

Long-term impacts of family violence economic abuse

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Good Shepherd
New Zealand

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Part 1: Introduction

Good Shepherd provides a specialist family violence economic harm support service that has been operating since November 2021. To date the service has supported well over 500 women¹ navigate their way through the devastating effects of economic abuse.

The women the service has helped have suffered serious financial and economic abuse that has turned their lives upside down and left them in material hardship and disadvantage. They have been chased for debts often incurred without their knowledge or consent; their credit ratings have been ruined, which has negatively impacted their chance of securing a place to live, or access to mainstream lending services to purchase things like furniture or a car; and they have battled financial institutions and creditors to get their names removed from debts that aren't theirs. Economic abuse has caused these women extreme mental, emotional, and physical distress, and left them financially struggling and with economically uncertain futures.²

This report presents research conducted by Good Shepherd, which shines a light on women's experiences of economic abuse and the longer-term financial and economic consequences of family violence.

What is economic abuse?

Economic abuse is a form of family violence that uses coercive, controlling, and threatening behaviour to restrict or remove a person's financial freedom, autonomy, and security. It is experienced in close personal relationships, particularly intimate partner relationships, and often occurs alongside other family violence behaviours.

Economic abuse covers a spectrum of behaviours that can be manifested in multiple ways, broadly grouped and described as economic control, economic exploitation, and economic sabotage by Adams et al in their Scale of Economic Abuse.³ Examples include restricting a person's access to money for food and clothing for them or

1 The service has provided support for a small number of men and non-binary clients (5%). However, this report focuses on women as they comprise most family violence economic abuse victims.

2 While most of the women in the research also experienced physical violence, the focus of this report is on the economic and financial abuse they experienced.

3 Adams et al (2008): pp563–88.

their children, controlling the use of property such as a mobile phone or vehicle, misusing money in joint bank accounts, building up debt in the victim's name, and preventing victims from obtaining or maintaining employment.

In the New Zealand Family Violence Act (2018)⁴ economic abuse sits under the umbrella of psychological abuse and is specifically described as 'unreasonably denying or limiting access to financial resources or preventing or restricting employment opportunities or access to education'.

While economic abuse can be less visible and recognisable than other forms of family violence, nevertheless it has devastating and long-lasting consequences that can affect a woman's financial security and independence well after their relationship has ended.⁵

Experiencing economic abuse can trap women in unhealthy, controlling, and often violent relationships by affecting their ability to be financially independent, and can hinder their capacity to rebuild their life once they leave a relationship, as they are often left with debt, poor credit ratings, and in some cases homeless.⁶

Prevalence of economic abuse in New Zealand

The prevalence of economic abuse in New Zealand is not well understood, in part because there is limited research, but also because studies that have been done differ in approach and measures. The ways in which economic abuse is described and measured not only vary in New Zealand but internationally,^{7 8} and consequently research results provide varying views about its scale and breadth.

Two key New Zealand population surveys, the New Zealand Crime and Victims Survey (NZCVS)⁹ and the New Zealand Family Violence Survey,¹⁰ have examined the prevalence of family violence over time but have each examined different aspects of family violence and financially coercive/controlling behaviours and assessed these in different ways.

4 Family Violence Act (2018) points 9–11

5 <https://goodshepherd.org.nz/economic-harm/>

6 Milne, Maury, Gulliver & Eccleton (2018) pp7–8 and 52–76

7 Ministry of Justice Factsheet (2022)

8 Kutin et al (2017)

9 Ministry of Justice (2022)

10 Fanslow et al. (2021)

The most recent NZCVS found that 13% of adult New Zealanders had experienced 'some form of controlling behaviour' by a partner, ex-partner, or other family member within the previous 12 months. The study found 4.5% of adults had been pressured into work or study, or pressured not to work or study; 3.2% were monitored or had their access to things like phone, internet, or transport restricted; 2.7% had their money monitored or controlled, or were pressured to take on debt, or sign legal documents; and 1.3% reported their partner had made it difficult for them or their children to get healthcare or medication.

The New Zealand Family Violence Survey suggests the prevalence of psychological and economic abuse in New Zealand is higher than NZCVS findings. It found that one-third (33%) of women have experienced 'psychological abuse' at some point in their lifetime, and concerning it noted economic and financial abuse doubled between 2003 to 2019, reaching 9%.

The prevalence of economic abuse is significantly higher for those who have experienced intimate partner violence than it is for the general population. International research indicates that most people who have experienced intimate partner violence have also been victims of economic abuse within these relationships, with United Kingdom figures ranging between 85% to 95%^{11 12} and American figures ranging from 95% to 99%.^{13 14}

Long-term impact of economic abuse

Research into economic abuse is a relatively recent area of study and therefore understanding of the sustained and longer-term consequences is limited. One New Zealand survey, conducted by the NCIVR¹⁵ with 445 of its clients, asked about experiences of economic abuse prior to, during and after women left their abusive relationship.

The research found that women's participation in the workforce and study was lower after leaving their relationship than it was prior; there was an increase in the proportion of women who lived with family and friends after their relationship ended; and their social participation (e.g.

¹¹ Butt (2020)

¹² Royal K. (2022)

¹³ NCADV Factsheet (2015)

¹⁴ Adams et al (2008): pp563–88

¹⁵ Jury et al (2021)

friendship networks, social groups, sport groups) was lower after the relationship ended than it was prior. The report states that economic abuse has ‘insidious and long-lasting impacts...on employment, housing and participation in social activities.’

Research approach

This research adopted a mixed-method approach, using qualitative and quantitative data including analysis of National Collective of Independent Women’s Refuges (NCIWR) economic harm data; Good Shepherd’s Economic Harm Service statistics and client records data; and individual in-depth, semi-structured interviews with clients of the economic harm service. The approach is discussed in more detail below.

Economic abuse data

Quantitative client data held by Good Shepherd and NCIWR was reviewed to assess the types and range of economic abuse behaviours clients experienced, and the economic and financial impacts of these. This data has been discussed in [Part 2](#).

NCIWR economic abuse data

Women’s Refuges conduct risk assessments with clients,¹⁶ of which four questions focus on economic harm. This data provides an overview of the number of Refuge clients who experience economic abuse, and the extent and types of abuse. Specifically, the risk assessment asks the following:

- Has your partner stopped you from having your own money?
- Have they excluded you from decisions about shared or household money?
- Have they forced or pressured you to take out debt or get money in ways you weren’t comfortable with (e.g. through criminal activity, or applying for a benefit)?

Between 1 July 2023–30 June 2024, a total of 4,407 clients completed a risk assessment, of which 60% (n=2,629) identified they had experienced at least one form of economic harm.

¹⁶ Note: not all Women’s Refuge clients complete a risk assessment. Clients referred by community, residential and outreach are asked to complete a risk assessment, but clients referred in other ways, most commonly from Police or the Family Violence Interagency Response System (FVIARS), are not required to complete a risk assessment as their engagement with Refuge is often limited.

Good Shepherd Economic Harm Service client data

Good Shepherd's Economic Harm phone-based service has two specialists who provide support to people from around New Zealand. Data collected by the service includes debt caused by economic abuse, types and number of debts, total value of debt, amount and value of debt write-off/reduction, and creditor information. Data from 87 clients over the first eight months of 2024 has been analysed and is discussed in [Part 2](#).

In-depth interviews with clients

In September and October 2024, Good Shepherd researchers conducted in-depth interviews with 14 former clients of the economic harm support service to explore experiences of economic abuse and its long-term impacts. Interview data has been analysed in the following ways:

- Thematic analysis to identify common and consistent threads across the interviews. It summarises clients' experiences into themes and uses verbatim quotes to illustrate these. (Refer to [Part 3](#)).
- Five client case studies that provide an in-depth description of women's experiences of economic abuse and the complexity and sustained impact of the abuse. Interview data was supplemented by a case file data, providing a holistic picture of their experiences of economic abuse. (Refer to [Part 4](#)).
- Analysis of the range of economic abuse behaviours and the number of women who experienced each (Refer to table in [Appendix 1](#)).

Ethical considerations

The research adhered to the principles of the New Zealand Privacy Act (2020), which requires that participants know:

- The purpose of the research
- What their involvement entails
- Their information will be used appropriately
- The risks and benefits resulting from their participation

The factors that were considered for the qualitative parts of this research are discussed in more detail below.

Informed consent

For those who participated in qualitative interviews, the purpose of the research and the intended use of their information was explained; they were informed of their right not to participate, and their right to withdraw their consent up until the time their information was incorporated into the analysis. They were informed they could see and correct any information held about them and were offered the opportunity to receive copies of transcripts and the research report.

Confidentiality and anonymity

Clients' personal information has been treated confidentially, and the final report contains aggregated, non-identifying data that has been reported thematically to ensure confidentiality and anonymity are preserved. Where clients' information has been used for case studies, names have been changed and any identifying information (e.g. their place of work, or where they live) has been changed or removed.

Secure storage of data

All data of a confidential nature, particularly data that contains personal and identifying information, is stored in a secure folder. Following the completion of the research, personal identifiable material will be destroyed; original records will be retained for six months; and secondary records and data will be retained for two years.

Principles

This research used a strengths-based^{17 18} and trauma informed approach.^{19 20} It was guided by principles of participant safety and dignity, allowing them choice and control over how they participated in research, and encouraged them to identify and build on their strengths.

Ways this was achieved included:

- Reducing the participant burden by using the least intrusive methods possible, and conducting interviews at times that best suited them
- Structuring interviews to include 'trigger warnings' or breaks before and after sensitive questions

17 Pattoni, L (2012)

18 Thurber, K (2021)

19 Dowding, K (2021)

20 Houston-Kolnik, J et al (2023)

- Conducting interviews at a pace that was comfortable and supporting participants to tell their story in their way
- Providing interview questions in advance
- Providing resources should someone need support following the interview.

Limitations

Economic abuse data collected by NCIWR and Good Shepherd differ and are not directly comparable.

- NCIWR data is collated from Women's Refuges across Aotearoa, and the data used in this report is approximately 2,600 whereas Good Shepherd's economic harm service provides support for approximately 200 clients per year.
- NCIWR data is limited to four questions, although research has found that economic abuse can be manifested in myriad ways. Therefore, the data provides a snapshot of some economic abuse behaviours rather than a comprehensive picture of client's economic abuse experiences and the ongoing economic harm of family violence.
- Good Shepherd's Economic Harm Service developed a service-specific client management database to record client information, with data collection starting in January 2024. Although client data prior to this date is available, it is held in multiple databases and is not as comprehensive as the data collected now. Therefore, the report provides analysis of the 1 January – 31 August 2024.
- Good Shepherd's Economic Harm Service collects a wider range of information than NCIWR; however, the data focuses largely on the consequences of economic harm e.g. the value and number of debts, the range of creditors, and the ways in which the service provides support, rather than the types of economic abuse behaviours they experienced.

Notes for reading this report

- There isn't a 'typical' victim-survivor of economic abuse. The women who participated in the interviews for this research have different backgrounds and have had varied life experiences – some grew up in stable and happy homes while others experienced family violence when they were growing up; some

grew up in New Zealand and others spent part of their lives in other countries; some had been in relationships before, while for others this was their first relationship; some were stay-at-home mums, while others were professional career women. Despite their individual differences, their stories of economic abuse are remarkably similar.

- Women experienced a wide range of economic abuse behaviours, which have been synthesised and thematically summarised in [Part 3](#) of this report. Specific economic harm behaviours the women experienced, and the number of women who experienced each, are listed in [Appendix 1](#). Not all women experienced every one of the economic abuse behaviours discussed in the body of this report, but most did.
- The report includes verbatim quotes from the women who were interviewed, because they so clearly and powerfully describe their experiences and the impact it had, and that it continues to have.

Part 2: Economic abuse data

This section provides analysis of data provided by the National Collective of Women's Refuges, which gives a sense of the scale of economic abuse that women experience as part of family violence; and Good Shepherd's data, which examines the financial and economic consequences of economic abuse.

Data from National Collective of Women's Refuges

In the 2023/24 financial year, 60% of Women's Refuge clients who completed a risk assessment identified they had experienced at least one form of economic harm i.e. a total of 2,629 women.

Of these, almost a third had experienced one economic harm behaviour only (30%; n=778); a similar proportion had experienced two economic harm behaviours (31%; n=816); a quarter had experienced three economic harm behaviours (26%; n=681); and the remainder had experienced four economic harm behaviours (13%; n=354).

Figure 1: Number of economic harm behaviours Women's Refuge clients had experienced

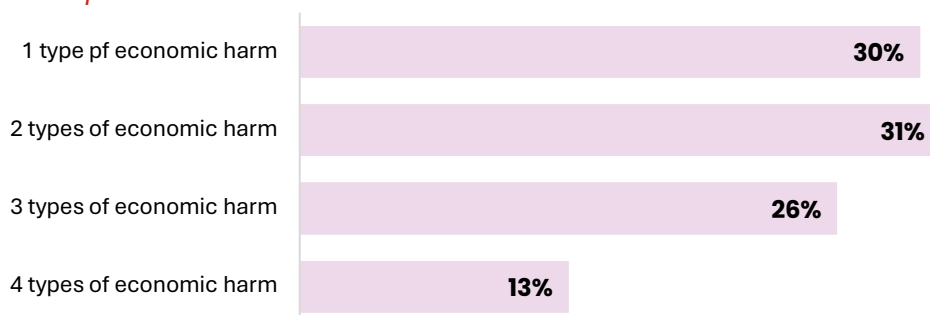
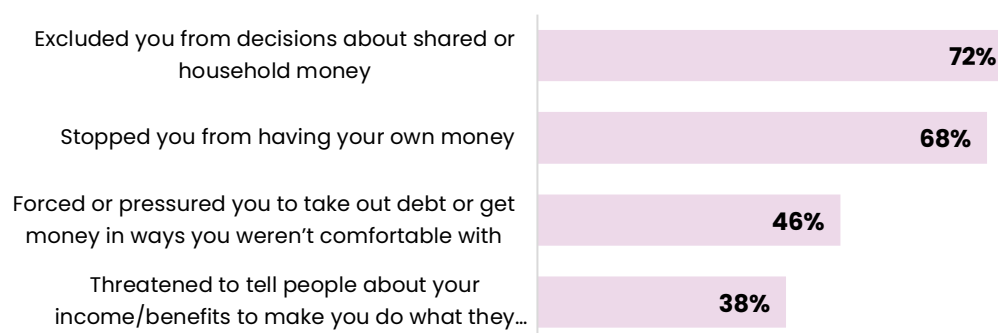


Figure 2 shows that of the 2,629 women who had experienced economic abuse, the majority (72%) reported they had been excluded from decisions about shared or household money, and a similar proportion (68%) reported they were stopped from having their own money. Just under half (46%) reported they were forced or pressured to take out debt and get money in ways they weren't comfortable with, and over a third (38%) reported their partners threatened to tell people about their income/benefits to make them do what their partners want.²¹

²¹ Percentages sum to more than 100% because clients can select more than one response.

Figure 2: Types of economic harm experienced by Women's Refugee clients



Data from Good Shepherd's Economic Harm Service

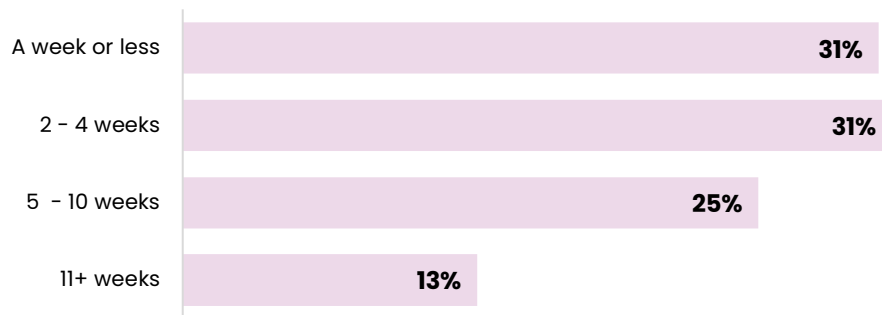
In the eight months from January to August 2024, Good Shepherd's Economic Harm Service received enquiries from 170 people who had experienced economic harm i.e. an average of 21 per month. The majority (95%) of clients were women and 71% had children (246 children). Of the 170 enquiries, over half (n=87; 51%) had provided detailed debt-related information at the time of analysis. This information is the focus of this section.²²

Duration of engagement

The work the Economic Harm service specialists undertake with clients, and on behalf of clients, is often intensive and occurs over several weeks and often months. On average, clients were engaged with the service for 44 days, with the longest period being 421 days. Almost a third of clients were engaged with the service between two – four weeks and over a third (38%) were involved for five weeks or more. Note: some of those included in 'a week or less' were new clients at the time of the analysis but may have required support for longer.

²² At the time of conducting this research, 10% of clients had not yet provided enough debt-related information to enable analysis; a further 24% received help for other family violence economic harm issues (e.g. addressing damaged credit scores; negotiating access to bank accounts; negotiating with creditors to pause repayments schedules; negotiating with power companies to cap costs). The remaining 15% had stopped working with the service.

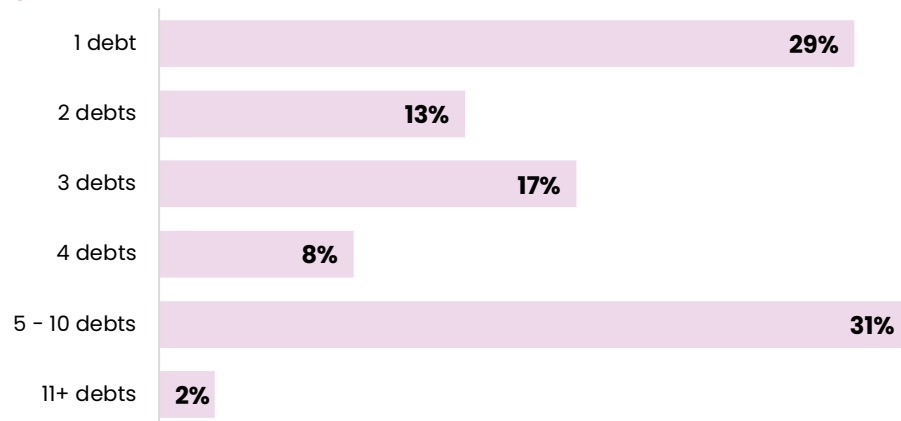
Figure 3: Duration of client engagement with the service



Debt

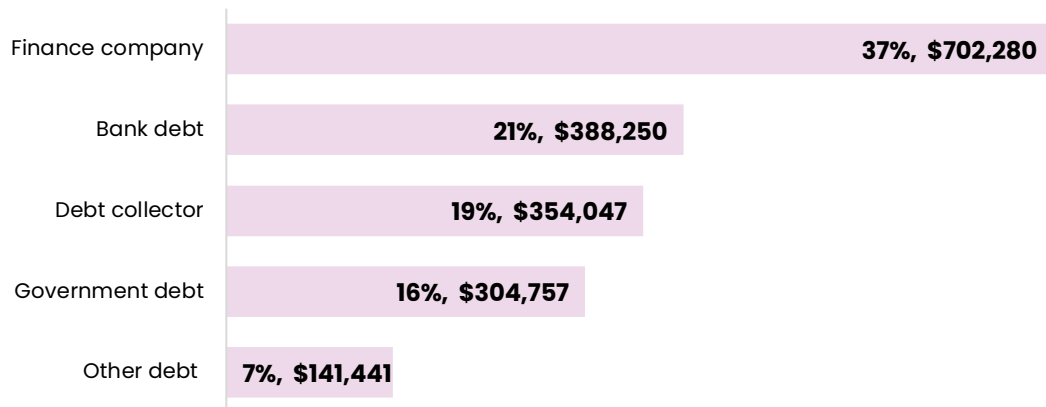
Clients had a total of \$1,890,777 debt, ranging between \$166 to \$278,000. Average debt was \$21,773. The majority (71%) of clients had multiple debts with more than one creditor. Over a third (38%) had between two – four debts and a third (33%) had five or more debts, one of whom had 16 debts.

Figure 4: Number of debts clients had



Finance companies comprised the largest proportion (37%) of client debt. Banks, debt collection agencies and Government agencies all comprised similar proportions of client debt (21%, 19% and 16% respectively). The remaining 7% was 'other' debt, which included things such as phone, power, childcare, and car repairs. [Appendix 2](#) provides a detailed list of all creditors, the debts and debt reduction.

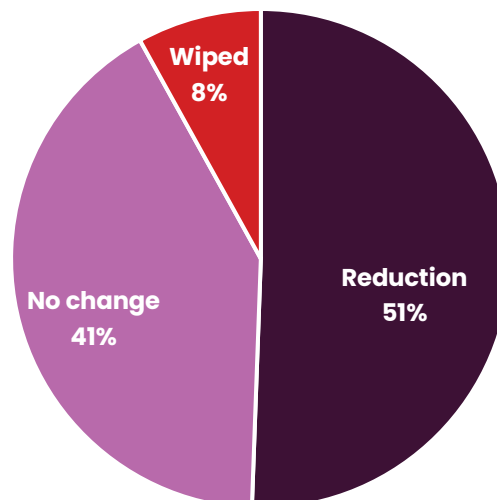
Figure 5: Proportion and value of debt by creditor type



Debt relief

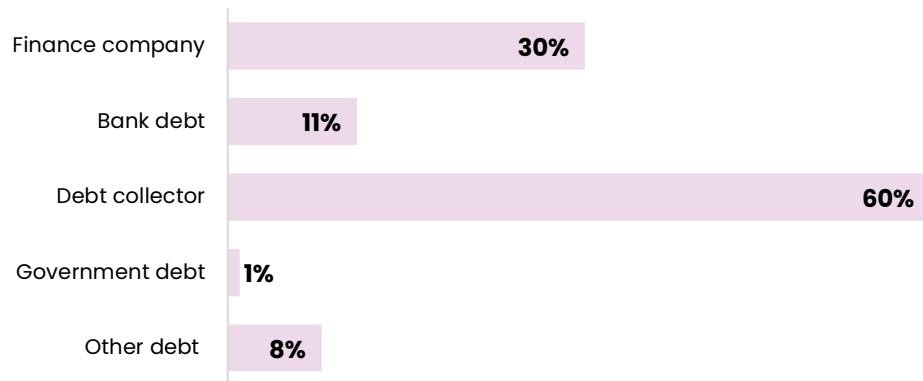
Half (51%) of clients had their debts reduced and a further 8% had their debts completely wiped. In total, debt was reduced by \$482,663 (26%), with reductions ranging from \$65 to \$53,300. On average, clients' debts were reduced by \$5,548.

Figure 6: Proportion of debts reduced and wiped



The creditors most likely to offer debt relief were debt collection agencies, who reduced the debt clients owed by 60%. This was followed by finance companies, who reduced debt owed by 30%.

Figure 7: Proportion of debt reduction by creditor type



Part 3: The evolution of an abusive relationship

Life was good before they met

Women were financially independent and self-sufficient prior to their relationships, with some having significant assets and savings. Many had studied, or were studying, and had bright futures ahead of them, while others already had well-established and successful careers. Others were 'getting by' and did not have a lot of money to spare. However, none of the women entered their relationships with debt and all of them felt they had control of their financial situation and their life choices.

I was happy. I was living at home with my mum, and my Nana was also living with us. I was working at the hospital, had a good job, was saving money, had a good social life within the [religious] community. Things were good.

I managed my own finances. I've always been the kind of person I believe you should always pay all your bills and everything first before you do anything else.

We had no luxuries because I was a single mum, but we went to the movies and arcades. I loved being a mum and enjoyed my time with them. Fun stopped when I met this person.

Before I married him, I was working, and I was living at home. I was saving. So, I had savings. And within the first six months of being married I was in debt.

I had a freehold home and money in the bank. He had nothing but debt.

The relationship seemed fine at first

Many women said the relationship started 'like most relationships do' and that it seemed 'normal'. Others said the relationship seemed 'magical' at first, and they believed they had found someone whose values and goals aligned with theirs – a 'soulmate' with whom they could imagine a happy future.

It was magical at the beginning, which I realise now is a quite common theme for this type of relationship – abusive relationships. It felt like he was my soulmate and like a perfect match for me. The perfect man that I dreamt about. We had the same values, the same hobbies, the same goals in life. It just felt like he's the man I've been looking for my whole life. But with time, and now, looking back, I realise that most of it, most of the conversations that we had about the values and about the goals and everything – it was just a lie, and he is just like a chameleon that tries to fit into whoever he's with.

I really felt like we were on the same page, because he'd had a very similar upbringing to mine. Both very stressful, abusive parents, not ideal childhoods. I thought at the time we're on the same page of: we're tired of this level of drama in our lives, and you know we just want to settle down. We just want to be happy. Have a little family of our own, and then there we go.

In the first nine years of our relationship, it was very like it was the honeymoon stage, but it was very a violent relationship.

He was just so charismatic, and he was just so plausible.

A small number of women were unsure about the relationship at first and said they felt 'swept along', and when they look back now, they realise they missed the red flags.

I remember early on like not being overly sure, like I just had something in my gut was just like this is not right. And I said to him, this is not working, that we need to stop whatever this is that we're doing. And I remember him promising me, 'You know, I can give you so much more' and he never elaborated on what that meant and I never really understood what he meant by that either. But I thought what he meant was I can give you so much more love. I can give you so much more time. I can show you so much more than what I have been showing you, so I decided to give it another go.

There were many, many red flags. Intuitively I felt something was wrong with this relationship. My whole like nervous system, was so not at ease, you know, and I felt something was off, but I was so – it felt like I was brainwashed or blinded, and I even had dreams like,

you know, it's just my intuition was like sending so many alerts to me that something is off. Something is off, but I just numbed it completely. My gut feeling.

The relationship progressed rapidly

All women described relationships that progressed rapidly, largely at the urging of their partner. Within months – sometimes as quickly as one month – they moved in together, married, or became pregnant. For some, the speed at which the relationship progressed felt romantic and passionate, and for others it felt inevitable, and they were pushed together by circumstances.

The relationship progressed quite quickly. He proposed quickly. He wanted to move in as soon as possible, and he wanted to join bank accounts as soon as possible. He wanted to get married. He proposed quite quickly, and then he wanted to have children. I kind of followed along because I thought, he's the perfect man for me, and he seems like he wants to have a family. It's so rare to meet a man who actually wants to have children. So, I pretty much followed along.

We got married quickly. The change came almost straight away after we got married. We had discussed what we wanted for our future before we got married, and it seemed like we wanted the same things. But it was almost, I think it was within like an hour of getting married that he had said, no, I've changed my mind about this. I've changed my mind about that. And I just remember being so shocked to think that was quick like, how could you just change your mind so suddenly? We just got him married.

He was pushing quite a lot to progress the relationship. But the more commitments we had together, like a joint property, for example, or a child. That's when the relationship started to worsen and worsen and worsen. It just felt like he absolutely changed. It felt like the mask just dropped from his face.

We got married really, really quickly. I think, like I'd moved in on the 1st of January we were married the 19th of February. I had this picture in my mind of I'm going to be a little happy housewife, and

we're going to have this beautiful family. And then he was at work all the time, and then it was drinking and partying, and then the whole thing just started falling apart fast.

We met in 2014, and I was pregnant within a month. Things were ok until I was eight months pregnant and on maternity leave and it was the first time he hit me. And then it just kept going from there.

Within three months of us knowing each other, I got pregnant with my younger daughter. Him and I really enjoyed a friendship, but once I got pregnant, we kind of forcefully went into the romantic relationship that we weren't actually 100% into.

He quickly took control of the finances

Abusers quickly started to take control of finances, often framing the control as 'taking care' of their partner, suggesting that as the man of the house it was their role to be the 'breadwinner'. Some women agreed it was a man's role to take care of finances, and they initially felt the arrangement was acceptable as they trusted they would be taken care of.

I guess I thought that I was meant to find and settle for someone who is going to financially take care of me. And I thought he was going to do that. But all he did was financially control me and tell me what I could spend money on and what I couldn't spend money on.

Once you've got baby number one on the way, being pregnant, we agreed he would be the breadwinner, and I stay home and look after the child and so as the children clocked along, I wasn't able to have a life. He always wanted to be the breadwinner, so he took control of the finances. And I kind of, I trusted him to be able to do that.

For other women, the economic control began stealthily. For example, abusers questioned their ability and competence to manage money, undermining their confidence, and ultimately suggested they would be better at managing the finances than the women were. Others suggested it would be sensible and pragmatic to pool their resources so they could save for a house, and that he would take responsibility for managing the finances.

As soon as I met [ex-partner], he would make comments about how I spent money. So that started to paint a picture very early on that I – when I think back to it, I never really felt like I was bad with money. It wasn't until I met him that I actually started to feel like I was bad with money...the first part or early on in our relationship would have been him more or less trying to make me feel like I was really bad with money and giving me the sense of feeling like I needed him to help me financially because I was no good with money.

He isolated her

Abusers often isolated women from their friends and families so they had no external support and became increasingly reliant on their partner. Early in their relationships, women moved to other towns or cities, and some even moved countries at their partner's suggestion, so it became harder for friends and family to stay in regular contact.

I found out this is quite common in this type of relationship. He wanted to move away from the place where we lived and where we met. Where we lived initially, we had a support system and he wanted to move to another town where he had friends, and I didn't know anyone. I followed along because I just trusted him and his decision-making. So basically, we moved to a new town. I didn't know anyone here. I don't have any family here in New Zealand. My whole family is in [in another country].

He had a job, but he wouldn't stay on a job long, so he'd always between three and six months moved to another job. So, it drove me nuts because we needed security because by then we had two children... and then we moved to a farm and I hated, absolutely hated it. I knew nobody. Everything was a drive into town. It's horrible. I've spent an hour and a half just driving, taking my daughter, doing shopping, doing the basic things in life.

Next thing you know, I'm leaving Auckland and moving to Taupiri with him. And we're living on this farm and I'm isolated because I don't have a licence, so I can't drive. We don't have a car anyways and a lot of our relationship, I was isolated. I wasn't allowed to get my licence.

Women were 'guilt tripped' or interrogated about visiting friends or family and often had their social interactions monitored, and some were actively prevented from socialising with abusers taking control of bank cards or refusing to money for petrol.

I wasn't allowed to go and have drinks with my girlfriends. We had apps on our phones to say where we were going. If I said, I'm coming home, I knew I had better come straight home or there would be consequences. There's not a stop at the Countdown before you come home - you just come home. Whereas he had all the freedoms of a normal person.

He separated us from my family. We lived very separate lives from them. He wouldn't allow us to come up and see them and things like that.

He didn't like me seeing my friends. If I went out, I'd be accused of doing something, or being with somebody else. Which is really frustrating when you're like literally doing nothing wrong. And you can't prove different. It's really frustrating to be accused of things when you can't prove otherwise, or any proof you do give is dismissed.

He would take my cards so that I wouldn't have any money to go out.

He controlled and restricted her access to money

Economic control and abuse behaviours escalated quickly in the relationships, leaving women with little or no financial independence or autonomy. Some were forced to pay their wages or benefits into their partner's account; they were not allowed access to their own bank account or joint accounts; they had to ask for money; they were given an allowance which could be withdrawn at a whim; and they were required to explain and justify any spending.

I was feeling, you know, very, very pressured and vulnerable financially because he would pretty much take my entire salary and so for me to actually have anything, I'd have to work overtime.

We'd been seeing a relationship counsellor for a couple of times. But even in the last counselling session, she said '[name] wants to be

able to see what is in this account that you keep transferring money into. Is this something that you can do or not?' And he was like, 'Well, I've had this account since before we met, but it was like, 'This is not the point. The point is, this is my money going into an account of yours that you're then transferring into your account that I have no access to', and he didn't want to give me access to that account, so I still don't know the outcome of what that is.

I was getting Working for Families for my kids – he was at the meeting with IRD and swore in front of them and said 'You better put the fuckin' money in my account.' He made me put the money in his account.

He always had to have a card to my account. He always had to know my bank logins. He always had to have – if it was a credit card, he had the credit card, not me. And I'd be like, 'But it's mine. It's in my name. It's my money. I have to pay it back.' 'Well, that doesn't matter. We're in a relationship. We've been together longer than two years. So, what's yours is mine.'

So, we had the joint account, but he was the only one that had the card. I wasn't allowed any control over it. I wasn't allowed any say over the home. I said, 'I'm a gardener. I want to do the garden'. I wasn't allowed to buy plants. I wasn't allowed to do anything. He had control over everything.

Many women were denied money for essentials, such as groceries, nappies for the children, clothing, or petrol, and they were forced to ask for money, explain why they needed it and justify any spending.

When we moved to Australia I remember having to shower, like, multiple times a day, because it was summer. It was so hot, and I couldn't buy deodorant because I didn't have any money, and he wouldn't give me any money. His sister ended up buying me shoes and underwear because my clothes were like holey, and my undies, the elastic had like ripped off, and my shoes, the soles were flapping around, whereas he had brand new shoes in a row. He would go shopping and eat whatever he wanted every day.

When we moved here, he had the vehicle transferred over into his name without me knowing. So, when we'd have an argument, he'd say 'I don't want you to use my car'....and then I had no access to a car.

All my money went to pay for the rent and the groceries and the petrol. And cigarettes, because I'm a smoker. But he wouldn't pay for anything we needed to live...so I never had money for anything I wanted. Like cigarettes. But he would buy all kinds of fancy things for himself. Just not groceries for the house or petrol for us to get around.

I needed to get the kids haircuts and asked for \$120 but he said I was conning him out of money. I had nothing. I only had potatoes and carrots for dinner and had to make a soup out of it. I never had my own money, and I wasn't allowed money. He called me crazy, and he'd lie about me to his family. I was stuck at home. I had no money for petrol. I had to ask my cousin for \$20 because I was that restricted. He [ex-partner] had a job – about \$1400 a week. He bought himself coffees and food and when I asked him about it, he went apeshit.

Some women were given an allowance for essentials such as groceries, but there was no room for discretionary spending, and no money for extras. If women questioned their partners about finances, if they disagreed or argued with them, or if they did something he didn't approve of, he would withdraw the allowance and leave her without access to money.

So long as there's \$200 for shopping, I'd go out and do the shopping. It was the same thing every week until we had fights and then he'd get his wages transferred back into his separate account and then I would see nothing.

He'd cheat on me and leave me for other women. And during that time, he would fuck off and I would be left with everything, and I didn't have that play money anymore – which was used for like the groceries too. And that's where he kind of had me by the balls, because I'd be ringing him and asking him if he can financially contribute to the kids' food and things like that and he would play

God with me. And I would end up having to miss bills so that I could feed the kids. And yeah, that's where it ended up. I ended up getting myself into financial hardships, because, yeah, I'd be left with everything.

I used to go on the bus and train to the hospital for my [prenatal] checkups. He would give me \$20, and it cost \$16 to get there and back. And one time I bought a diet coke from the vending machine because I was thirsty and pregnant, and then the next week, when I had to go back, he gave me \$12, and I said, 'Oh, that's not enough!' And he said, 'Well, why? You should have \$4 left.' And I said, 'No, because I bought a Coke'. And he got real close to my face, and he said, 'Well, don't you go around telling people I don't give you money then.'

Abusers would prevent women from buying inexpensive items, such as a coffee, and the intense level scrutiny over the minutiae of their spending often made women feel anxious and fearful of the consequences.

I think of the humiliation of walking to a cafe and buying a coffee with colleagues. Having my partner phone me to say 'What are you buying? We have no fuckin' money' and my colleagues hearing him through the phone.

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. Like, I couldn't just go on to a dairy and say to the kids, 'Let's buy a bag of chips for you guys to have after school' because I wouldn't know whether there was money in there or not. And I wouldn't know what the consequences were if I'd have a look in my banking, I could see there was money there. I wasn't sure what the consequences were or what they would be when [ex-partner] would get home.

He financially exploited her

Regardless of whether abusers had their own income and earning potential, they used women's money as their own. Women were often made to pay for all expenses, while abusers used their own money for whatever they wanted, such as cars, food, clothes, drugs and alcohol,

socialising, holidays and travel. When women did not have enough money coming in, they were coerced into taking out loans or getting credit cards for abusers to use.

Early in the marriage, within six months, I had gone out and got a coffee, and I put it on our joint account. And he just hit the roof about the coffee. But I always had to pay for his holidays, for the IVF, for the petrol, the groceries, the renovations on the house. So basically, he was living quite a comfortable life because he always said he didn't have any money because he was starting up a business that would solve everything. It was just stressful always having to question, you know, can I have the money to do this?

My money has always paid for everything, the rent, the power, the internet, our phone bills, the kids, fuckin' everything. And his money would pretty much be if I needed if I wanted to go out with some girlfriends on the weekend, I would have to ask him for money. Pretty much because all my money has been used to pay for the essential things of the household, and it started off like that. And at first, I thought, 'Oh, that's all good.' Like now everything's covered, and he's got the money that I used to call 'Us money. Play money.' I paid everything because he didn't have a credit history. So that was his reason for why I had to have everything in my name.

He used everything I had for himself. He'd eat all the kids' food and leave them with nothing.

He was just using the joint account for all his personal life [nothing for me or the kids]. He went up for Christmas and with the joint account he went and had his parents' car serviced. He took all his family out for meals, on the joint account. He went crazy with the spending because he had money, and he'd never had money before. All he'd ever had was debt. [But it was my money]. I had a really good job as assistant accountant. All my money was going into the joint account, and he was just spending it. He'd do workplace shouts. Got two speeding fines. Then he'd pocket all the money. He got \$2,000 in tax refunds, pocketed all of that.

He always had bad credit so when it came to, I had two vehicles in my name, so I had my car and then got a car for him. So, the whole

relationship eventually he was keeping paying back his debts like at 10-20 dollars a week so. Over the relationship, his credit rating was improving because he was making regular payments, but at the same time mine was deteriorating because there was bills not being paid.

It would be like, 'You have to get overdraft on your account because we can't afford food this week' and I'd be like, 'Well, where did the money go?' 'Oh, well, you know, I needed to get weed.' And I was like, 'How is that a priority over us needing food shopping?' And that that was never a good argument because to him, that [drugs] was the top priority.

When I turned 28 and got my [inheritance], the rest of my money from my granddad, I paid off all of our debt, mine and his. Not because I wanted to pay off his debt, but I had to. But it was freeing for a moment to not be owing all this money.

He knew how to log into my account. He knew my PIN. He would withdraw money without telling me....no one stops these guys if they have your info.

He deceived her

Women also incurred debts through deception and manipulation. For example, abusers applied for credit cards in the woman's name; purchased goods on hire purchases in her name; increased the mortgage without her knowledge or consent; got car loans in her name; signed up to Afterpay in her name without her knowledge; asked women to be account holders for utilities or tenancies due to their own poor credit rating and then refused to contribute.

[He would] get things in my name without me even knowing. You know, his debts that I have and I'm like, I don't even know how. How? And then it's, oh, OK. He just got my licence out of my bag, the number and the version number, and would get something in my name. I mean it's that easy. You know? And that's essentially fraud. But you know, I was so manipulated by him. I couldn't say anything. I couldn't do anything about it. You know, I mean, there's no proof. How am I to prove that?

He was starting to get credit cards out under my name. He would apply for these things online. When you're in a relationship for so long your partner has your passport, your driver's license. They have your logins. It wasn't like I did it on purpose, but we had two kids, and his position was running the house, so he had access to all my stuff. I never in a million years thought that my husband would apply for credit cards, and it's so easy, especially if you know what you're doing online. It's so easy to apply for stuff. A lot of big banks were approving credit cards, but they never once asked me to go in person to the bank to validate or verify or authenticate who I was.

Some abusers set up secret bank accounts and siphoned money into these for their personal use; or they had multiple banks accounts, with money moving between accounts making it difficult to track; others had fictitious accounts or accounts with false names so they could hide money or pretend they were paying bills.

He would have money going from one account and to his own account. So, you know, my money was paying for all of the mortgage, and his money was kind of separated out. So, we had some money going into a supposedly HP car payment. But it was just a fake title, so it wasn't actually an HP car payment, it was just an account he'd set up to put money into which he would then transfer money from that into another account.

I'd look at the bank statements every now and then to make sure that the rent and the car was getting taken out. And it all seemed fine, but at the same time, he had a separate bank account.

He destroyed her things

Some abusers destroyed women's possessions as a way of controlling her and ensuring her compliance.

It was like getting robbed every day for four years. He would smash up my room. He would just go in my room every day and pull all the clothes out of the drawers. Throw my underwear. He would do that to my room because I would have hidden the gold from him. I didn't keep it in a safe. I just kept it at the house.

He's purposely damaged my property. I had an antique china cabinet that I loved. When I needed it moved, he said, 'I'll go and pick it up for you.' And he borrowed a friend's car to do it. He went and picked it up and he sawed all the legs off it. I treasure everything I've got, and I've worked really hard for everything I've got, and he just couldn't let me have anything nice.

He'd go into these black moods, screaming, yelling. And then just all the paranoia. Like smashing my phone because he was thinking I was talking to other guys. So, it's just that constant sort of walking on eggshells around him. So, you want to get it right. I had to get it right. So, if it meant just giving him the money it was just easier to give it to him. And it wasn't just money. I had to give him sex as well. The two kinds of went together, the money and the sex.

He tried to sabotage her employment

Abusers often interfered with women's work or their capacity to work. For example, some would harass and repeatedly call their partner at work, making it difficult for her to focus and complete her work; and others would make her late for work, or refuse to look after the children so she would have to call in sick. Other abusers pressured their partner to give up work and stay at home to look after him and take care of his needs.

I was in this new job so there was a lot of pressure in learning all of that new information, and if I was late from work for five minutes or if I didn't take his phone call [while at work] there would be consequences. There was no sort of sheer joy in my accomplishments. It was a case of I had to praise him all the time. You're amazing. You're great. You're doing so well. I remember the first time that I did a presentation by myself. I was so nervous because it was the first time I'm doing it by myself. And I left my phone in the office, because I didn't even trust myself at that point to put the thing on silent. You know, it's like, if this thing's gonna vibrate. If this thing's gonna make a noise. It's gonna be picked up. So, I just left it on my desk. It's literally in the next room that the presentation happened. And I was really, really excited about it, and when I got back to my desk I had about 17 missed calls. I don't even think the presentation was like 45 min. And he just lost his shit. It was

just like; how dare you not take my calls? And he went on, you know, when he fetched me from work, he carried on with me in the car. It was an argument straight through the night. I was crying. It went on until, I think, about 3 o'clock the next morning.

Obviously with both those roles, they have a lot of crisis work, which revolves me being at work outside of my nine to five hours when I was on call and that's where it started screwing me up because he would do things like not come home and knowing I'm on crisis or I'm on call. And now I'm screwed, and I have to scramble looking for other people to watch the kids.

I got a job at the kindergarten as a teacher aide. I did that for about four years, and he didn't like me going to work. It was always, 'Why do you need to go to work when I'm working, and I can make money?' And it's like, 'Well, what's wrong with going to work?' It was only about \$50 a week, but it got me out of the house. It [the job] had lots of benefits to it. You know, just something to do, a routine, you know all of that kind of thing, but he didn't like me making any of my own money. I also started cleaning for my sister every fortnight. So, he started trying to cause trouble, to distance me from my sister so I wouldn't have that job anymore and wouldn't have that income. The teacher aides stopped getting funding from the Ministry of Education. So, I ended up being made redundant. So, then all I had was the cleaning job. And he made it very clear he didn't like it. By this time, he was on drugs and was paranoid and he believed I was out there doing this, that and the other while I was working. So that was stressful. And I would have to say, 'Look, look at my bank account. What do you want me to do, pull up my bank account? I can prove to you how much money is in there.' I guess he just didn't want me to be independent.

He lied to government agencies

Some abusers lied to government agencies about their partners to gain access to benefits or lied about her competence and safety as a mother so that she lived in fear of having her children removed.

And there was also a circumstance when IRD rang up. It seems during COVID you could apply for a loan if you had a business, and you were struggling. So, my ex went and made all these business names, all different business names online, put me as a director and applied for all of these loans online, \$10,000, \$13,000. I think one was over like \$200,000. So IRD called and said, hey, you know, you need to start paying this back. And I'm like, paying what back? I wasn't aware of anything. I just could not believe that I was the mother to his children, and he was going to screw up my credit rating. How was this possible? How was it ever going to be possible for me to ever get power or buy a house? Like once your credit rating is gone, you're screwed. I just could not believe he would do that to me, the mother of his children.

I tried to get away about seven times but staying away was a problem. His mother interfered and tried to keep us together. She accused me of lying and she threatened me. She tries to keep her dysfunctional family together. She'd pick on my boy because he has autism, and I was made out to be crazy. They [partner and his mother] got CYFS involved and said I wasn't feeding the kids and CYFS believed them [when he refused her money to buy food]. The school questioned my children and accused me of coaching them. It makes me sick to my stomach. They threw me under the bus to divert attention away from them. CYFS threatened to take the kids away.

He made her feel crazy

Women reported feeling like they were 'going mad' during their relationships. Abusers would use emotional and psychological manipulation to trivialise her concerns and deny reality. For example, they would deny they had been unfaithful and instead accuse women of infidelity; they would deny paternity of their children; they would make false accusations; they would bully, threaten and guilt-trip to get their own way.

It felt like being mugged almost like you've been stood over by your husband, and he's saying, 'I need your card. I need to take your card', and if you hesitate to give it to him, he'll just throw the biggest

tantrums about how I wasn't cooperating or wasn't being a good partner, and that kind of stuff, and he'd say he'd have to rethink the relationship. And that I think that was a big trigger for me, because I felt like a failure if he used that whole like, 'I'll just leave then' thing.

He would say that he had discussed things with me, but I knew that he hadn't discussed those things with me prior to getting married, because it would have been quite a deal breaker. [For example], the amount of children he wanted. He suddenly wanted less than me. And he suddenly told me that he would be away a lot and not in the house, and just that I would be essentially doing things by myself on my own which you know, he did not say that because I wouldn't have signed up to basically being in a relationship by myself.

He got very angry and very upset [when asked to sign a prenuptial agreement]. He turned [my concerns about protecting my life savings] in the way that you don't trust me so much if you ask for contracts. And so basically, he made me a bad person for asking for that. And he turned it that you don't trust me. What is the point of this relationship? Let's just break up right now, you know just this kind of manipulation. And he said that there's no way I will need the prenup. He said, 'I will never leave the mother of my child in need, no matter what. How dare you even think of that kind of thing like this?' So, I put this idea aside. I thought, 'Oh, my God, he's like so upset, so angry.' I put that idea aside. And I thought, since we're building a family, it kind of makes sense that we are all like a team, you know, without the new contract.

He said, 'Well, you might as well give me the money [inheritance] then, because you're just gonna waste it. Like you've wasted your life. Your granddad will be so disappointed in you being such a loser.' Which broke me because [grandfather] was one person that did believe in me.

Abusers often told women they were 'crazy' and told others she was crazy. Over the course of the relationship, abusers laid the groundwork to ensure other people would believe women were 'difficult', mentally unstable, and unfit mothers.

When the truth came out about him cheating, he wasn't open to be honest, instead he started gaslighting that, 'Oh, no, you're the one who is crazy. You're the one who is insecure. You need to see a psychologist. You're this. You're that. You have Daddy issues.' You have, like all of this, like pushing these buttons, being really manipulative. And looking back there were so many red flags, but he always was good at putting the guilt on me that I'm the problem. Saying I need to work on myself. That he's good, and the relationship is good. It's something wrong with me. I tried to see if he has any willingness to change the situation and somehow save the marriage and save the family. And the first sign for me for that would be that he would acknowledge it [the cheating] and be honest and say let's do something about this together. But he denied till the very end. And yeah, he was blaming me and saying that I was crazy. He even arranged an assessment for me at the psychiatry ward with his mother saying that I was paranoid and crazy, and he threatened to take my child away from me.

The part that I really battled with was, there were things that would move or go missing. It would make you sort of question your own sanity. Things that would go missing that he would have either sold or given away to someone, and then this information would come out at a later stage, and he'd be like, 'That's not what happened.' Or he'd take the car keys from my handbag and then tell me I had lost them. Almost make you think you're going crazy.

When we were married, he'd always say that something was wrong with me, that I was unwell. So he made me go to a therapist, and the person assessing me, actually took me in another room and told me that he was the problem which was actually, you know, because I was so wrapped up with everything that [my husband] would say to me it was interesting and very validating to have a professional say, 'No, no, it's him.' After that I thought well, I knew that, you know I knew that. But like I just kept second guessing myself. I remember leaving that appointment and him saying, "What happened? What would they talk about in the room?" and I said, 'Oh, nothing!' And just there was a big, big change in me after that.

I've been painted to look like I am mentally unstable and an alcoholic.

One Saturday morning [during one of our supposed reconciliations] I was cutting the bread while he was sitting over on the breakfast bar and as I was talking to him, I lifted the knife, and I was cutting the bread. And then, probably ten minutes later the police arrived and accused me of threatening him with a knife, and I was just blown. They took me down to the hospital and locked me in a solitary confinement room for the morning, and I just sat on the floor and looked at the wall and thought, 'Oh, God, what the hell am I doing here', you know? And it was just like I was, I was going insane. It was just his behaviour was just so bad.

Financial abuse is something that goes hidden away from a lot of people. It's hidden behind doors, but it's hidden even more so than maybe physical abuse, because physical abuse can be you can see that through bruises. Whereas financial abuse, you spend a lot of your time thinking it's just nothing. And that it's in your head, you know that it's that it's you, not them. And financial abuse combined with gaslighting and combined with that whole kind of like, 'You're such a dumb shit, you don't know what you're talking about. You've got no idea.' So, all of those thoughts, there's a lot of emotional abuse that comes with that.

She tried to leave many times

Women tried to leave their partners many times, but for a range of reasons they ended up going back to the relationship. Some felt pressured by extended families and their churches to stay together as a family. Others felt that it was better for the children to have a two-parent family. Others described feeling anxious and fearful about being on their own, either because they didn't have money or resources, or the idea of being alone frightened them. Others feared the reactions of their partner if they left, with some experiencing threats of violence and threats of losing children.

He was threatening to divorce me three times per week, threatening to take the kids. I couldn't say no to sex. Often, he would, you know, if he was upset with me, I would just have to sit and listen to him for

however long it took for him to get through whatever he wanted to berate me with.

There was a lot of psychological abuse. He kept saying he would keep my child if I tried to leave.

I felt like I had to stay with him to make these ends meet, to have the rent. But every time he took off, I'll say, so what about the finances? And he goes, I'll be back whenever I feel like it.

I was like a hamster on a hamster wheel - constantly going around in the same pattern I had when I was growing up, and at what point did I stop there, then hop off the rat race to kind of live my life how I want it to be, because I knew I had to break the cycle. But I had so many people telling me no, you need to stay for your children. You need to stay with him.

I got halfway up from Wellington and then I was like, I don't know if I actually know where I'm going. And I was freaked out. I was driving in the dark. So, turned around and drove back and just jumped back in bed.

The abuse continued after she left

He used the house as a weapon

Many women had to leave the family home because they were running from violence, or the abuser refused to leave, or he lied to them and manipulated them into leaving. For those who owned a home together, the economic entanglement and abuse continued for months and sometimes years after separation. Abusers refused to resolve joint debts; they refused to sell a jointly owned house and often let it fall into disrepair to lower its valuation so they could buy her out of her half more cheaply.

I kind of assumed that since I left the home, I should no longer be paying for it, because I don't live there anymore. He should have taken over the bills, but he didn't, and I think he really wanted to - am I allowed to use adult language? - I think he really wanted to try and fuck me in a way where I'm going to be in mountains of debt, so I'm no longer going to own the home. So, he started using the home as a weapon. Like, oh, 'Yeah, I'm just gonna accumulate debt.

And you're not gonna have a house.' So, he stopped paying the rates, and he stopped paying the mortgage and it was so hard for that last year to try and pull that money from somewhere [so I took on two extra jobs].

I ended up spending maybe two and a half weeks at my mum's. He wouldn't leave. So, I was still paying rent and power for a place that I wasn't even living in now. Eventually I did have to call on some of his family members. His daughter flew down from the North Island to try and get him to leave. She got him to leave. And when I came back home pretty much everything was gone. Like I said, he got kind of out of control. You don't realise how much money it actually costs not only in a relationship breakdown, but when it's over. There's things that have been broken and I had to fix holes in the doors, get those plastered and painted up. And get new curtains and all new furniture. And I had to get some new clothes too because a lot of my clothes were either missing or urinated on or he had used them as toilet paper. So, I got a finance loan and a Cash Converters loan.

I'm not any better off now that I've separated from him because what we invested in was property together and he cares more about money than he does about anything else. It's all about the property and the money and what's in it for him. That's all he cares about. So, 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.

In many cases, abusers quickly moved new girlfriends into the house, and ran up debt through unpaid mortgages, rent, rates and maintenance while living in the home the victim was forced to abandon.

So, once we [me and my son] moved out from the family home [after being lied to and manipulated] he moved in with a new girlfriend who he found very quickly, probably within two months. And as a punishment he stopped paying the mortgage for the house. He didn't pay any bills. He lived in the house with his new girlfriend, and they didn't pay the mortgage. And then the bank started to call me, and I tried to explain the situation that we're separated. He lives there with his new partner, and I rent a house,

and my rent was actually higher than the mortgage itself. I said that I'm receiving a solo parent benefit, I cannot afford to be paying my rent and mortgage for my ex-husband to live in the house. And they said they don't care, because my name is on the agreement, and I'm responsible for the mortgage as well as him. So, I asked my lawyer, 'What do we do in this situation?' And she said that the only way if he behaves like this is to apply through the court for the property division. And I was really upset about that because property law is not covered by legal aid. And I thought, 'Oh, my God, all of the money that I tried to save for my whole life, I'm going to leave it to lawyers just to try to resolve the situation.'

So whereas we've [the kids and I] got a two-bedroom [after being forced out of the family home to avoid violence], he's in the four-bedroom executive home that we had together....now he has another girlfriend, and then they had a child, but effectively I am paying his mortgage and I'm paying my new mortgage, and our kids are sleeping on the floor.

He used the legal system as a weapon

Abusers aimed to 'burn the victims out' by continually using court processes to economically exhaust women. In several cases women were tyrannised by ex-partners who kept going to court to insist she and the children live within a certain number of kilometres of them, which meant women were often forced to live in areas they could not afford, or they had to move frequently because every time they would move, he would move, and then go back to Court and insist she move again. Others made false accusations that implied the children were at risk, so women were required to hire lawyers to fight to regain access to their children.

He was told by his lawyer, 'Burn her out financially.' She [lawyer] would constantly write letters, so my lawyers would have to answer. I've probably spent \$600,000 in lawyer's fees. He would keep going back over the child custody and support. So, each time I had to go to court that was another \$5 to \$10,000. Then he started citing safety concerns. There were none. He had no evidence of safety concerns, no police records. But still, I had to answer to that every time. More lawyers, more money."

He started to use a legal system to abuse me further and put me into debt further. He was very demanding after we split up. I had to comply with whatever his demands were, and if I didn't, if I learned how to set a boundary and say no, he would straight away punish me with something, and one of the punishments that he used for a long time was false accusations in the court. He would just keep typing all of these applications. He would claim that I breached the order, he would claim lots of different things, like lots of lies. And he was typing these papers and filing them in the court. I felt so horrible because it took him like a couple of minutes to put together a few lies in his affidavit and sign it, and it took me so many days to fight it because I had to do it at night. I had to look after a young child during the day and then at night I had to put together evidence that he's lying. It takes so much work just to fight against it. It doesn't take him much to lie, and I have to constantly be trying to bring the truth into the courtroom. And he had no cost associated with all that, but I had to respond to all of these false allegations and put these massive affidavits together. So pretty much he created so much work for the court, for my lawyer, and for myself. And it's all time, and it's all money, you know.

I may not have placed enough emphasis on the impact that all of this is having on me now. My life is still very much dictated by him. He continues to manipulate a broken justice system that only empowers him, not me or the boys. He still very much has me where he wants me. I am left feeling powerless and stuck. My future is on hold because he won't let me go. My goals still very much feel out of reach. This makes him feel like he has won. He wants me to feel remorse and regret from walking away from him.

He manipulated government agencies

Abusers often manipulated child custody arrangements, interfered with child support payments and entitlements, and lied about their income or hid their income and assets to avoid having pay child support.

So last year he didn't pay any child support, but this year they calculated that he was meant to pay, so he's in debt. So, he had to do a small lump sum payment, but then it affected my benefits. So,

because we have some payment, they cut it off because they assume that now he's gonna pay. But then he doesn't pay again. So, I had to reapply. So, he just does it like very randomly sometimes. And so, our benefit fluctuates. And actually, we ended up worse financially, because at some stage they cut the whole benefit. But now he doesn't pay again. So, it's kind of this thing that affects us the most, I guess, and I know that for my whole life I will be the only one who supports our son financially and pays for everything for the daycare, for school. All of this after school activities. It's hard."

He doesn't pay. So, he still works under the table, and he doesn't pay child support. He told his other sister before they stopped talking that he will never pay child support. So, he reckons he'll never pay. My eldest daughter when she went to college her uniform cost a thousand dollars, and now the next one's going. So in like a few months, that's another \$1,000, and he doesn't pay for anything towards them at all. You know, that just puts extra stress as they're getting older, and you have to pay for travel, and you have to pay for all this other stuff, and he doesn't contribute on top of that. So that's difficult.

He did not contribute anything towards any child related cost for the past five years. He doesn't pay child support. He just does some dodgy thing that he doesn't claim his income. Like he doesn't provide the information to IRD. So, they didn't have the information to calculate what his income was. They couldn't calculate his tax and child support as well. That's how he actually got into the big financial debts in the first place. He was a contractor, and he didn't pay the tax because he has to submit the statements after the financial year and then they calculate how much tax he has to pay, but then he just wouldn't pay it, and there would be lots of penalties on top of that. So, it's pretty much he does the same with child support.

Even when the child custody and maintenance issues were clearcut and agreed or Court-ordered, abusers often refused to contribute to children's needs. For example, they refused to pay for clothing, school uniforms and stationery, school fees, doctor's visits, and specialists for special needs.

I'm currently on Jobseeker [benefit] so I get about \$33,000 a year. He gets about \$90,000 a year and yet I'm still paying for the kids' school shoes or anything they need like that. You know, it was an effort for me to get him to buy the last pair of school shoes. I asked him to transfer some money through for the school shoes because I bought the last two lots this year. And he said to me, 'With what fuckin' money?' And then he said, I had to leave the kids with holes in their shoes.

He would not let her have her belongings or destroyed them

Women typically left the relationship with nothing, just the clothes they were wearing. Often this was because they were escaping to Women's Refuge or emergency housing, and for others it was because they were locked out of their family home. Once they had left, abusers would refuse women access to their belongings, and some would deliberately destroy her possessions, sell or dump them.

I got the car out of the settlement. He got a razor blade, and he went all down the windows and scratched all the windows and put dents in the stainless steel in the door. And he loosened all the radiator hoses in the car. I think he was hoping it would catch fire.

I was parking my car outside my mum's house, and he found out I was living at my mum's house, and him and his friends came and did something to my car. So, it stopped working, but I couldn't prove it. I didn't have any cameras there, but I later found out [from others] that's what he did. Now I've told the kids you're not to tell your dad where we've moved.

The long-term economic impact

She is left with debt

Many women ended up being solely responsible for all debt accumulated throughout the relationship, whether it was their debt or not. Some women were jointly liable for mortgages with their ex-partners, but they were the only ones making payments when the relationship ended, even when they did not live in the house any longer. In other instances, women were left with debts incurred by their ex-partner without their knowledge or consent.

It affects you for a much longer period of time, you know, especially financially if you think about it. You know, if someone manipulates you or uses your identity without your permission, but you have no way of being able to voice that because you've been manipulated by them or you're afraid of them. You know, and they rack up debt in your name and then you finally find a way to get out of this relationship and you're left with all the shit, because they're not gonna, bloody pay it, are they?

I'm at the worst I've ever been in my life, because I used to be a professional with a brilliant career. But now our income is very low, and our expenses are quite high. And to be honest, when I look back, I went through so many challenges, so much pain associated with everything you know, the breakup, abuse and court proceedings. But it just broke me many, many times. But we [the kids and I] ended up in a relatively good place. We have a roof over our heads, and it's our place which we can call home, and also our mortgage is not as high as the rent would be. Our rent was higher than the mortgage now. So, I'm very grateful how it all worked out in the end.

I had to pay for the \$5,000 bond in our rental, when we were together, and it was in my name. I had to get a loan of \$12,000 but couldn't pay it back. I [was advised to do] a 'no asset procedure'. I didn't want to do it – I just wanted to pay the debt but they wouldn't. They said the 'no asset procedure' was the only option and would come off my record after four years, but it didn't. I feel really let down by them.

I'm doing ok but am left with debt. I've had to start at the bottom a couple of times. When I left, I'd go to MSD for hardship grants for furniture due to me having to start again. Now I owe thousands but only have to pay \$25 a week.

I had to work out how to get his name off everything, which – the bank was my worst nightmare because it needed evidence. So, the only evidence that I could use was the Protection Order and the copy of the police safety order. So, they eventually got his name taken off those 'cause he still had rights to being on accounts. He

brought a Ute, traded the Ute in which was in my name, bought him another one and then took off to Napier.

Debt collectors chase her for money

Women were pursued by debt collectors and creditors for debt repayments for debts that were not theirs to begin with, or that they did not even know about. It was common for abusers not to engage with banks and creditors, meaning clients were pursued for full repayment of the debt because it was easier for creditors, and because the law says if they are jointly and severally liable, they can be pursued for 100 percent of the debt.

I couldn't get through a day where I'd have debt collectors calling me. I was ended up blocking their numbers to kind of escape it, but it was never escaping the problem like it was always because then they would e-mail, or they'd turn up at your doorstep. So, it was only a temporary fix. I was trying to repay somebody, but it was never good enough for the other two or three people I was in deep. There was some agencies I'd ring them up and say, 'Look I know there's multiple debts here once I've finished paying one back, then it can just flip on to the next', which they were good with. But then I'd have like emails and people showing up at my doorstep and that it was horrible. It was horrible because I was doing my best to try and make things work, but there was no availability or any way I could stretch or find money to cover what everyone was wanting me to do.

I have debt collectors calling me and calling me and calling me. And I answer and I say, 'I don't have any money' and they're like, 'Well, can just pay the minimum payment.' I'm like, 'I can't afford minimum payment.' I haven't had groceries in months. I get given food parcels, and my friends will sometimes buy things for me, so I have food in my house, but that's the only way I eat right now.

I was just like I'm going to have a heart attack, because I don't know where any of this money is going. Why, why are they calling me for? And when I questioned, you know one thing I learned about this process is collection agencies, you know, is they come after you too even if you didn't incur the debt.

Her credit rating is ruined

The debts that women amassed during and after their relationships negatively impacted on their credit history and credit scores, which in turn affected their ability to find housing and get utilities such as gas and power, and reduced their chances of accessing mainstream lending services. Not only did it affect them immediately following their separation, but it also continued to affect them months and years after.

My credit rating is damaged. No-one will look at me to rent a house or get a loan. It affects life in general. It's hard to get a car. I didn't realise how important a credit rating was when I was signing contracts and getting loans. I understand more now.

You know in the sense of my credit, I may be good at paying things, but it doesn't look like I am because I've not been able to cover the cost of things and the debt, and so my credit rating is lower than low.

My credit history, you know, at least for the next whatever it is, seven, five years, whatever it is, is fucked. That's really crap, and I think it may potentially be why I have been struggling looking for houses because they are expensive and because I've noticed that every real estate person has been asking for permission to look into my credit history now. And yeah, that's probably the long-term effects that it's had on me. I'm struggling to look for a home and no doubt I'm probably going to have annoyances with power companies and all those sorts of things as well.

She has housing insecurity

Many women left their relationship with nowhere to live and often ended up in temporary accommodation, such as Women's Refuge homes, emergency housing, or living with family members. Some women were still struggling to find a rental property many months later, due to their poor credit history, which meant that when landlords conducted a credit check they are seen as too much of a risk. Most of the women have given up on the dream of ever owning their own home.

[I ended up in emergency housing because] He pretty much destroyed the fuckin' house, before inspection on purpose. He did it right before the renewal, like the 12-month - was it a periodic

tenancy agreement? And he fucked it up so that they wouldn't renew it.

I've always just wanted somewhere to call home and because of this, it's highly unlikely I'll ever be able to buy a home. You know, so it's a big thing that. It's taken away something that means so much to me. My ability to have financial stability may be gone.

I'm 47 and have no house of my own. He said that if we spilt, he'd take everything of mine. It's what his dad did to his mum. I'm financially better off having left him. I can buy things without asking for permission. I live day to day but have lost my credit and I live in a Housing New Zealand house. I can buy my own food and buy things for the kids, but I have lost my dream of owning a house.

Ever since we were married, I've always lived in poverty, which wasn't the case prior to marrying him. I would like to one day be able to have savings back, to be able to save, because that's still hard at the moment, with the cost of everything and the kids. Even though I'm so much better off than when I was with him, I feel like I'm still not out of that hole. The way that I manage my life has changed, because I don't have any savings. And I, you know, don't have a lot of money, which I hope that one day that will change. It can't always be like this. I just want to have like a good nest egg. I would love to own my own home. I don't think it'll ever be possible, but I think that if I'm ever able to save, you know, never know, the market might crash. Something might happen. I might be able to buy a house.

She is unable to work

Some women are so shattered by their experiences they don't have the capacity or energy to manage working. Others have fulltime care of the children, and receive no support from their ex-partner, so can't afford childcare so they can work. Those who no longer work feel demoralised by not working because not only does work support their financial independence, but it also gives them a sense of purpose and self-worth.

I've always worked, and I find it really hard being unemployed. But my job right now, the biggest job I have is to look after me so that I can look after those boys when they're in my care.

That financial freedom from having a decent job may not be something that I can achieve, at least not anytime soon.

I ended up having to go through ACC for a sensitive claim because I couldn't work anymore. I had incapacity. I had received all sorts of abuse in the marriage as well as post separation. I had post trauma depression and anxiety. That's why I've taken this year out to just get back on top of the financial abuse because I lost the family home and the family business.

She struggles to get by each day

For many women the focus is on getting through each day. They struggle to make ends meet and often cannot afford essentials as they are forced to choose between paying off debts or paying for rent and food. Some remain reliant on the generosity of friends and family for food and accommodation, and others rely on food banks and other community support groups such as Love Soup,²³ Woven Earth,²⁴ and Women's Refuge.

I went to a shelter and got help. I had nothing except my life and my kids. No clothes. He even took all the kids' things. He took my credit history and everything.

I can't afford groceries 'cause I have debt. I have to pay rent. I have to have power.

If I'm going to have anything to be grateful for, I suppose, for this awful situation is actually taking ownership of my own financial situation and the reality is things financially can't get any tougher for me than what they are now. I have more money going out than I have coming in, so every week I'm needing help from someone, like Women's Refuge for food, whether it be Love Soup, I'm needing to tap into all those resources at the moment because I just don't have enough money.

I should be mortgage free [but because of him] I'm just living on welfare. I've got one daughter that's living in Dunedin. I can't even afford to visit her. I can't even afford to live. I've got no money. I've

²³ <https://www.lovesoup.org.nz/>

²⁴ <https://wovenearth.org.nz/>

got no savings. I've got nothing. I can't see any future in my life, any financial future, because I can't even afford to visit my daughter.

She finds it hard to imagine a financially secure future

Women's financial resources and assets have been completely depleted because of their abusive relationships, and they continue to pay off debts for months and years after leaving. They have used their KiwiSaver and superannuation, inheritance, and savings, and still, they continue to pay off debt. Their poor credit rating keeps them trapped in poverty as they are unable to access mainstream lending services, and it also prevents them from finding a home to rent and utilities such as electricity or gas for the home. For some women, they find it impossible to imagine a future where they will financially stable and secure.

I can't see any future in my life. Every day, I think, 'Oh, my God, how different my life could be.' And you know, this one man has just ruined, destroyed my life.

Other long-term impacts

She finds it hard to trust

Women feel so betrayed and damaged by their experiences they are unlikely to have another relationship, with many saying they had lost all trust and faith in men.

I'm so damaged that I don't even see how I could ever get into a new relationship with anybody, because how would I be able to let them in? Like, how could I ever trust them? Because it would always be a trigger. If somebody wanted to buy me dinner, that would be a trigger. If they didn't want to buy me dinner, that would be a trigger like. How do I fix it? Never go to dinner.

I'm very cautious of what I'm looking for in a person now. Like I'm not in a hurry to jump back into a relationship because I've had 17 years of a toxic one. And I'm happy just being me and my children.

It has impacted my mental health. I don't trust people. I don't help people now. I have a mercy heart but now I don't know whether to believe people. I've grown cold towards people and their excuses. I

can't take any of that on. I'm protecting myself. How can I let people into my life? I don't want that stress in my life.

I feel like I'm more on my feet than I was, but it took, I must say it took two years of complete utter misery. I've gone to hell. I can't - I do not trust males.

She feels ashamed, embarrassed and guilty

Women had never heard of economic abuse prior to experiencing it, and they felt like they were imagining things and that the abuse was in their head. Some even said they felt that physical violence was better because the bruises could be seen and therefore seemed real.

Even now I still like have to tell myself this did happen. Because to begin with, I was in such shock of like, 'No, this is not true. Surely this didn't happen' - like it's taken a long time for me to get to where I am now, where actually I can say with confidence that he has abused me financially. He has abused the dogs. He has abused the kids. He is still financially abusing me, but he is now using the court system as a way to do that.

Growing up the only sort of abuse that was a valid abuse was if someone gave you a black eye, or you know, beat you up. But there's so many ways now in which people can get around that. And he was definitely that person, you know. I just started to feel overtired all the time and stressed out. I felt like I was running just about on E all the time before I had left. It was awful.

Many blame themselves and feel foolish for trusting their ex-partners, and they are racked with self-doubt and feel disbelief they have found themselves in this situation.

I was feeling scared. I started doubting myself. I started blaming myself. I was like, how dumb can I be?

I felt like a failure. I was just like, was there anything else I could do to keep my family together? Yeah. I just started questioning myself. I was like, you know, could I have dressed up more? Could I have been more accommodating? But I look back now and know there was nothing I could do. Gambling. Addiction. It was more than me.

I was very embarrassed to talk about what I was going through like, how do you take that in the first initial step to call someone and talk to them?

I didn't want to turn to my family because I didn't want to worry them. I didn't want to be judged.

I feel a little bit of a sense of shame. I should be in my own flat and have my own space. Or I should be a homeowner by now. And I don't expect people to come in and understand my situation, but you know, you're approaching your forties, and you don't have your shit together.

I've done lots of therapy - like five years of therapy. I have seen different counsellors and read lots of books, trying to understand what the hell happened to me. How did I get there? How come I ended up in that particular situation? So now I have much more awareness of that situation.

He turned my life upside down. I'm embarrassed about what I let my sons see - him hitting me. My son asked why I stayed so long, and it made me cry. He [son] told me about how he was physically abused by my ex. I put my sons through unnecessary shit, and I have that guilt.

How is this happening? How am I sitting here in this position at my age? I don't consider myself to be stupid or a weak person. So how does this happen to someone?

I mean all the warning signs were there. When I think back, it's unbelievable.

Without me trusting him I never would've ended up in this position. And I thought I needed him. I remember feeling like if something was to happen to him, how would I live? How would I survive?

Her health has suffered

Many women experienced mental health issues during and after their relationships and talked about feeling suicidal at times. They described having PTSD, and needing quiet time, time in nature, time away from people (even loved ones) to heal.

I always just wish that he would just hit me instead. I always just used to think that would be so much easier to deal with. 'Cause, you know, like I don't know why, but I feel like emotional and mental scars just last so much longer than a physical one. Like you might have to see the physical scar. But that's it's just there, you know, I can see that. I can deal with it.

I did have suicidal thoughts occasionally but didn't want the kids to have no mother. Having people like Refuge to encourage you helps. It was temporary even though it didn't feel like it at the time.

I still have PTSD and need to go for walks and get into nature. I still have triggers.

I'm in two minds about life. Part of me is happy that I'm free of all that. You know, free of him and that I have a chance to try and figure out my life. The other part of me needs to heal. I'm struggling to see away forward. I'm broken. Angry. And at times I want to give up. More often than I'd like to admit.

Others said their physical health deteriorated through the relationship and they still suffered the physical consequences of the abuse and stress they experienced.

It took a huge toll on my health. I've got type 2 diabetes and throughout my process of living with him I was losing control of my bladder. So, I'd be driving to work, and I would have just pissed my pants, and I looked down. And I'm like, why is it wet? And I don't even know that I pissed myself, and I realized, Oh, my God! I am so strung out! I'm so stressed out. What is going on? What do I fucking do?

All the stress about the loans. You know that that sleeplessness is so mentally draining. I have quite bad insomnia now.

I would compare what I'm going through is probably similar to what someone would be going through if they were recovering from a brain injury. I get fatigue. I forget things sometimes.

She still lives in fear

For some women, not only does the economic abuse continue, but the violence or threat of violence continues, so they live in constant fear.

He was a psycho. I have a permanent protection order. He was like, "I will destroy you. No one will ever be with you again. You'll have no relationships. I'm not going to stop until you kill yourself." He's just off the charts. I can't explain how it is. He's just so erratic that you don't know what he's capable of. It's just a scariness to him. He got mad at my sister, who was supporting me and told him he can't treat me like this. She is a nurse. Called the hospital and made false claims about her – told them she was supplying him with codeine! Obviously, she hates him, but her husband's quite scared of him. He did own a gun, and he just was so reckless with it, like pretending to shoot over houses, and you know, holding it outside. And he has, you know, machetes in the boot and knives in the sides of his car. He's just quite a paranoid person. His mum doesn't want him to know where she lives, because she's scared that he'll come to her house, and she's scared of him. It's interesting that I remember when we first divorced, I was afraid that he would burn my house down. I just felt like I couldn't say that out loud, because I didn't have any proof that he ever, you know, was going to burn anyone's house down. But it was interesting that I spoke to his mum recently, and one of the things she had said was she thinks if he knows where she lives, he's going to come and burn her house down. And I just felt like, oh, we both had that same feeling like, you know, you're going to be lying in bed fast asleep, and he's going to burn the house down.

She has lost faith in the systems she thought would protect her

Women felt badly let down by legal and financial systems that failed to notice or acknowledge economic abuse and instead appeared to protect the rights of abusers over those who had been abused. They were shocked when they realised that laws and financial systems are structured in a way that allows economic abuse to go unchecked.

They felt the justice system favoured abusers and instead the onus on them to prove abuse occurred. Many women were struggling financially and were not able to afford lawyers, so relied on legal aid, which they believed left them at a disadvantage.

[I feel] discriminated because I can't afford any type of proper legal assistance, and I feel I'm just given the [legal aid] person who's new

or on because she's half the price and I'm doomed to start with. I'm not given the benefit of the doubt because like, he's already way ahead of the game because he's already in that bracket of earning more money he's able to and has got somebody on board who's really good, who's managed to completely screw me over.

Several women did not understand relationship laws and did not realise they would have to divide property or assets they brought into the relationship, or that they would have to take on half of their partner's debt, even if it was debt they didn't know about. In contrast, abusers were often very savvy about these laws and used them to their advantage.

I didn't know much about relationship property and how that worked. But I thought if I kept my costs to my property that I had before I met him, you know that's my business. That's my property. I didn't want to share that with him, because he came into the relationship with nothing. So, I was quite protective of that, because I'd worked as a nurse [overseas], and so I made whatever money I had with that and bought the property. It's just a two-bedroom unit but I was pretty proud of what I had achieved. And I thought I was pretty fierce and not sharing [but it didn't matter, the Court eventually made her give him half].

We went through a process where the Court ordered us to sell the home, and you won't believe this. The judge said the law is that if you are a couple and you're living together in society and seen in the community that you are a couple, any debt that's taken on, whether it's by his only name, or whatever everything is 50/50, or whether he used your name to get the debt. So that's what happened. And I walked away with only \$30,000 from my house [a house worth 1.5 million] after everything was paid. [The kids and I] had to move so fast with the sale of the house. I had girlfriends that came over, and we did a garage sale, and I couldn't breathe because I saw my whole life on the concrete. And then just everything's gone. It's quite just emotional.

Women were also surprised about how easy it was for abusers to take out credit cards, car loans, financial and business loans, and make changes to mortgage agreements without them having any idea this was

happening – and shocked that banks and financial services did little to confirm or verify the details.

After we split, I was trying to buy another house, but every time the bank did a credit check a \$50,000, a \$30,000, an \$80,000 credit would come up and I would be telling the bank, 'I don't know where this is from.' And the banks were like, 'It's under your name'. How the hell did they approve something and not verify who I was? You know there needs to be a lot more done to validate loans.

They can see they've got all these credit cards. Like, who keeps approving this stuff, you know?

Her hopes for the future

Despite the financial and economic hardship and the ongoing economic abuse, women say they are better off without their ex-partner in their life. While many said they found it hard to imagine a future, they hoped they could look forward to the simple things in life, such as a home, happy children, a job, and being debt-free.

A home

For most women, their main goal was to get a home – not necessarily their own home – just a home to rent where they don't need to sleep on the floor, and where their children can have their own rooms and toys. They want somewhere that is their own, that has furniture and beds, with their own things around them and where they feel safe.

Have a roof over our heads that is ours. I guess the reality of what size that is a whole different story as to whether it's a one bedroom, two-bedroom, three-bedroom. It's probably looking more like a one-bedroom at the stage. But just having our life and I just wanna be a great Mum to these boys and inspire them to follow their dreams and I want to show them that this doesn't have to define you. You know, what has happened to Mum doesn't have to define Mum or define where she chooses to be.

Get our own place and for the kids to have their own bedrooms. We're staying with my sister in a two-bedroom house and we're all in the lounge at the moment.

Happy children

They want their children to be happy and settled and away from an abusive environment. They want to enjoy the everyday things with their children such as going for walks, going to the beach, watching their sport, going to the school parent teacher interviews, having family holidays. Some of the women described the stress their children experienced, with one saying her children are suicidal and suffering severe mental health issues, and she wants to be able to get them the care and support they need.

[I want to be] available to the boys so I can attend to anything that they have at their school.

Study or a career

Many of the women talked about going back to their study, so they could set themselves up with a good career and a future. Others talked about establishing their own businesses. They recognised the importance of a job to their autonomy, financial stability and future security and they also felt that work gave them a sense of purpose and self-worth.

I want to go back and study for nursing. I want to have a family holiday. One day I want to eventually buy our own home, and I feel like those goals are a lot more in control now than before. They weren't even a possibility before.

I'm starting a BA in February and will try my best to become a registered nurse and then maybe I can move out. That's my goal. When I was at school I was put in a special class because of my ADHD and autism but now I'm getting A+ in my studies. But I'm not where I want to be. I want to get back to where I was before I met him.

I'm on my I'm on my last paper for social work and I present it tomorrow and then I'm done, and I will be utilising those papers and going to a job. I suppose it's also given me the confidence that I to know my worth when I'm going into a job.

There's part of me that is the fighter; that is the warrior; that is very determined and wanting to turn this around and I'm wanting it to be that I have my own business where I'm refurbishing furniture.

To be debt-free and financially secure

Many of the women are still paying off debt, are struggling financially, and are desperate for financial stability and security. For most this is a long way off as the debts they have are significant and being repaid slowly. In the longer term they would like to be able to afford a few extras in life, such as a coffee or a drink with friends, and eventually they would like to have savings, so they have money in case of emergencies or unexpected costs, and to be able to have extras such as a holiday.

It's about being able to pay my bills. Being able to have enough money so at the end of the week that if I wanted to go out and have a coffee with a friend, I could. Making sure that I have fuel in my car; my power on; rent paid all that sort of stuff. I don't need a lot. I just want a simple life. I just want to be happy. So, for me, what I want it to look like is just a simple life where I'm just enjoying the small things.

More financially secure, like savings behind us - like we've got savings here for if something happened to an emergency. But being able to build on that to like to have a deposit for our own home.

I hope to get out of debt and have a good credit rating and be more financially stable. Have my own place, even to rent.

Part 4: Case studies

All case studies have been edited to keep our clients safe, and names have been changed. Quotes are in clients' own words.

Amber's story

Amber's parents had an unhappy and volatile relationship, which created a tense home environment for Amber, her sister, and brother. During her early teens, Amber became anxious and reclusive. At 17 she fell 'madly in love' with a boy from her school and became pregnant, but due to her family's strong religious beliefs was forced to have an abortion or otherwise be banished from the family. The stress of this brought an end to her relationship – a relationship she still considers to be the kindest she has ever had.

After leaving school, Amber studied for six years, which helped her regain her confidence and sense of self-worth. After completing her study, she moved from Auckland to the South Island where she worked in the creative sector, making the most of her passion for art and design, and subsequently got into a career she loved and that made the most of her creative talents. She was highly successful and well respected, gradually working her way up to a senior level.

After a couple of years in the South Island, Amber transferred back to Auckland for work, where she met John through mutual friends. She thought he was outgoing and fun, and liked that he was ambitious, motivated, and had goals. However, she didn't think of him as her 'type' at first and was initially unsure about pursuing a relationship with him, but he promised her he would take good care of her, so she ignored the nagging doubts she had. Within three months of her return to Auckland, John had convinced her that they should move in together so they could save for their own place.

Early in their relationship John started to question Amber about her spending and her ability to manage money. He frequently suggested she had poor money management skills, despite her financial independence and self-sufficiency prior to meeting him.

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

Over time she began to believe she needed his help. John worked in a bank so when he suggested that he set up a joint bank account so they could buy a house and that he would manage their finances, it seemed like a logical idea.

The extent of John's economic control and abuse escalated over time. He kept a close eye on the bank accounts so that if Amber bought anything – even a coffee while at work – he would ring her and berate her. She wasn't allowed to buy things for the children without his permission, and if she did, she was fearful of the consequences.

John deliberately kept Amber in the dark about their finances. He set up multiple bank accounts, including six accounts just for the mortgage, and moved money back and forth between the accounts every day, so it was almost impossible for Amber to understand. She had restricted access to the accounts and when she asked if John could explain their finances, he would get angry and abusive. Despite both earning very good salaries, John would tell Amber they had no money and would say she was 'in fuckin' la la land' if she thought they had money to spend.

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.

Unbeknownst to Amber, John had also set up an account with a fake name, called 'Car Loan', which was in fact his personal account. Her salary paid for the mortgage and bills and any money left over went into this account, whereas his money went directly into this personal account. Meanwhile the car loan was not being paid.

As the relationship began to fall apart, Amber moved into the sleepout. He abused her constantly, regularly sending threatening texts saying she would never get the children or the house. The stress became too much for Amber, and she became suicidal and was hospitalised.

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.

While she was in hospital John applied for full custody of the children, supplementing his application with staged photos of empty beer bottles throughout the house and a statement alleging she was an alcoholic and

an unfit mother. Amber was forced to pay for a hair follicle test to prove she was not the case.

It has been almost a year since Amber left the relationship, and John's abuse is continuing in a range of ways. He lied to government agencies about her competence as a mother and the safety of the children, which meant Amber had to seek legal advice to regain access to her children. He told IRD he is the children's primary carer, so Amber is not entitled to child support despite caring for them more than half of the time. He refuses to pay for things the children need, so even though Amber earns a third of what John earns, she covers the costs for the children's clothing, school and extracurricular activities, medical care, and counselling. When Amber asks him to contribute towards their care, he drip-feeds money into her account a few dollars at a time, forcing her to ask repeatedly for money. Every time she asks for money she is verbally abused and berated.

John has actively found ways to increase Amber's debt. He remains in the family home while she pays half the mortgage; however, he changed the bank account details without telling her, so she missed payments and has consequently fallen behind. He refuses to pay rates and insurance for the house. He also refuses to negotiate the sale of the house and is deliberately neglecting maintenance and upkeep so the house will decrease in value, and he can buy her share of the house at a reduced price.

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.

When Amber left the relationship, she was homeless so slept on her sister's lounge floor for a month, after which she moved into her sister's boyfriend's sleepout for a month. The lack of suitable housing meant that she was unable to have her children to stay until she found something more settled and permanent.

She now rents a two-bedroom house an hour's drive from Auckland city where her children live and go to school. The rent is \$550 of the \$640 she has available each week, leaving very little for other household expenses, or petrol to get to Auckland so she can take care of the children. Amber's weekly outgoings are more than she has coming in, so she gets further

into debt each week. To get by, she is reliant on food parcels from Women's Refuge and Love Soup and handouts from friends and family.

Amber still does not have her belongings or clothing as John won't let her into the family home to retrieve anything. He has kept all their joint assets, including furniture and the car. Amber had to use her KiwiSaver so she could buy a car to take the children to and from school, and she received donated furniture from Woven Earth, which means she now has beds for her and the boys.

Amber's mental health and anxiety have been so badly affected she has had to give up her well-paid and successful 20-year career and is now on the Jobseeker benefit. She has lost confidence and feels like she has PTSD. Every day she wakes up and has to remind herself that she's not crazy, and that these things did happen.

Amber continues to fight for increased custody of her children and child support payments; access to her belongings; and the sale and her equity from the family home so she can untangle her finances from John's and move on. However, the fight is slow and arduous, and John has the financial means to pay for a high-powered lawyer, while Amber relies on legal aid so feels she is at a distinct disadvantage.

Amber's hopes for the future are simple. She wants to 'be a great mum'. She wants to enjoy doing everyday things with her children, like going for walks at the beach, camping, hiking and fishing. In the longer term she wants her own house so she and the boys can feel settled and happy, and she wants to use her creative and artistic skills to teach other women – particularly those who have been through similar experiences.

[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.

Juliette's story

Juliette and her three siblings had a happy and stable childhood and family life. Her parents have been happily married for 39 years, and she says they are good role models for a healthy and loving relationship. She went to a good school and did well, leaving when she was 16 to start fulltime work.

Juliette worked in retail and hospitality for four years, following which she moved into the health and disability sector, which is her passion. To further her career, she undertook study and gained Level 4 social work

and Level 4 nursing certificates. Juliette was happy, financially independent and self-sufficient, and proud of her achievements.

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

Juliette met Steve in 2014 and became pregnant within a month, which accelerated their relationship before they'd had time to get to know each other well. Their relationship was 'ok' until Juliette was eight months' pregnant and on maternity leave, when Steve hit her the first time. The physical violence did not stop for the remainder of their relationship.

Juliette was the main income earner throughout the relationship, only stopping work and going on a benefit for a short period of time after having each of the children. Due to his poor mental health, Steve chose not work, and instead said he would stay home to look after the children. However, he would 'guilt trip' Juliette about having to be a stay-at-home dad and would insist she compensated by buying him gifts and letting him spend what he wanted on himself.

Without her knowledge, Steve bought a car on hire purchase, which he put in Juliette's name, and never paid off. He also used her bank card without her knowledge, to buy himself the things he wanted.

Despite spending money on whatever he wanted, Steve paid close attention to Juliette's spending, making her ask permission before she bought anything, restricting what she spent, and making her show him what she earned from week to week. Juliette was earning a good wage, so she was could not understand why there was often less in the bank account than she expected. They often relied on food parcels to get by and used layby and Afterpay to buy the children clothes.

Juliette noticed money was 'going missing' from the bank account but she didn't know where it went or why there was nothing to show for it. Unbeknownst to Juliette, Steve had a drug addiction, so was spending money on meth rather than food and other necessities for the family. When she discovered that Steve had a drug addiction, she began to hide money and would tell Steve she was earning less than she was, so she could keep money aside to buy essentials and get through to the next pay day.

He would rather use money to buy drugs than but food for the kids.

After becoming aware of Steve's addiction, she asked Oranga Tamariki for help but felt judged and unsupported for staying in the relationship. Rather than requiring Steve to get help for his addiction, Oranga Tamariki suggested Juliette needed to attend a parenting course.

Juliette tried to leave Steve many times, but he always said he'd be better, so she went back to him because she thought it would be better for the children to live with both parents, and because she had little outside support to leave. In January 2024 Juliette found the strength to leave after attending counselling sessions and a parenting course that helped her build her courage. At the time she felt physically drained and suicidal, and realised she may lose her children if she stayed with Steve any longer, so she left for the final time.

Juliette and her children have been homeless since she left the relationship so have been staying with her sister, sharing a bed in the lounge. Her credit rating is so poor that she is unable to find a place to rent, so will stay with her sister for the foreseeable future. Her credit rating has also prevented her from being able to purchase a car. Meanwhile, after crashing the first car, Steve has purchased another car, which is under her name, and that he is not paying for.

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.

Juliette has primary care of the children; her daughter refuses to see Steve but her son visits him some weekends. Steve receives a benefit for his son but refuses to help with any of the children's expenses. Juliette recently asked him to help with the costs of school uniforms and stationery, but he refused, saying she earned good money so could pay.

Juliette is still paying off the debts she accumulated in her relationship but feels she can manage them now. Her largest debt is to MSD, because each time she left the relationship she had nothing, so received hardship grants from MSD to buy furniture for her and the children. The debt grew to the thousands over the duration of the relationship, which she is paying back at \$25 per week.

Juliette has PTSD and needs to go for walks and get into nature to calm herself. She says her faith has also helped her recover and build resilience. She feels shame for not having the courage to leave the

relationship earlier, but now that she has, she says life is more purposeful and is proud of herself and how far she has come. She is confident she can control her finances and find a way to manage the 'money stress'.

Juliette hopes her future will be debt-free and financially stable, and she will have a good credit rating so she can get a loan for a car and can find somewhere to live. Her main goal is to have her own place, even if it's a place to rent as she wants her children to have their own bedrooms and for them to be settled in a good school. She is also keen to finish her studies so she can pursue a career in nursing.

I hope to get out of debt and have a good credit rating and be more financially stable. Have my own place, even to rent. [I hope to] get our own place and for the kids to have their own bedrooms. Be financially stable, 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.

Rina's story

Rina met her partner, Mal, when she was young and married him at 20. He 'ran the house' – including the finances. The mortgage, car loans and bank accounts were in both of their names, but he managed the accounting, leaving Rina with little visibility to the family finances. From her perspective, the family was financially stable – they lived in a beautiful 1.5-million-dollar home and had a nice car.

About sixteen years into the marriage, Rina noticed Mal was exhibiting troubling behaviours. He started disappearing a lot, lying about where he was, and was often short tempered. He also started obsessing about money.

I started to notice different behaviours. My gut told me something was going on, but when you've been married for that long, you try to make things work. You stay. All I wanted to do was save my family unit.

She was blindsided when she started getting calls from banks and creditors looking for payments. As the calls started pouring in, Rina learned Mal was applying online for credit cards under her name.

When you're in a relationship for so long your partner has your passport. Your driver's license. They have your logins. It wasn't like I

did it on purpose, but we had two kids and shared everything. I never in a million years thought that my husband would apply for credit cards [in my name]. And it's so easy, especially if you know what you're doing. It's so easy to apply for stuff online.

Over time Rina learned Mal had developed serious gambling and drug addictions and was slowly bankrupting his family paying for these habits. His behaviour became increasingly erratic and violent and gang members started coming to the house. Rina was afraid for herself and her children.

Desperate for cash, Mal started demanding that Rina hand over money and family jewellery that she kept hidden. He smashed up Rina's room, pulled all the clothes out of the drawers, and threw her underwear everywhere looking for money and things to sell. He also became physically abusive. As Mal emptied their once full bank accounts and the unpaid bills piled up, Rina started to panic.

We were living in a house with a Range Rover in the driveway. I had a Gucci bag, but we had no food, no money, and I didn't know how to get out of it. So, I started cooking food on the side and selling that word of mouth, so I was able to pay for school trips, school camp. I was so stressed out...and it took a huge toll on my health.

Eventually Mal's physical attacks escalated to the point Rina sought a protection order, and he was forced to leave the family home. The court ordered the sale of the house and Rina was shocked to learn that the law says if a couple takes a debt on – even if it's only in his name – everything is spilt 50/50. So, despite the house being valued at 1.5 million, Rina walked away with only \$30,000 after all the debts were paid.

Looking back over the past few years, Rina is furious that Mal was able to take out so much debt in her name. She believes she would not have been in this situation if laws and financial institutions were different, and she feels very let down and unsupported. She can't believe that banks approved credit cards in her name without ever asking her to go in person to validate, verify or authenticate the applications.

I was like, how dumb can I be? But I also feel as though all these people online approving stuff, they failed me because they should have done more to validate who was actually applying for the loan.

It wasn't until I got in touch with Good Shepherd via BNZ that anyone believed me.

With the help of Good Shepherd, Rina has been able to clean up her credit rating and get a loan for a small home. She is now the sole supporter for her two teenage children.

I'm in a really, really good space and I no longer blame myself. But the one thing I will say is, to women or anyone going through economic harm – go with your gut.

Nell's story

Nell immigrated to New Zealand ten years ago, studied, obtained a residency visa, and gained full-time employment. Before meeting her partner, Byron, she was enjoying life in New Zealand, making good friends, earning well, and meticulously saving every dollar she could for a deposit on a home. She belonged to several hobby clubs, and it was at one of these club events that she met Byron.

Nell's relationship with Byron started out 'perfect' and 'magical'. They seemed to share similar hobbies, values and life goals. In the early days of the relationship Nell believed he was the man she had been looking for her whole life. Nell had a history of painful, abusive relationships and she was ecstatic to think she was leaving all of that behind.

*I had dreamt about meeting someone like him. And finally I did.
Meeting him felt amazing. I thought all my troubles were gone now.*

The relationship progressed quickly. Within weeks Byron wanted to move in together, and within months he was pushing to get married, open joint bank and credit card accounts, have children, and purchase property. He also convinced Nell to move to a new town where she didn't know anyone, but he had many connections.

Nell was surprised by the whirlwind nature of the relationship, but she went along with it because he seemed like the perfect man, and she felt it was so rare to meet a man who actually wanted to have children. She became pregnant quickly, giving Byron extra fuel to push for the quick purchase of a family home.

Nell's friends and financial advisor were alarmed at how fast the relationship was moving. They advised her against buying joint property and encouraged her to investigate prenuptial contracts since she was

bringing over \$100,000 in savings to the marriage and he was bringing nothing but debt. This suggestion infuriated Byron.

He made me out to be a very bad person for asking that. He said there is no way I would ever leave the mother of my child in need and how dare I even think about things like this?

Taken aback by his anger and afraid he would leave her, Nell dropped the request for a prenuptial agreement and instead agreed to the joint bank accounts and credit cards (accounts he controlled and that she had no access to), and to using her life savings as a deposit for a house. Shortly after they purchased the home, they used the remainder of Nell's savings to renovate before their son was born.

Not long after this the 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, including threats to take their son away from her, and take the house away.

To speak metaphorically, 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.

As things in the relationship worsened, Nell was horrified to learn that New Zealand law meant Byron could take half of the house even though they used her savings to buy it, and she had paid the mortgage. She was even more shocked when she found out she would be forced to take on half of Byron's debt if they divorced. That's when she realised that she was going to lose half of the money she had worked so hard to save.

Byron tricked Nell into moving out of the house by saying his lawyer recommended showing and selling the house with no one in it. When she and her son moved out, Byron's 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 Nell to ask for payments. Nell was now caring for her 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.

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

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

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

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 Nell and her son to move to these areas where rent was more than she could afford. When she complied and moved, he would quit his job and move again and return to court to insist she move too. This crippled her financially and she couldn't understand why he was able to dictate where we lived.

Eventually tired of the moving game, Byron turned to filing dozens of false in the court. He made false claims about her and filed them in court, saying she wasn't a fit mother. It didn't cost him to make false allegations, but Nell had to pay for a lawyer to fight the allegations and produce affidavits and evidence.

He would claim that I breached an order...that I wasn't a fit mother...lots of lies. He was just typing up these papers and filing them in the court and there were lots of court cases. And he had no cost associated with that, but I had to respond to all of it, to all of the false accusations. I had to put together these massive affidavits and all of this evidence to fight these lies. It created so much work for the court, for my lawyer, for myself. And it's all time and money. And he knew that.

Looking back Nell realises Byron was masterfully manipulating her during their years together, gaslighting her, making her feel 'crazy,' threatening to take their child away if she left him, and threatening to take the house – which he knew represented her life dreams and savings.

Although she has been left with significant legal debt, Nell is hopeful. She was able to use the little money she got out of the house sale to purchase a small home where the mortgage is less than her previous rent. She is extremely grateful for the help she's received 'often from complete

strangers' who have helped her find housing, clothing and food assistance when she has needed it most on her journey. She's also grateful for organisations like the Women's Refuge and Good Shepherd for helping her navigate the financial system and for trying to help her repair her ruined credit.

We've been getting quite a lot of support from the community in terms of things like clothes and shoes. I'm at the worst that I've ever been in my life [financially], because I used to be a professional with a brilliant career. Now our income is very low and our expenses are quite high, but we're managing because of all the support.

Nell has been a single mum for nearly five years now, and in those five years has 'done lots of therapy' and read a lot of books trying to make sense of what happened to her. She is currently studying to become a counsellor and feels after all the years of therapy she has greater awareness and understanding about how she ended up in a financially abusive relationship. She is thoughtful and reflective about her marriage and the ongoing economic abuse that continues to be inflicted by Byron.

It could have been so much worse... I'm an immigrant. I don't have any family support. I didn't have any friends [by the time I left my husband], so I felt absolutely isolated in my struggles, and I just didn't know how to cope. And just having you guys [Good Shepherd], just knowing that there are people who I can reach out to...that's so precious and this saves lives. I think the work that you do can save lives to people, which is incredible, very meaningful.

Connie's story

Connie was living at home with her mum and nana and working an excellent job in the medical industry when she met her partner, James.

I was happy...I had a good social life, good friends. I was pottering along and doing well. And because I was working and living at home at that time, I was saving a lot.

Connie met James through his family – she was friends with his sister and quite good friends with his mum. Over time James started paying attention to her, talking about how great she was. He was a fun and popular person, and Connie thought it was amazing that he felt lucky to have her.

Connie was excited when they decided to get married. She thought she had found a man who shared her life goals and values. She also believed he would take good care of her because 'he appeared to be very helpful and good to his mum.' She went into the marriage sure they were aligned in terms of what they wanted for their future.

Very soon after the wedding James had new ideas for his future. He wanted fewer children than they had talked about, and he said he would be away from home a lot. He had never mentioned this before. Being alone in a relationship would have been a deal breaker for Connie.

He started to demand money from Connie and if she hesitated, he would say she wasn't a good partner and threaten to leave. She found that really difficult because she didn't want to be a failure.

In the early days of their marriage Connie had a good job and a healthy savings account. When they had their first child, she stopped working so she could take care of the baby. As her money dried up, James started to take out credit in her name. Any debt was taken on in her name. She knew this and signed on to things because if she didn't, he would get angry and scream or do things like driving dangerously on purpose when me and the baby were in the car.

Within the first six months of being married, I was in debt. It felt like being mugged – like you've been stood over by your husband and he's saying 'I need your card. I need to take your card.'

They both went on the benefit after Connie stopped working. Half of the money coming in went into her account and half went into his. He expected Connie's half to cover the rent and anything the children needed. He would have the newest phone and nice shoes, and she didn't have money to put credit on her old phone or buy formula for the baby. His family noticed the differences in how they were living, and they would sometimes give money to Connie or the kids. Her parents helped her out too, paying for appointments or clothes for the children.

Connie thinks this family support was part of why James insisted they move to Australia. The physical and economic abuse got much worse when they moved. Connie wasn't allowed to call her family.

You had to pay to make a call if you used a landline. I think it was like forty or sixty cents ... I was only allowed to use the phone if I was in labour.

He ate what he wanted, had designer clothes and the latest electronics, and he travelled a lot, while Connie and the kids were hungry and living in poverty. She felt afraid all the time because he would get so angry. She had to beg for money, and he didn't usually give any. It was so hot and she had to shower a few times a day because she couldn't buy deodorant. He got very angry if the kids were sick and she needed money to buy more nappies than normal. She couldn't go anywhere because he would only give her the exact amount she needed for the bus or train to go to a doctor's appointment, and nothing else.

One day Connie was looking for her child's birth certificate and came across her husband's bank statements. He had been telling her they were broke and that the things he was buying for himself were things he could barely afford but had to have to keep up appearances for his job. But looking at the bank statements, Connie realised that while they were living in Australia, James was earning quite well and that the bank accounts had plenty of padding. This was the final straw for her. She called her parents in New Zealand and told them she wanted to come home. They helped her return home and she and the kids moved in with her mum.

James was incredibly angry. He threatened Connie and her family, and his own family eventually cut off contact with him too due to his erratic and threatening behaviour. When they first divorced, Connie was afraid he would burn down the house she was living in. He has been under a protection order and was in prison temporarily.

Basically, he was like 'I will destroy you. No one will ever want you. I'll make sure you have no relationships and I'm not going to stop until you kill yourself.'

In the wake of the marriage Connie was left with masses of debt, including an overdraft and credit-related bills that she just couldn't budge. James is working but gets paid under the table, so he doesn't have to report his earnings or pay child support.

The stress caused by the debt has been huge. It was feeling totally unmanageable until Connie learned about Good Shepherd. They helped her get an overdraft wiped, got her debts consolidated, and offered her an affordable loan so she can pay things off slowly.

Connie's main goal is to get back to the life she was living before she met James. Ever since they were married, she has lived in poverty, which

wasn't the case before. She also dreams of travelling one day. During their marriage, James travelled all over the world, but she was never allowed to join him and has never had the funds to travel on her own.

Connie feels she still has a long journey ahead in terms of healing herself and righting her finances. She's in a support group with women who have been through similar experiences. She keeps telling them, and herself, that 'we just have to get through this. It's scary but things will be better'.

Even though I'm so much better off than when I was with him, I'm still not out of that hole he dug for me because I don't have any savings. I hope one day that will change.

Appendix 1: Table of economic abuse behaviours

The following table provides a list of specific economic abuse behaviours experienced by 14 interview participants and the number who experienced each. Many also experienced physical violence, death threats, and other forms of emotional abuse, and their children were physically and emotionally abused, and pets abused or killed. These behaviours are not listed in this table.

The table is based on behaviours commonly identified in literature about economic and financial abuse. Note: the ways in which economic abuse behaviours are described and categorised vary, as such the following table has categorised behaviours in the way they were most frequently described and grouped in the literature.

| Economic abuse categories | Economic abuse behaviours | N |
|---------------------------|---|----|
| Economic control | Taking or controlling victim's access to their own income or savings | 11 |
| | Not allowing equal decision-making over how household money is spent; limiting their role in financial decision-making; making important financial decisions without them | 11 |
| | Making a victim pay for items to which they do not have access (e.g. housing, items on credit) | 11 |
| | Coercing victim to give them money, bank/credit cards, or bank logins | 8 |
| | Coercing victim into relinquishing control of assets | 8 |
| | Forcing or pressuring victim to give abuser her savings or other assets | 8 |
| | Hiding financial information or refusing to share financial information | 7 |
| | Deciding/controlling how a victim can spend money | 7 |

| | | |
|----------------------|---|---|
| | Making victims ask for permission to spend money | 7 |
| | Making victim ask for money for everyday expenses | 6 |
| | Monitoring spending through bank, cash or receipts | 4 |
| | Hidden bank accounts; hiding money | 4 |
| | Changing financial products (e.g. mortgages, insurance) without victim's knowledge or consent | 4 |
| | Withholding money or finances or providing a limited allowance | 4 |
| | Controlling or preventing access to a personal or joint bank account or other joint financial products; or using joint bank accounts to control their partner's access to money | 4 |
| | Preventing victim from having their own bank account | 3 |
| | Coerced debt through force e.g. threatened with violence to sign a financial document against her will | 2 |
| | Putting bank accounts in perpetrator's name | 1 |
| | Demanding sex or sexual acts in return for access to shared money or resources | 1 |
| Economic restriction | Preventing victim from socialising by not letting them use money for things like petrol, mobile phone expenses, or social activities | 9 |
| | Withholding or restricting access to belongings and economic resources, such as transport or a mobile phone | 7 |
| | Leaving a victim without money | 4 |
| | Keeping victim from having money needed to buy food, clothes, or other necessities; depriving victim of basic needs | 4 |

| | | |
|-----------------------|---|----|
| Economic exploitation | Making victim jointly liable for abuser's debt | 12 |
| | Forcing victim to pay for joint costs for essentials whilst spending their own money as they wish | 11 |
| | Spending money needed for essentials (e.g. rent, mortgage) on themselves | 10 |
| | Making victim use their money to buy abuser things or pay his bills when they don't want to | 10 |
| | Making victim take out a loan, overdraft or buy something on credit when they don't want to | 9 |
| | Refusing to contribute to household/family expenses/shared expenses | 9 |
| | Taking financial assets | 8 |
| | Putting bills/liabilities in victim's name | 7 |
| | Making victim work in the family business without pay or meeting legal employment conditions | 1 |
| Economic sabotage | Damaging victim's financial security due to poor credit rating, insolvency and/or bankruptcy | 13 |
| | Building up debt in victim's name e.g. intentionally building debt or a bad credit rating; lying about paying bills | 10 |
| | Damaging or destroying victim's property/belongings | 7 |
| | Denying money needed for the children; refusing to contribute to material needs of children | 7 |
| | Preventing access to family home | 6 |
| | Using court processes to economically exhaust a victim / deliberately prolonging legal proceedings | 4 |

| | | |
|-----------------------------------|--|---|
| | Preventing a victim from having a fair share to financial settlements | 3 |
| | Refusing to work | 3 |
| | Being unreliable or refusing to contribute to childcare to prevent work, or using children as a reason to make a victim leave work early | 3 |
| | Minimising income/quitting job to avoid paying child support | 3 |
| | Preventing or interfering with employment, studying, or other income-generating activities, or demanding a victim quit these activities, escalating abuse before important points, e.g. an exam or meeting | 2 |
| | Making employment situation untenable e.g. harassing victim at work or humiliating them in front of colleagues, destroying items needed for work, making false accusations to an employer, | 2 |
| | Refusing to share assets; not listing victim on assets | 1 |
| | Using household work to prevent or limit a victim's ability to do paid work | 1 |
| Debt by deception or manipulation | Stealing victim's property/belongings | 9 |
| | Using victim's bank card/credit card without permission | 7 |
| | Taking victim's income/finances /money without knowledge or consent | 7 |
| | Taking out a loan or buying something on credit in victim's name without their consent or knowledge | 6 |
| | Selling or pawning belongings/property | 5 |
| | Borrowing money without paying it back | 4 |
| | Debt through fraud e.g. using partner's details; forging signatures | 3 |

| | | |
|-----------------------|--|---|
| | Coerced debt through misinformation e.g. forcing them to sign documents without knowing true content | 1 |
| | Making victim sign business or financial documents that were represented as something else, or that they didn't understand or agree with | 1 |
| Economic manipulation | Manipulating how much child support is owed | 5 |
| | Controlling child support payments e.g. late payments/refusal to pay | 4 |
| | Cutting off victim from family assets so they cannot afford arbitration or leave the relationship | 1 |
| | Manipulating or restricting access to family financial resources | 1 |

Appendix 2: Table of creditors, debt and debt reduction

| Creditor | Debt | \$ reduction | % reduction |
|----------------------|--------------|--------------|-------------|
| Banks | | | |
| Heartland Bank | \$111,927.15 | \$0.00 | 0% |
| ANZ | \$59,205.26 | \$3,027.6 | 5% |
| ASB | \$56,612.26 | \$8,655.91 | 15% |
| Unity | \$37,413.54 | \$0.00 | 0% |
| Co-Operative Bank | \$25,906.74 | \$0.00 | 0% |
| Westpac | \$20,723.95 | \$13,928.88 | 67% |
| American Express | \$20,345.00 | \$0.00 | 0% |
| Bank - not specified | \$136,044.81 | \$34,875.14 | 26% |
| Government | | | |
| MSD | \$166,137 | \$0.00 | 0% |
| IRD | \$107,474 | \$0.00 | 0% |
| MoJ | \$14,250 | \$0.00 | 0% |
| Tenancy Tribunal | \$7,000 | \$0.00 | 0% |
| The Crown | \$3,990 | \$0.00 | 0% |
| Kainga Ora | \$2,686 | \$2,686 | 100% |
| ACC | \$2,055 | \$0.00 | 0% |
| Legal Aid | \$766 | \$0.00 | 0% |
| NZTA | \$400 | \$400 | 100% |
| Debt Collection | | | |
| Credit Corp | \$108,116.99 | \$108,116.99 | 100% |
| Debt Managers | \$82,167.60 | \$54,515.22 | 66% |
| EC Credit Control | \$39,633.77 | \$5,822.75 | 15% |
| Debt Resolutions | \$21,534.57 | \$21,534.57 | 100% |
| Debtworks | \$21,027.73 | \$4,484.00 | 21% |
| Baycorp | \$16,214.49 | \$1,593.41 | 10% |
| Pioneer Finance | \$14,451.97 | \$0.00 | 0% |

| | | | |
|--------------------------------|-------------|-------------|------|
| Recoveries Corp | \$10,743.62 | \$1,990.97 | 19% |
| Collection House | \$10,737.40 | \$0.00 | 0% |
| Credit consultants | \$9,583.23 | \$4,282.06 | 45% |
| Q Master Card | \$7,982.65 | \$7,982.65 | 100% |
| Quadrant Group | \$4,394.93 | \$0.00 | 0% |
| Tasmin Debt Management | \$2,170.62 | \$0.00 | 0% |
| Maranello Ltd | \$1,495.00 | \$0.00 | 0% |
| Receivables Management | \$1,190.28 | \$776.14 | 65% |
| JFS Recoveries | \$912.65 | \$0.00 | 0% |
| Central Collections | \$423.00 | \$0.00 | 0% |
| Unrivalled Fitness limited | \$370.00 | \$128.09 | 35% |
| NZ Collections | \$263.00 | \$0.00 | 0% |
| Debt collector not specified | \$230.50 | \$0.00 | 0% |
| Gravity Credit Management | \$199.54 | \$0.00 | 0% |
| Pegasus Health 24-hour surgery | \$163.50 | \$0.00 | 0% |
| Physio South Limited | \$106.00 | \$0.00 | 0% |
| Finance company | | | |
| Harmony | \$88,492.41 | \$14,447.77 | 16% |
| UDC | \$63,480.00 | \$0.00 | 0% |
| Q Card | \$58,124.52 | \$21,619.19 | 37% |
| Instant Finance | \$41,458.46 | \$8,760.73 | 21% |
| Oxford Finance | \$41,088.62 | \$0.00 | 0% |
| Thorn Finance | \$40,784.12 | \$30,183.56 | 74% |
| Gem | \$40,773.25 | \$15,285.35 | 37% |
| Flexi Cards | \$35,624.46 | \$35,624.46 | 100% |
| Latitude | \$29,869.10 | \$13,869.10 | 46% |
| Yamaha finance | \$28,000.00 | \$0.00 | 0% |
| Go Car | \$25,987.53 | \$25,987.53 | 100% |
| Avanti | \$22,498.91 | \$0.00 | 0% |

| | | | |
|-------------------------------|-------------|-------------|------|
| Finance Direct | \$21,455.67 | \$0.00 | 0% |
| Finance Now | \$19,181.76 | \$4,599.75 | 24% |
| DTR | \$18,750.16 | \$0.00 | 0% |
| Nectar Finance | \$14,242.23 | \$0.00 | 0% |
| Avanti Finance | \$13,000.00 | \$0.00 | 0% |
| Dealer Finance | \$12,796.00 | \$12,796.00 | 100% |
| Purple Visa | \$12,182.43 | \$0.00 | 0% |
| Cash Converters | \$10,425.26 | \$7,642.51 | 73% |
| Yes Finance | \$8,975.98 | \$0.00 | 0% |
| Aotea Finance | \$8,103.47 | \$5,103.47 | 63% |
| Save My Bacon | \$7,937.35 | \$7,937.35 | 100% |
| The Flight Centre | \$6,397.60 | \$0.00 | 0% |
| Humm | \$5,594.14 | \$5,594.14 | 100% |
| Hippo Cash | \$3,500.00 | \$0.00 | 0% |
| Quadrant Group | \$3,500.00 | \$0.00 | 0% |
| Oxford East Bay Finance | \$3,199.30 | \$0.00 | 0% |
| Financial Holdings | \$2,955.39 | \$0.00 | 0% |
| Fast Track Finance | \$2,330.00 | \$2,330.00 | 100% |
| Limelight Financial | \$2,151.85 | \$0.00 | 0% |
| Wallet Wizard | \$2,045.98 | \$0.00 | 0% |
| American Express | \$2,002.45 | \$0.00 | 0% |
| Swoosh | \$1,830.09 | \$0.00 | 0% |
| Gilrose Finance | \$1,605.04 | \$802.52 | 50% |
| Superloans | \$950.00 | \$0.00 | 0% |
| Seed Cash | \$785.00 | \$285.00 | 36% |
| Aorangi Credit Management | \$201.72 | \$0.00 | 0% |
| Finance company - unspecified | \$115.25 | \$0.00 | 0% |
| Buy Now Pay Later | | | |
| Afterpay | \$8,885.59 | \$2,416.32 | 27% |
| Red Rat | \$5,280.93 | \$1,596.98 | 30% |
| Zip | \$1,071.18 | \$0.00 | 0% |

| | | | |
|--------------------|-------------|------------|------|
| 2 Degrees | \$164.86 | \$164.86 | 100% |
| Laybuy | \$99.97 | \$0.00 | 0% |
| Phone company | | | |
| Spark | \$5,859.91 | \$584.57 | 10% |
| 2 Degrees | \$1,920.60 | \$929.65 | 48% |
| Vodafone | \$300.00 | \$0.00 | 0% |
| One NZ | \$171.63 | \$0.00 | 0% |
| Power company | | | |
| Genesis | \$2,572.37 | \$0.00 | 0% |
| Meridian | \$800.00 | \$0.00 | 0% |
| Pulse Energy Power | \$709.00 | \$0.00 | 0% |
| Electric Kiwi | \$291.61 | \$0.00 | 0% |
| Mercury | \$561.00 | \$561.00 | 100% |
| Frank Energy | \$176.02 | \$0.00 | 0% |
| Other creditors | | | |
| St Kentigern Trust | \$64,927.00 | \$0.00 | 0% |
| Pawn shop | \$9,330.00 | \$0.00 | 0% |
| Personal loans | \$7,000.00 | \$0.00 | 0% |
| Suncorp | \$6,801.00 | \$0.00 | 0% |
| Rent4keeps | \$4,215.38 | \$4,215.38 | 100% |
| Otago Polytech | \$3,047.00 | \$0.00 | 0% |
| Legal | \$2,985.00 | \$0.00 | 0% |
| Car repair | \$1,965.00 | \$0.00 | 0% |
| Rent arrears | \$1,531.61 | \$1,531.61 | 100% |
| Childcare | \$1,289.00 | \$226 | 18% |
| Medical | \$1,192.00 | \$0.00 | 0% |
| Landlord | \$1,155.00 | \$0.00 | 0% |
| Smith's City | \$985.00 | \$0.00 | 0% |
| City Hop | \$773.68 | \$773.68 | 100% |

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