

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](#).

ANNA

Before I got together with Bryce, I had a great credit record, I could get a loan, I could do whatever I wanted. I wasn't actually married to Bryce; he was just a partner. But I did have two kids with him. I've got four kids altogether, the other two are from a previous relationship. I was with Bryce for nearly 6 years but we only lived together for the last two and a half years.

We were living in Rockdale. It was hard. Not only was there domestic violence, but he was a gambler and took drugs unbeknownst to me. I only realised he was taking drugs after he'd moved out. After he was gone, I went into the garden shed and noticed that he'd broken part of the wall away. I looked inside the hole in the shed wall and found all of his drug paraphernalia shoved inside the wall.

I assumed most of his money was going to the gambling, but now I know it was going on drugs as well. By the end of our relationship, I was in about \$18,000 worth of debt. It's really hard now because I can't go out and get a loan, I can't do anything I used to be able to do.

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He wasn't like that when he first moved in. But that behaviour only lasted for a few weeks and then he didn't pay for anything. But it did take about 2 years into the relationship before I realised there was a really big problem. But by then I had fallen pregnant with the twins. At first you sought of turn a blind eye to it. After a while, we just fought and argued about gambling

constantly. So, while he never actually asked me for money for the gambling, I paid for everything. I paid for it all, if we went anywhere, if we went out to lunch, if we did anything at all and all the bills. He just never had any money for anything. You just sort of learn to survive, I mean, you just learn to learn to cope and live with the bare necessities.

In the beginning, I didn't actually know what money Bryce received. I didn't want to pry into his business. I found out much later on down the track that he was actually earning quite a substantial amount of money.

The bills where accumulating. It wasn't just because of me and wasn't just because of the household expenses. I went and got a loan for him so he could get a car, because he couldn't get loans or anything like that. The bills were just adding up and up and up and up. He even stopped giving me money for the loans and stuff like that. I had to pay them because they were in my name. I've had to pay for so many silly things.

I almost lost my licence because of him. He actually got two speeding fines in my car and a fine for running through a red-light. He was only on his green P's and he'd had these speeding fines he only had one point left on his licence. Because he only had one-point left, I took the fine, I took the points on my licence and I took the fine in my name. All so he wouldn't lose his licence. In the end he ended

up getting drug tested and lost his licence anyway. So, I should have just let him lose it in the first place.

There was about \$759 worth of fines that were in my name. I was getting letters threatening to cancel my licence because I have these overdue fines and they weren't even my fines. So, I had to pay for them.

“The only reason the police finally helped me was because he actually threatened to kill me in front of the coppers”.

Eventually I actually gave in and rang the police and spoke with a domestic violence service. I didn't know about any services so I just went to the police. Although, the first time I went to the police, they didn't do anything. Nothing was done. There was one police officer that really didn't help. I actually took it further and that officer was actually investigated and later charged for neglecting to deal with my situation appropriately. The only reason the police finally helped me was because he actually threatened to kill me in front of the coppers.

So, all of that took a long time for it to actually be dealt with, about four months, for them to do their investigations and to realise that she'd failed her duty of care before they actually responded to his domestic violence, it was just crazy.

I didn't realise the full extent of the trouble that I was in financially until I got all the bills together and figured everything out. When I finally realised the situation that I was actually in, it was devastating. Everything from the lease on the house, to the electricity bill, to the gas bill, to the phone bills, every bill that we had, every loan that we had, everything was in my name. There was not one bill, not one thing that he actually had in his name.

I was sort of just struggling to try and pay little bits and pieces off bills here and there. Like the electricity bill; I was just trying to pay off enough so that they wouldn't cut me off. I agreed to pay a small amount every fortnight. What I am paying off is not enough to cover the bills that are actually coming in. At the moment I just can't afford to pay any extra. My electricity bill is now back up to \$1400 overdue and I've got a gas bill that's about \$500 overdue. I know they're getting paid through Centrelink. So, at this stage they're not going to cut me off. But eventually they're going to build up high enough that they will cut me off. At this stage, there's nothing I can do about it. I've got to the point now where I don't even want to open the bills. Come to my house and you'll find a pile of bills and they're not even opened.

So, I had to go bankrupt. Going bankrupt was my only choice. I feel like I have a clean slate but this means that I am just gradually building up again.

Before we split up, I was working and we had it a lot better. Since the break-up, I've been depressed and it's been so hard having to take care of four kids on top of everything. I've been so down I can't even work at the moment. So, I am just trying to survive just on Centrelink. It's just so hard, we've had to change lifestyles and I had to move. All my life I've been in private housing and now I'm in Housing Commission because I just couldn't afford to live in private housing. I've never had to live like this or do anything like this before. Before I met him, I was living in private housing, so I was paying nearly 400 bucks a week rent.

Unless a miracle happens, I'm going to be stuck in this situation until my youngest are old enough to go to school in two years' time. When that happens, I hope to get back to work. I know it's going to be a long-term thing. By the time I rebuild myself, it's probably going a seven-year battle. It's not something that's going to change overnight.

“So, that’s all I get off both fathers; thirty dollars a fortnight for four kids”.

I get \$14.92 a fortnight in child support from Bryce for my two youngest kids. The other two have got a different dad but he pays the same amount. That's because both fathers are on Disability Support Pensions. Neither of them should be on Disability Support Pensions, but they both are. So, that's all I get off both fathers; thirty dollars a fortnight for four kids.

I don't have any real supports besides the counsellor at the domestic violence service. With everything I've been through, I don't really trust anybody. Over the last few years, I lost a lot of friends. If they did get the feeling that something is going on between me and Bryce, or they tried and help you out, I would push them away. The only person that can really help you out is you. So, obviously you are not going to agree with what everybody else is saying to you, because you're the person that's got to make that decision. Even with my family. I know I have no reason not to trust my family, but at the same time, I just shut off from everybody. I just shut off from the world and I trusted nobody. I wanted nobody to know my business. So therefore, as far as friends go, I don't have many friends.

I have people at the school that I'll socialise with for five minutes when I drop the kids off or pick them up. But we don't go out for coffee, we don't socialise outside of those few minutes. That was also my choice, I just shut everybody off. I didn't want the world to know my business. Hopefully that'll change.

My life's just about my kids. I had drummed into my head when, twenty years ago, when I was pregnant with my eldest daughter, that they're your kids, and you're going to look after them.

My kids are pretty good. They don't actually ask for a lot of stuff. Even when we could afford it, I didn't buy them stuff just for the sake of buying it. My kids, have learnt to earn stuff that they want. So, from that aspect, I haven't had to worry too much.

“Over the last few years, I haven't been able to afford to do a lot with my kids.”.

Over the last few years, I haven't been able to afford to do a lot with my kids. We just spend a lot of time going to the parks and stuff. I just buy a tray of sausages and a bag of bread rolls and stuff and we'll just go and have a sausage sizzle at the park and just spend hours at the park and stuff. I spend a

lot of time with my kids doing stuff like that. That doesn't cost you anything, like a couple of dollars in petrol or whatever to get to the park and we take their scooters in the boot of the car. They play on the play equipment and we go for walks, or they can just spend hours together as a family and it doesn't cost anything to do that. Because I've always done that with them, they don't ask.

This year both my boys played football. So, most days of the week we are all at football. They went to school and then we were at football in the afternoons, so we were always doing something and it doesn't cost much. I don't have kids that like, are always continuously asking 'mum can I have this,

mum can I have that'. Cause as I said, even when we were financially afloat, I didn't spoil my kids in that way. My eldest daughter is twenty and she still comes to the park with us. I am really, really lucky and really blessed that I don't have spoilt kids. These days even, you don't even have to pay for them to go to the pool.

Everywhere we go, every event we go to, I don't buy food or drinks or anything there, I always take our big drink bottles and like food and that with us. I've just learnt to live like that. I try to make it as fun as possible for the kids without it costing me any money. I don't buy my kids a lot of clothing. I'm really lucky that I've got an older sister and she's got three older boys. So, my kids get their cousins old clothes. She works full-time so she can provide a lot better for her kids, and her kids look after their clothes. So, my kids get a lot of hand-me-downs. In birthdays and Christmas, they might get a couple of new clothes. I don't take their used undies and socks for my kids, but as far as shorts, t-shirts, jumpers, all that sort of stuff, they do have a lot of second-hand clothes. They're not ratty, they don't look like they have just dragged out of the gutter. They look respectful and nicely dressed.

You just learn to live with what you've got I suppose. But I can't really do anything. I mean, if my car breaks down, or anything happens, financially, I'm going to be stuck.

“My son, Ethan has significant physical disabilities and without my Domestic Violence Service there would be no way on Earth I'd be able to afford his treatment”.

I've been with the domestic violence service for nearly two years. I still see the counsellor down there and I also do the support group. But my case has actually been closed down there now because my court case, over Bryce's second breach of an AVO, is finally over. Thank God, well for this time anyway.

The domestic violence service have been really good. The school's starting to work with them as well and that has got a lot of things happening. My son, Ethan has significant physical disabilities and without my Domestic Violence Service

there would be no way on Earth I'd be able to afford his treatment. We've got vigorous exercises that we have to do with him every night with him and he's got to go to see an Occupational Therapist.

The school's getting medical funding and getting him a teacher's aide, he has to get special pens to write with. Ethan's handwriting hasn't improved since kindergarten. So, his teachers have been trying to work on it over the years and a lot of them have just sort of put it down to laziness. Well, it's turned out, he's got no control in his knuckles, and in his hands. He can't hold a pen properly, so he can't write properly. He actually has to have this special pencil and it slips on his fingers and it's got the grip to make him actually hold it properly. He only wrote his name with it on at the Occupational Therapists and the improvement was massive. To actually be able to write - it was just amazing. But this all costs money; his treatments, special shoes, special exercise equipment and his doctors. Luckily my Domestic Violence Service are paying for it all. Financially, I don't know what I'd do if I didn't have them behind me.

So, and I've had my daughter, both my twins have been operated on, and then my daughter was operated on again this year. So, yeah, the financial struggle of being in hospital for week with my daughter and being away from the rest of the kids as well, that was overwhelming.

There's no way I could take anything off my kids. I mean like they have their television, they have their play station and all that. They've had that for a couple of years, they had that when we could afford it, so there's no way that I can take or pawn anything or hock anything at the shop or anything like that.

It's a big struggle, financially, emotionally and mentally. When I was going through the domestic violence, I didn't really put a lot of weight on, it was only after when we had broken up. I actually put sixty kilos. Food was another financial burden. I was eating so much food it wasn't funny. In the last couple of weeks, I'm finally in the right mindset and I've actually started slowly losing the weight and I'm not eating like I was. I've noticed probably a hundred dollars difference in the shopping bills. That was just from me changing my diet.

I just wish there was a lot more out there for women, a lot more funding and a lot more knowledge on domestic violence. People should not have to go through domestic violence as long as they do without support.

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.

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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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