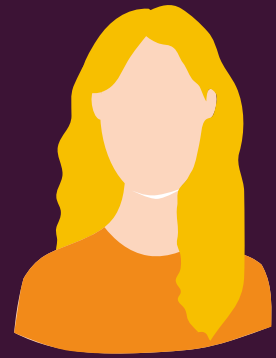


I'd love to find a house where the children can have their own bedrooms and go to a good school. I'm keen to finish my studies and pursue a career in nursing.

My partner's physical and financial abuse took a real toll on me. My kids and I can't rent a house or buy a car because of the debt he took out in my name.

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



I was with Steve for ten years, and I left the relationship ten months ago.

Before we got together I was happy and financially independent – feeling proud of what I had achieved in my work and studies after doing some level four certificates to further my career in the disability sector.

**“Nothing is ever perfect, but life was pretty good. I had my own finances. I had been working since I was 15.”**

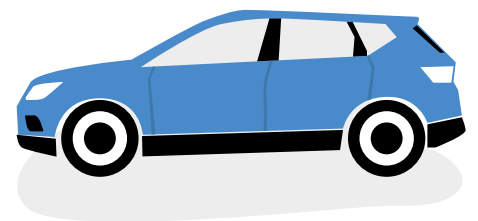
Steve and I started seeing each other and things were going ok. We had been together for just a month when I became pregnant. This felt like it sped things up and we hadn't gotten to know each other very well yet. Our relationship was fine until I was eight months' pregnant and on maternity leave, when he hit me for the first time.



I was the main income earner, and only stopped working to go on a benefit for a short time after having each of my two children. His mental health was not good so he chose not to work and stay at home with the kids instead. He would guilt trip me about having to be a stay-at-home dad, and insisted I buy him gifts and let him spend whatever money he wanted on himself. His physical violence continued through the course of our relationship.



He paid close attention to my earning and spending, and made me ask permission before I bought anything. I was earning a good wage so couldn't understand why there was often less in the bank account than I expected. We relied on food parcels, and used layby and afterpay to buy clothes for the children.



He bought a car on hire purchase without me knowing. He put the car in my name and never made payments on it. He also used my bank card to buy what he wanted without my knowledge.

Money kept leaving the bank account and I wasn't sure where it was going, or why there was nothing to show for it. I discovered that he had a drug addiction. He was spending money on meth instead of food and other things we needed as a family. I started to hide money and tell him I was earning less than I was so we could buy essentials and get through to the next pay day.

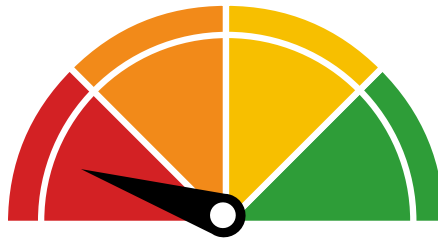
**“He would rather use the money to buy drugs than to buy food for the kids. Sometimes I would just give him money because I was so drained, and I couldn't argue with him anymore.”**



I was worried and I went to Oranga Tamariki for help. I felt like they were judging me for staying in the relationship. Instead of requiring my partner to get help for his addiction, they suggested I go to a parenting course.

I tried to leave him many times. He always said he would do better. I thought it would be better for the kids to live with both parents, and I didn't have the outside support I needed to leave. Earlier this year, counselling sessions and a parenting course helped me find the strength to leave.

The children and I were homeless when I left, so we've been living in my sister's lounge. He crashed the first car he bought under my name and got another one using my details, which he isn't paying for. The debt he has taken out in my name has given me a bad credit rating so I can't rent a place or buy a car.



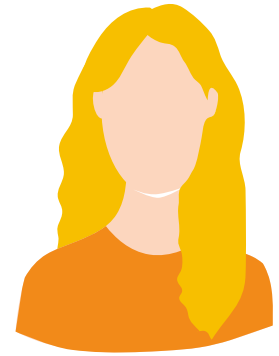
### CREDIT RATING

**"His car has given me bad credit for seven years. His current car is under my name but he's not paying the bills, so it affects my credit rating. It's stressful and depressing but I am trying not to think about it."**



My largest debt is to the Ministry of Social Development because each time I left the relationship I had nothing, so received hardship grants to get furniture for my children. The debt built up to thousands and I am paying it back \$25 a week. I'm still paying off the debts I accumulated through the relationship but I feel a bit better about managing them now. I feel ashamed about how long I stayed with Steve, but I'm also proud of how far I have come.

The kids are seven and nine now. I really hope our future will be debt-free and financially stable.



**"[I hope to] have a better career, kids settled at a good school – simple things like that. I'm doing better now. I'm striving for the best."**