

I would like to make a submission to the enquiry into financial abuse.

I experienced what I now know to be financial abuse from my ex-husband. Despite being an educated and independent person before my marriage, I did not recognise the signs of financial abuse or coercive control. I can now see that one of the first indicators was during our engagement when he asked me to obtain insurance quotes for my newly acquired car. I discussed the quotes I obtained with him and, thinking he agreed to go with the cheapest, purchased the insurance later that day. When he found out I had already paid, he seemed distraught, not violent or angry, but making me feel like I was very much in the wrong having not properly consulted him on what should have been a joint decision. At a later stage, I suggested we consult a financial advisor before investing in another property, but this was also met with a similar exaggerated emotional reaction from my husband, that I did not trust his judgement and hurt his feelings. There was generally a pattern of my husband complaining that I did not help enough with decision-making but when I did try, there was increasing anger and emotional abuse.

I believe this emotional manipulation set the stage for me to hand over financial decision-making entirely. During our marriage, my husband took charge of the bank accounts and bill paying and I did not see any bank statements. He constantly claimed to be stressed about finances, so this made me think he was trying to lighten my load. Only later when I did get to see statements, I realised that he did not want me to see them as he was spending considerable amounts on alcohol. I was rarely able to purchase anything for myself without permission, and he would be extremely controlling about the smallest decisions. On one occasion, he urged me to go to the shop to buy something for myself. He said he would be angry if I got anything for anyone else. It was a rare treat and I didn't know what to get. I ended up buying a couple of things for the kids instead. He was extremely angry, not that I bought things for the children, but that I didn't buy him anything. All this made me feel like I was financially incompetent and a terrible person. I felt scared to leave as I wasn't sure I could afford to do so or would be able to cope. I no longer had my permanent full-time job, as I was told that I would be a bad mother if I worked full-time.

Once I did leave, I struggled initially as I was so unused to dealing with finances, and had lost touch with living costs. One area of concern that you may not have heard about in the inquiry is that of children's educational scholarships. My ex-husband and I invested in ASG (now Futurity) scholarships for the children when they were babies. Once we were separated, I gradually got back on my feet financially while my ex-husband rarely worked and after a couple of years stopped paying any child support. I continued to pay for the ASG scholarships with the assistance of my family. ASG have a policy that only one member has access to the website and mailed statements. This is the first named member on the policy, generally the highest earner at the time of first investing. Usually, ASG targets women on maternity leave (I believe we were given a brochure in a baby care pack) so this will often be the husband. Once my son got to high school age, and ASG would have begun to pay out some funds, my ex-husband found out he was the 'primary member' so he changed the website access and mailing address, and I couldn't access the ASG account. I was prevented from receiving educational payments, although I was the one paying for private school fees. Despite complaints to ASG, I was not able to access account statements or payments for some years. In my opinion, they are completely sexist, behind the times and actively condone the financial abuse of women.

My ex-husband agreed to sign over the ASG account several times, but would always change his mind. He eventually signed the documentation one day following Family Court proceedings, in

which he had agreed to do this. I immediately emailed it to ASG. By that night he had changed his mind, and became very angry that I had dared send in the forms without 'permission' and not being the 'primary member'. Fortunately for me, it was too late and I am now the primary member.

My husband encouraged me to leave my permanent job in the public sector and set up a private business when we had our first child. He claimed he would like to assist, but would never try to take over. This proved not to be the case. Although the business relied on my professional training and experience, he would constantly put down the contributions I made to the business, exclude me from work being carried out and embarrass me by doing work while intoxicated. He continued to be involved to some extent after our divorce. Although the business could not operate without my expertise, he claimed the success had all been due to him, and wanted me to pay him out to leave the business. I refused to do so. As my ex-husband worked so intermittently in his own trade after our divorce, I thought by giving him some work I would at least guarantee that some funds would come back to me. However, this went very wrong and I was left in considerable debt from a large contract due to his slow pace, frequent requests for money and overspending. At this stage, my ex-husband had become addicted to drugs, and started to believe I had defrauded him of large sums of money. He went to the police to discuss laying charges against me, fortunately, the police did not believe him and alerted me.

We still had a business bank account where we both had tokens to access funds, each token needed to be inputted separately to authorise payments. There were several occasions when I was blocked from accessing money I had earned. The children became weaponised against me, as my ex-husband told them that he was poor and would starve and lose his house because I had stolen money from him. At one stage I overheard my ex-husband telling my son on the phone to steal my token from me, and where I kept it. I was fortunate to have the assistance of a lawyer who worked pro-bono to assist in removing my ex-husband from the business and business bank account.