

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](#).

## AMIRA

My ex-partner, Grant and I were together for twelve and a half years. He never paid any rent and all the bills were in my name. In the last two and a half years, I had to take out loans and credit cards just to cover the cost of the rent because otherwise we wouldn't make ends meet. I was responsible for paying his expenses and my expenses plus any expenses we incurred when my niece came to live with us. My father passed away a few years ago and so the financial burden completely fell on me. All the bills were in my name, so if it didn't get paid, they would chase me. So, I am now in about \$50,000 of debt. That is mostly due to credit cards, personal loans which I used just to make ends meet. So, bankruptcy is on the cards for me at the moment. It's something that I'm considering. People have said to me "it's not a huge amount". Other people have said "try to pay it off", but it's really hard I have such a small income now because I'm not working. I just get an allowance from the government, which is not very much. The debt also has an ongoing effect now because I think to myself "how am I ever going to pay this off?"

When I first started going out with Grant, he moved with me and he didn't pay any rent. But

**“His money was his money, and my money was our money.”**

in the beginning, if I bought dinner one time, he'd buy dinner the next time, it was very much 50/50. After the first year, I just paid for everything. His money was his money, and my money was our money. And that was pretty much the whole way through our relationship.

Grant controlled everything. I had my ATM card, and he had an ATM card to that same account. He took money out whenever he wanted money. If there was no money in there, he would ring me and say, "where's your pay"? He would say something like "I need \$300 to get the car serviced" but he would go spend it on stuff for himself and he would gamble and buy drugs for himself. Grant would buy himself golfing equipment, he'd go on golfing trips. He would go down to the pub after work every day and he would buy designer clothes for himself. I would pay the bills and at this point he already had some control over me. So, I didn't go out with my friends or anything like that. I was pretty much at home all the time and my salary went into the bills.

When my father passed away, my cousin, Yasmin and her six-year-old daughter, Leisha, came to live with us. Then we got an even bigger place which was even more rent. Yasmin paid half and I paid half. But eventually Yasmin moved out and the rent was all left up to me. Leisha stayed with us because Yasmin and her husband were going through a divorce. Shortly after that, for reasons I can't talk about, I had to take care of Leisha. I said to Grant "he was going to have to contribute to the rent as well". At that time, he was working and I

think he paid about 6 weeks' worth of rent. Then he came up with excuses as to why he couldn't pay. Pretty soon after that Grant had stopped working.

I wanted him to get a job to support Leisha but he had already dug his heels. He was determined that he was not going to go back to work. I don't know why he wouldn't go back to work. He was on a really good salary in IT. It was like he lost all motivation and then it just spiralled out of control. So now he was in a massive amount of debt as well. That's also because he owned a \$55, 000 car which he wouldn't sell. That would have got him out of debt. My debt is bad debt because I nothing to show for it. That's why I had to take out credit cards and loans. I was paying \$500 a week in rent and I was earning about \$800 per week. So, after we paid rent, there was hardly enough money for food, bills, fuel and all the car expenses. We also had Sami, our little dog, to feed and take care of.

When Grant stopped working, he wanted me to pay for his phone bills, his insurance, his car repayments, his health fund. I couldn't just manage it, so I just took out loans. He was also being chased by debt collectors. He thought that I should be paying it, because he was at home and I had a job. We had hardly anything. I would be lucky if I had hundred dollars left over for the fortnight. So, my only way out of it was to take out these loans. I would get a credit card, max it out, take out a loan to pay it back. I was running on empty. I went from 96 kilos down to 72 kilos in about 8 months. It was because I was run off my feet. With a full-time job, a kid, a pet dog, a house, I had no time to stop. I just never had 5 minutes for myself. So, it was quite draining to say the least.

**“...I said to him, ‘I'm not paying for anything anymore’. That's when the violence and all the abuse increased dramatically.”**

About a year before he was arrested, I said to him, “I'm not paying for anything anymore”. That's when the violence and all the abuse increased dramatically. Grant wasn't always aggressive. When we first started going out, he would dish out verbal insults “no-one cares what you think”, or he would just slap me across the face. He became violent when he started using

drugs like Ice. After about two years, it got to the point where he would push me and he would grab me and hold me up against the wall. A few years after that he was using his closed fists. He would kick and push me to the ground and sit on top of me and throw things at me. By the end of our relationship, it was anything goes, if you know what I mean.

Grant would use anything that he could grab. He had used things like shoes, back scratchers anything to hit me with. He used actual weapons as well and he held the knife to my throat in front of my Leisha. He made up a story that I was having an affair and he would say “I'll stop hitting you if you tell me you're having an affair”, so I eventually said “okay, I'm having an affair”. I wasn't having an affair; gosh I didn't have any time to have an affair. But after three hours of being assaulted, you're going to say “I'm having an affair”. It was like a game of Russian Roulette, but the gun's loaded and there's no other way that it's going to stop. It was relentless. It was sickening knowing that I just said something that is going to come back to bite me. Grant wouldn't let up; “who was it with, how long was it going on for, where did you have these affairs?” It wouldn't matter what I said. If it wasn't what he wanted to hear, I would get a hit.

**“I'll stop hitting you if you tell me you're having an affair”**

Grant pushed everybody away. My sisters, Kaylah and Sonia, didn't want to come around because they didn't want to see him. They didn't want to get involved in what was going on with us because they knew something was going on. But they didn't realise how bad it was until I left. Kaylah and Sonia still wanted to come over to see Leisha and I, but they just didn't want to deal with him. My sister Kaylah was only a few months pregnant. Grant threatened to kill her and her baby. She didn't want to put her life or her baby's life at risk. So, she eventually backed off. If we did meet up, we'd meet up at the shops or something. But then I was on a time limit. Grant told me I was only allowed to go to certain shops. If I said “I'm going to the supermarket and then I went somewhere else like a coffee shop, I would be in trouble for that, even though I was still at the shops”. He would just start accusing me, “who was in there and why were you there”.

Any money I spent, he wanted to know why I spent it and what it was on. If I spent a hundred dollars on clothes for myself, he would want to see the clothes and if he thought they were not appropriate, he would say “why are you buying clothes like that for?” It might have just been a shirt for work or something, but to him he thought I was buying these clothes because I've got somebody else in my life. I would say “these are just work clothes”.

He smoked Ice a lot which I know a very dangerous drug. I get that, but if he was for smoking for 3 hours in that room and leaving Leisha and I alone, I was happy because at least I knew that he was out of our hair for that time. It was a vicious cycle because, I knew when he was coming off Ice, that he was going to be quite violent. But for that few hours peace and quiet we had. It was worth the three or four hundred dollars he took out of my account for it. But he always used more and more and it was getting so expensive.

**“The financial abuse from Grant was tied in with the emotional, mental and physical abuse.”**

The financial abuse from Grant was tied in with the emotional, mental and physical abuse. It was a very difficult situation because every day you would wake up and you wouldn't know what kind of mood he was going to be in. A good mood or a bad mood? It was like walking on

eggshells all the time. I wouldn't argue with him about the money until I put my foot down. That was the year before he was arrested. He had caught on to the fact that I was thinking about leaving, and that's when things got a lot worse. The financial side of it, the domestic violence side of it and with him pushing everybody away. Because he had decided he was going to make it so hard for me to leave. He would rather have done what he did to me than allow me just to walk out the door. Because people might say things about him "oh, you weren't working? What, she was supporting you? Oh my gosh you're a failure".

I wanted to leave Grant for probably for about a year before I did. But it was impossible to leave because he wasn't going to allow me to leave. I only saw two options, he either gets arrested and taken away by the Police or I flee with nothing. I wasn't prepared to leave everything behind. I had already given up so much and I was already in such a financial mess. I wasn't prepared to let all of our possessions go and I wasn't going to allow Leisha to give up all her toys. I really didn't want Leisha to have to give up all her memories that she had of my father. Because he was like a grandfather to her. So, I wanted her to have a few items that reminded her of him. I didn't want her to have to leave these things behind because I knew if I ever came back, Grant would have burnt everything to the ground.

In the last few years of our relationship Grant's violence was extreme. If he assaulted me, he would say to me the next day "I don't think you should go to work like that". I would say, "well... I'm going to lose my job if I don't go to work". Then he would say "make sure you don't tell anyone what happened". I would wear a hat to work or something or something casual and put a lot of make up on. If anyone asked me what happened I wouldn't answer or I try to avoid talking to people. I would stay at my desk, not walk around too much. If anyone said anything, I would just say, "oh no I just fell over or something".

**"I don't think you should go to work like that...make sure you don't tell anyone what happened"**

The only person that knew what was happening was the HR person and she sent me to counselling through my company. Obviously, they were trying to help me to get out, they gave me the Domestic Violence Liaison Officer's name. I actually had it in my phone but I was too scared to call. The HR person would often come up to me and say "can we make that call today?" I would just say "I can't, I'm too busy, I'm too busy". She would say "okay, I don't want to put pressure on you, I know you've got a lot to do, maybe tomorrow?" When I think back on it, I really should have made that call. But it was just something I was so frightened of doing.

In that last weeks before he was arrested, Grant locked me in a room and he would assault me whenever he wanted to. The assaults would last anywhere from two hours to three or four hours. He ripped out big chunks of my hair dragging me along the floor. My hair was down to my waist. I had to chop it off myself after he had dragged me across the floor. He hit me in the head so many times. I said to Grant "I need to go to the hospital" because my head was so swollen. If I swelled up any more, the skin would have just split apart. He just brought me an ice pack and said "deal with it, that's all you're getting". I was at his mercy, I

was locked in that room, I wasn't allowed out, he would only bring me what he wanted to give me. If I said to him "I'm thirsty, I want a drink". It would be when he wanted to get it, he would only bring whatever food he wanted to give me. I was at, definitely at his mercy, he had my phone, my keys. I never left the house.

While I was locked in that room and he was assaulting me, he would still demand more from me for money so he could go buy his drugs or go down to the club and gamble. When he left the house, he would take my Leisha with him. He would probably go for half an hour or something but every time he had Leisha with him. His drug problem was getting worse and worse. He had my phone and my keys; I had no escape. I thought, "my gosh I wanted to leave". That half an hour he was gone, was just a half an hour. But I knew that I was not going to be hurt in that time. But I was in no position to try to flee in that time because I could barely get up and walk and he had Leisha. If I left, I knew I would never see Leisha again. So, that way he knew if he came back, I would still be there because of Leisha.

**"if Grant is hurting me, go next door and call the neighbour and ask them to call the Police".**

I said to Leisha through the door, "if Grant is hurting me, go next door and call the neighbour and ask them to call the Police". I know she was terrified. She said "I can't do that" and so I said, "that's fine, don't worry about it". Because Leisha was frightened that if Grant came down and she was next door, that she was going to get in trouble.

No one knew what Grant was doing to the extent he was doing it. Nobody was really looking out for me at that particular time because I wasn't due to go back to work for a month. I was technically on holidays because I had taken a month off work. My sisters weren't expecting to see me. If they did message me and say "can we come over?" Grant would answer them on my phone pretending to be me and say "I'm not feeling well, we've got plans, we're out". They really thought I was answering because I don't often speak to them on the phone, I would text message them. So, for them it wasn't uncommon. Leisha was also on school holidays and so they suspected we probably would go somewhere. The only thing that my sister Kaylah was a bit worried about was that she was having an ultrasound because she was pregnant. I was meant to go with her, then Grant sent a message saying "I've got a headache, I'm not going" and she sent a message back saying "it's a bit odd" because a few weeks before, I said how excited I was to go with her. I do get bad migraines, so she thought "oh okay, maybe". My sister Sonia came around once and he told her I was not feeling well, I had a headache. My sister left and she now says "I should have asked to see you". But it's not her fault.

Sometimes don't know how I survived that time, especially the last few weeks. Grant's violence was so extreme. If the neighbours didn't call the Police on the night that they did, I would be in my grave. I owe them a lot. There was no way I could make that call to the Police myself because he had my phone and he was watching everything I did. The Police said to me they had never seen anyone so bruised and battered. One Police officer said "we don't even know how you're still walking. You should be in a bed or dead". Because, I just looked so shocking. The Police said that if he had kept assaulting me, even if it was two or three more days, I would have just fallen asleep and not woken up. Grant strangled me as well. I had about a hundred and fifty photos taken of me by Forensics. I said to them "I can't remember him strangling me". The Forensic Investigator said "no but the bruises are clear". It was quite traumatic and for Leisha too, because she witnessed it all. Grant also assaulted her as well. He would have killed Leisha and I eventually.

**"We don't even know how you're still walking. You should be in a bed or dead"**

I was taken to hospital when they arrested Grant. I called my sister Kaylah. She came to the hospital right away and when she walked in and her mouth hit the ground. She said "oh my God, what has he done to you". I kept saying "please don't cry, please don't cry". It was quite difficult, because a lot of people like my sisters say they should've done something more, they should've intervened. But Grant was very intimidating and they were very frightened of him. He was a very powerful strong man, very aggressive.

I was in hospital for a few days and then Leisha and I moved into my sister Sonia's unit. It was hard. Sonia had to surrender little Sami as my sisters' landlord did not allow dogs in the unit. But luckily, I still had Leisha in my care.

The Police told Grant that he wasn't to go back to our old house. But Grant just went to the Real Estate, told them he lost his key, so they gave him a copy. Grant came straight back to into the house. The neighbour said this was at one o'clock in the morning. Luckily, I wasn't there because I had gone to my sisters. The only reason I found about this was because I went to the Real Estate to end the lease. When I walked in their jaws dropped to the ground and they said "my god, what happened". I said "oh, Grant assaulted me!" and they told me "oh he came back yesterday and got the keys". So, I went to the Police and they went back into the house in full riot gear. Grant had taken items from the house, so we know that he came back to the house. Our neighbour had heard him.

The Police re-arrested Grant. He said that he didn't go back to the house to do anything to me. But the point was he had broken his bail conditions and if Leisha and I were there, he would've done something to me or both of us. He was quite an angry person and his intent was to go back there. He still has the keys, he still lied, he still made a story up. It has been quite frightening.

I feel safe right now because I know Grant's locked up. I also don't feel entirely safe because I know he's quite an aggressive person and I worry about what he could get somebody to do for him. There have been some incidences since he's been locked up where he has got other

people to do things for him. They emailed my work and my family telling them that I was a drug addict and that I am a 'prostitute' and that my family are drug dealers. We have also had random people knock on the door at night asking about the car; "is it for sale"? But it doesn't have a 'for sale sign', we haven't advertised it. It's 10 o'clock at night so why are these people knocking on the door? I don't know how far these people would go for him.

We had to put CCTV cameras up and as soon as we did that, it all stopped. We still haven't had Grant's sentencing yet. But we know that he's pleading, not guilty. The police said that they were looking at locking him up for 10 years because he actually held a knife to my throat and told me he was going to kill me. But the truth is, they don't lock them up for too long. My lawyer from Legal Aid think he might get three to five years. I worry that they will just give him 12 months. We have already spent months living in fear worrying about what's going to happen. When he gets out, he's going to be so cranky. We have not had any break from that because even though he is in jail, we still live fear. I was told last week that Leisha has got to go to Court. This is because now Grant is saying he didn't he didn't assault

**“His eyes have that look of “I hate you. I want you dead”. I can't get that out of my**

Leisha. So, now Leisha has to take the stand and his defence will question her. We have had a lot going on in the last few months. I am not sleeping so well and I have heaps of anxiety. I know what he's capable of. His eyes have that look of “I hate you. I want you dead”. I can't get that out of my head and knowing he is going to have that much more hate for me because he has been in jail.

Nobody really knows where we are living now. Even some of my friends don't have my address. I'm also very careful about who I open the door to. I don't post anything on social media that has locations, my sister doesn't tag me in anything if we go out. Leisha knows and she doesn't tell anyone what our address is. So, we were very careful about stuff like that. But we have to be. It's when you become complacent that's when people find out where you are. Sonia said “you're going to be living your life like this for a long time”.

**“you're going to be living your life like this for a long time”**

Things are slowly getting better for us now. But it takes time to get over all the, violence and the financial abuse. I still think about it when I'm at the shops. Sometimes I feel uncomfortable and I don't like going by myself. Sometimes I find these shows on TV that I knew Grant liked to watch and I just automatically leave it on. Like I would keep leaving the golfing shows on and then I would catch myself and think “oh my gosh, why am I leaving it on that channel for?” I'm so used to everything being about him. In the mornings we'd have do certain things a certain way. Some mornings and I still find myself doing that with Leisha for school. Those routines haven't changed too much and that's because for all those years Grant was the boss, and we did things how he wanted us to do them.

People say to me now “what do you like to do?” and I just say back “I have no idea”. I am finding myself slowly but it is taking a long time after being suppressed and told how you should act and who you should talk to and how you should behave. I wasn't even allowed to talk to other people, let alone, if I looked at, if I made eye contact with another person, my God that was it. It was quite hard.

The other day, Leisha actually got me a Father's Day gift. It was a photo frame saying “best dad, number one dad, world's best dad”, and she had a little picture inside that said “love you to the moon and back”. I was confused that she had given me a Father's Day present and she said to me “you're like my mum and my dad and my aunty all rolled into one”. I thought to myself, “oh that's so nice, but that's why I'm so tired all the time because I do three jobs”. But honestly, she keeps me going. There are times I think “oh gee I don't want to get out of bed today, I don't want to even leave the room”. But then I think, “I've got her and I have to get motivated because if I crumble then she's going to be very worried”. So, we keep each other strong.

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### Acknowledgement and thanks

Insight Exchange 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.

Insight Exchange 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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