self - that's not gonna change.

I'm going to TAFE now. Even that, he didn't agree with saying “what's going to happen with the kids?” But luckily I've been fortunate enough with the childcare to help with the baby while I'm at TAFE and then if she's too sick, then my mum will have her. And the older two they walk home together 'cause they're both at the high school together now. I'm hoping, with TAFE, I'll get through my course and I'm thinking of going back to do my diploma in community work and then hopefully I'll get work in the industry so I can give back with all the help I've been getting. I'm going to have to learn about money because I don't know how to do phone banking and that.

He doesn't seem to like the idea that I've got people around and I'm actually out there doing something instead of just being at home. Before, it was, “oh you'd never do anything, you can't do anything, you're a hopeless mother,” blah, blah, blah. But I'm showing him. I've passed every subject, so I'm showing him, “well, stuff you.” He's kinda losing that grip on me. As soon as I can get out, he won't have a say then, and I can get that control back.

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#### 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

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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.

DVSM would also 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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