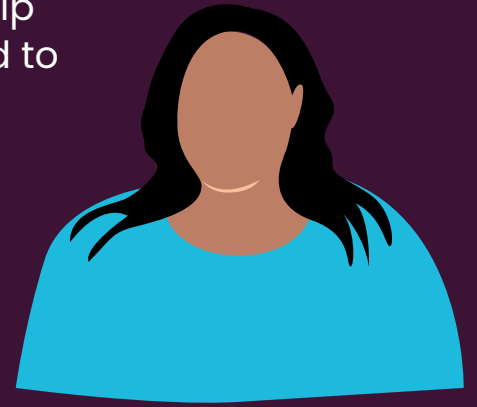


I'm studying to be a counsellor because I want to help people. I'm trying to understand what has happened to me. I want to make a good life for my son and I.

I brought \$100,000 of savings into my marriage. Economic abuse made me dependent and vulnerable, and my ex used the legal system to drive me into debt.



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

I moved to New Zealand 10 years ago. I studied, got my residency visa and gained full time employment. I was enjoying life — making good friends, earning good money, and saving as much as I could for a deposit on a house.

I met Byron at one of the hobby clubs I was part of. He was charismatic and charming. He felt like someone I had been looking for my whole life. I had some painful abusive relationships in the past and I was thrilled to think I was leaving that behind.

**“I had dreamt about meeting someone like him. And finally I did.”**

Things moved quickly. Within weeks he wanted to move in together. Within months he said we should get married, open joint bank and credit accounts, have children and buy property. I was surprised by the whirlwind of this time but I went with it because he seemed like the perfect man. It's rare to meet a man who actually wants to have children. I became pregnant quickly and he pushed for us to buy a family home.



My friends were alarmed at how fast we were moving, and so was my financial advisor. They advised against buying a house together and said I should get a prenuptial contract since I was bringing \$100,000 in savings to the marriage and he was bringing debts. Byron was furious when I suggested this.

**“He made me out to be a very bad person for asking [for a prenuptial agreement]. He said ‘there is no way I would ever leave the mother of my child in need’.”**

I was afraid he would leave me, so I let it go and agreed to joint bank accounts and credits cards. I agreed we could use my savings as a deposit for a house.

We bought the house, used the rest of my savings to renovate, and our son was born. Not long after this our relationship started to fall apart. It was like a mask dropped for him. He was verbally and psychologically abusive and he made a lot of threats.

**“It feels like he’s a spider and the more web he had around me — in terms of the joint property, the child — the more dependent and the more vulnerable I was. The more he suffocated me.”**

He threatened to take our son away from me, and take the house away. The house was important to me because it represented my life's dreams and my savings. He was cheating on me, claiming to be a sex addict, and begged me to stay and help him rehabilitate.

As things in our relationship got worse, I was horrified to learn that New Zealand law meant he could take half of the house even though we used my savings to buy it and I paid the mortgage. I was even more shocked when I found out I would be forced to take on half of my husband's debt if we got divorced. That's when I realised I was going to lose half of the money I had worked so hard to save. I had no family and no information about the legal system.



**“All his actions were strategic moves. A sort of game for him. He knew the process, he knew the laws and I didn't.”**

He tricked me into moving out of the house by saying his lawyer recommended showing and selling the house with no one in it. When my son and I were out, his girlfriend moved in and he refused to talk with lawyers or real estate agents about selling. He and his girlfriend wouldn't pay the mortgage, rates or bills, and the bank started calling me to ask for payments. I was now caring for my son full time as a single parent and felt forced to sign for a mortgage holiday, which meant debt was accumulating and would come out of house sale proceedings.

**“Once we were finally free of him, he started to use the legal system to abuse me.”**

I managed to hire a lawyer with a small amount of money I had hidden from him. A judge ordered the sale of the house, and by this point I had lost more than half of my investment and taken on tens of thousands of dollars in my husband's debt. He was enraged about the sale of the home.

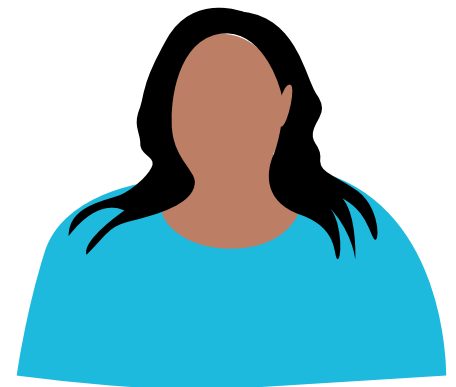


He quit his job and started work that paid under the table so he could hide his income and avoid paying child support. He claimed he could only find work in expensive areas of town, and demanded the courts order me and our son to move to these areas where rent was more than I could afford. When I complied and moved, he would quit his job and move again, and return to court to insist I move too. This crippled me financially and I couldn't understand why he was able to dictate where we lived.

He started typing up false things about me and filing them in court, saying I wasn't a fit mother. It didn't cost him to make false allegations but I had to put together massive affidavits and evidence, paying for a lawyer and taking up lots of my time. He is still using the court to financially abuse me, and unless laws change he could keep doing this until our son is an adult.

**“Just knowing that there are people who I can reach out to ... that's so precious and this saves lives.”**

I have a lot of legal debt, but I still feel hopeful. The little money I got from the house sale went towards a small home where the mortgage is less than my previous rent. I'm grateful to people who have helped me find housing, clothes and food – some of them are complete strangers. And I'm thankful to organisations like Women's Refuge and Good Shepherd who have helped me navigate the financial system and try to repair my ruined credit.



**“I'm quite confident that we will be okay because I'm quite careful with our finances ... Our income is very low and our expenses are quite high, but we're managing because of all the support.”**