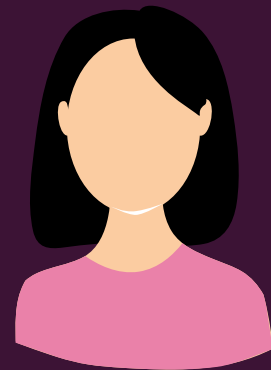


I want to be a great mum, to enjoy everyday things with my children, to own a home and to use my creativity to help others.

His control over the money I was earning has changed the course of my life and continues to hold me and my kids back.

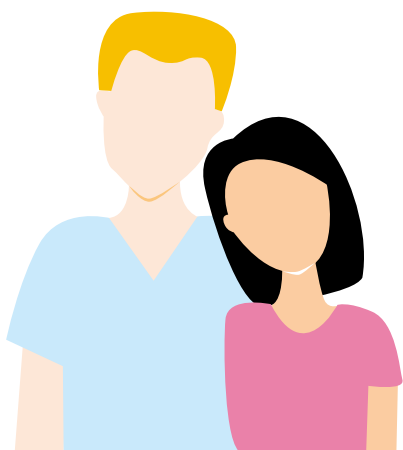
This is Amber's story, edited to keep her safe and help you read. Quotes are Amber's own words. Names have been changed.



I have two boys — age 8 and 12 — who both have special needs. It has been a year since I left my marriage of 18 years. Throughout our relationship, John used control and deception to stop me accessing money. It started with him questioning my ability to manage money, and built to the point where I had no access to my money and he was actively increasing my debt.

In the years before meeting him, I worked in the creative industries with a successful career. I was financially independent and self-sufficient in a senior role.

We met through mutual friends. He seemed outgoing and motivated, and any doubts I had about him shrank away with promises that he would take good care of me. A few months later he suggested we move in together to save for our own place.



“It wasn't until I met him that I actually started to feel like I was bad with money.”

He started questioning me about how I spent and managed money. He said I was bad at managing it. I never had problems managing money before, but over time I started to think I needed his help.

He worked in a bank. He suggested we set up a joint account and have him manage our finances so we could buy a house.

My husband's control and abuse escalated. If I bought anything — even a coffee at work — he would call and berate me so loudly that other people could hear. I wasn't allowed to buy anything for our children without his permission, and if I needed to I was frightened about what he would do.

“I never knew what money we had because he took control of that, and he dictated how much money we had. So if I wanted to buy something it was never simple.”

He set up multiple bank accounts, including six for the mortgage. He would move money between them every day so it was almost impossible for me to understand. He restricted my access to our accounts. He became aggressive if I asked what was happening with our money.

We were both earning good salaries, but he insisted we had no money and I was in “fuckin' la la land” if I thought differently.

He set up a personal bank account without telling me. He called it ‘Car Loan’, and put all of his money into it. My salary paid for the mortgage and bills, and any leftover money was moved into the fake car loan account for him to spend. I didn't know our real car loan was not being paid.

As our relationship began to fall apart, my husband moved into the sleepout. He abused me constantly, regularly sending threatening texts saying I would never get the children or the house.



“My mental health just could not cope with what was going on. He was taunting me, sending me abusive messages. It was the worst case of emotional abuse.”

The stress was overwhelming. I felt suicidal and I ended up in hospital. During that time, he staged the house to make it look like I was an alcoholic and an unfit mother. He took photos for a custody application and gained full custody of our children. I paid for a hair follicle test to prove his allegations were false.

When I left the relationship I had nowhere to go, so I slept on the floor in my sister's lounge for a month. I'm renting a two-bedroom house now. It's an hour's drive from the city where my children go to school. My weekly outgoings are more than I have coming in, so I rely on food parcels from Women's Refuge and Love Soup, and handouts from family. My ex still won't let me into the house to get my clothes or belongings. He kept joint assets like our furniture and car. I had to use my Kiwisaver to buy a car so I could get the kids to school.

I'm so grateful to Good Shepherd and Woven Earth for organising donated furniture so my boys and I now have beds. Having items like furnishings, plants and posters gives me a sense of hope, dignity and respect.



“It keeps me stuck where I am not able to move forward because he still dictates what's happening with the house. He's still got all my belongings.”

My ex-husband's abuse and the challenges that come from it continue almost a year after I left the relationship. I sought legal advice to regain access to my children after he lied to government agencies about their safety and my competence as a parent. I care for our children more than half of the time but he told the IRD he is their primary carer, so I am not entitled to child support. I cover the cost of their clothing, school and extracurricular activities, medical care, and counselling even though I earn a third of what he does. If I ask for money to help with these things he verbally abuses me.

He is also actively putting me further into debt. I pay half of the mortgage while he lives in the family home, but he changed the bank account details without telling me so I couldn't pay and fell into arrears. He pays his half of the mortgage – it's with the bank who employs him – but he refuses to pay any rates, bills or insurance for the house he is living in. He won't talk with me about the sale of the house and is neglecting maintenance so it will decrease in value and he can buy my share at a reduced price.

His abuse and the situation I'm in have affected my mental health. I had to give up my well-paid job and I'm on the Jobseeker benefit. I have lost confidence, and I feel like I have PTSD.

I'm fighting for increased custody of my children, child support payments, access to my things, and to be able to sell the family home so I can untangle my finances from John's and move on. He has the means to pay for a high-powered lawyer and I am relying on legal aid. The process is slow and difficult, but I will persist.

“[I want to] start using this experience to give me the courage to put myself out there, and not let this experience just bury me”.